

March 2025

# WoodmenLife<sup>®</sup>

MAGAZINE



## Finding the Right Fit for Your Family

### *ALSO IN THIS ISSUE*

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WoodmenLife Annual Report: 2024 by the Numbers

Extras Available to Help at Every Stage of Life



WoodmenLife<sup>®</sup>  
woodmenlife.org



# A Message From Our CEO

As we embark on another year, I'm thrilled to share this latest issue of *WoodmenLife Magazine*. Within these pages, you'll find stories that reflect our commitment to you, the community, and the values we hold dear.

## 2024 Annual Report

I invite you to explore our 2024 Annual Report highlights on **Page 6**, where we proudly showcase our achievements from the past year and outline our ambitious goals for the future. Your trust in us has been the cornerstone of our success, and we're excited to continue growing and evolving to meet your needs.

## 'America Is ...' Video Contest

This year's "America Is ..." Video Contest was a testament to the incredible talent and creativity in our nation's schools. The winning classrooms, which you'll find featured on **Page 14**, offer a heartwarming and insightful look at how our young people view America. I'm sure you'll be as inspired as I was by their vision and enthusiasm.

## Snowball Express

In December, WoodmenLife members and associates had the honor of volunteering at the Gary Sinise Foundation's Annual Snowball Express event. This incredible program supports the families of fallen heroes, bringing joy and creating lasting

memories for children who have lost a parent in service to our country. Our participation in this event reinforces our commitment to giving back to the communities we serve and honoring those who have made the ultimate sacrifice. Read more on **Page 23**.

## The Power of Life Insurance

Perhaps the most touching part of this issue are the stories from members who have found peace of mind through their life insurance purchase. These personal accounts illustrate how our work goes beyond financial protection — we're in the business of providing security, hope, and support when families need it most. You'll find these stories on **Pages 10, 11, and 18**.

As I reflect on these stories and our journey together, I'm filled with gratitude for the trust you place in us. Our commitment to you, your families, and your communities remains unwavering. We look forward to continuing to serve you with dedication and compassion in the years to come.

Thank you for being a part of our family.

Warm regards,

*Denise M. McCauley*

Denise M. McCauley  
President & CEO



Chapter 2441  
Kingsville, TX

For its fourth-quarter shared commitment project, Chapter 2441 in Kingsville, TX, delivered care packages to Ronald McDonald House Charities South Texas. The organization provides support and services for families that have a child undergoing medical treatment.



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







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Photos by Aubrey Williams Photography



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Follow us @WoodmenLife on Instagram and like our Facebook page at [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)



25 Community Spirit



## Volume 156 Number 2

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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If you have questions, comments or suggestions for articles, please direct them to [communication@woodmenlife.org](mailto:communication@woodmenlife.org). Visit us at [WoodmenLife.org](https://www.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 of inclusion. It is the policy of WoodmenLife to seek qualified members on a nondiscriminatory basis and to provide all members with equal access to and allow their participation in WoodmenLife's chapter system, chapter events, fraternal benefits, and all other fraternal activities on a nondiscriminatory basis. Membership is open to all individuals who share the values of family, community and country regardless of race, color, religion, age, sex, sexual orientation, gender identity, national origin, disability, military or Veteran status, and/or any other classification or factor protected by federal, state or local law.

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

### Proud member of:



### Honored to be recognized on:



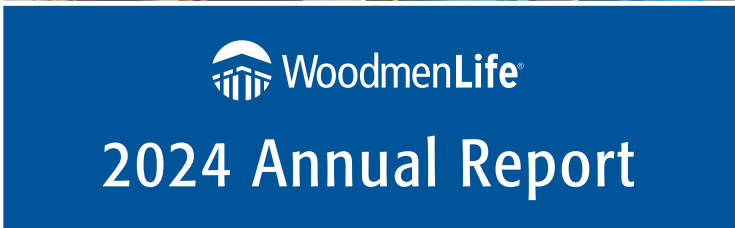
Cover photo by Aubrey Williams Photography

### On the Cover

WoodmenLife members Scott and Alisa Morgan worked with their Representative to find the best products to help protect their family's financial future.



PURPOSE.  
PASSION.  
PROGRESS.



For 135 years, WoodmenLife has been here when you, our members, have needed us most. We’re committed to still being here when you need us far into the future. Our commitment is rooted in **purpose**: to help protect your family’s financial future and make a difference in the communities where you live and work.

We do this with **passion** to ensure we’re effectively meeting your needs. Any plan or decision we make is made with your best interests in mind. Wherever you are in life, we want you to turn to us for peace of mind, knowing your loved ones are protected with the right life insurance solutions.

We never want to lose sight of what’s needed from us and how intensely we must pursue our goals. That means we won’t just keep pace with a changing world but actively make **progress** to better serve you.

Purpose, passion, and progress give us the mindset we need to anticipate what we could face in the years ahead. They give us the energy to do what’s required when it’s required. And they give us the foresight to chart a course that leads to the brightest future possible for WoodmenLife and you.

National Community Focus

We made fighting hunger across America our National Community Focus in 2015. In 2024, together with you, we donated \$616,974 and 316,048 pounds of food to help fight food insecurity.

Giving Together Program

Volunteers conducted 493 community service projects, including cleanups, beautification, and painting, across the country during 2024. More than \$242,000 was spent supporting these projects, and 15,468 volunteer hours were spent completing them.

U.S. Flag Donations

In 2024, we purchased 58,268 U.S. flags, valued at \$241,885, for presentations. We also purchased 2,871 specialty flags, amounting to \$57,331, during the year.

WoodmenLife Extras <sup>1</sup>	Quantity	Benefit Amount
First Responders Benefit	1	\$25,000
Natural Disaster Benefit	165	\$98,558
Family Legacy Benefit	25	\$294,000
WoodmenLife Focus Forward Scholarship® Awards	578	\$347,500
LawAssure™	1,107 new users	2,892 documents created
Life’s Perks®	28,291 users have saved with our discount program	

Shared Commitment	Number of Events	Chapter Spend	Volunteer Hours	Number of Volunteers
Family	694	\$484,629	58,298	5,310
Community	745	\$420,622	21,069	4,235
Country	721	\$330,009	27,865	5,447
Fighting Hunger	721	\$405,493	33,882	4,746
Total Shared Commitment Projects	2,881	\$1.64 million	141,114	19,738



We’re here to  
protect your family’s  
financial future.

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.



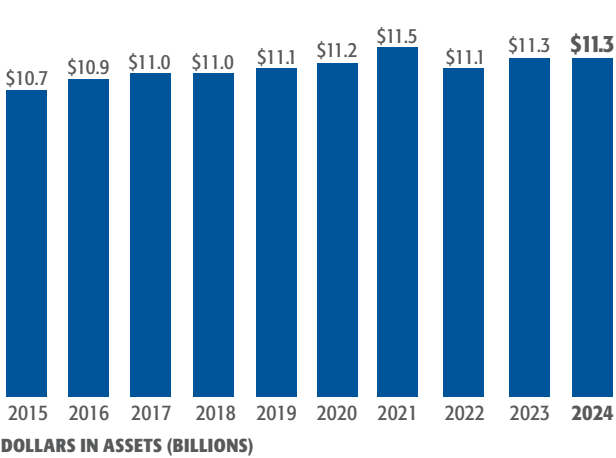
# Financial Highlights

WoodmenLife’s financial performance in 2024 included income of \$1.1 billion. Life insurance in force stayed steady at \$39.4 billion. At year’s end, WoodmenLife had total assets of \$11.3 billion<sup>2</sup> and \$118 of assets for every \$100 of liabilities, further indication of our strong financial position. Benefit payments to beneficiaries totaled more than \$940 million, while refunds to members were \$19 million.

Assets	Dec. 31, 2023	Dec. 31, 2024
Bonds	\$6,670,196,692	\$6,453,322,626
Common & Preferred Stocks	694,826,764	596,682,392
Mortgage Loans	2,366,555,278	2,405,453,593
Real Estate	73,161,022	74,125,672
Certificate Loans	121,892,504	122,105,557
Short Term Investments & Cash	74,634,080	269,712,724
Securities Lending Assets	167,293,320	118,312,084
Other Invested Assets	133,889,814	142,913,736
Other Non-Invested Assets	79,854,578	75,500,306
Due & Accrued Investment Income	63,701,169	64,197,341
Separate Account — Pension Plan	323,959,001	404,583,747
Separate Account — Variable Annuity	498,073,963	573,325,824
Total Assets	\$11,268,038,183	\$11,300,235,602

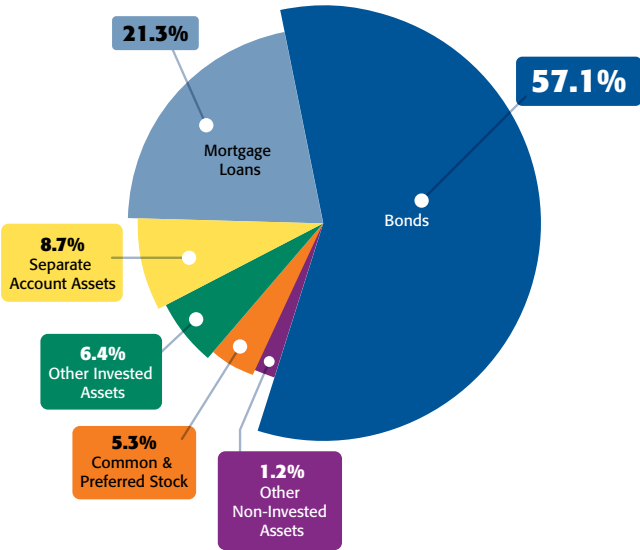
Liabilities & Surplus	Dec. 31, 2023	Dec. 31, 2024
Reserves	\$8,002,470,695	\$7,846,145,112
Contract Claims	61,644,666	58,352,309
Certificate Refunds	226,967,229	217,153,686
Advance Premiums & Premium Deposit Fund	7,845,442	6,836,773
Asset Valuation Reserve	150,782,304	154,372,150
Interest Maintenance Reserve	0	0
Post Retirement Benefits	47,563,730	46,534,776
Payable for Securities Lending	167,306,593	118,318,246
Other Liabilities	99,578,104	85,059,564
Separate Account Liabilities	822,032,964	977,909,570
Total Liabilities	\$9,586,191,726	\$9,510,682,186
Surplus Before Net Income	1,669,242,252	1,659,255,228
Current Year Net Income (Loss)	12,604,205	130,298,188
Total Surplus	\$1,681,846,458	\$1,789,553,416
Total Liabilities & Surplus	\$11,268,038,183	\$11,300,235,602
Surplus Ratio (Surplus/Liabilities)	17.5%	18.8%

Assets 10-Year History

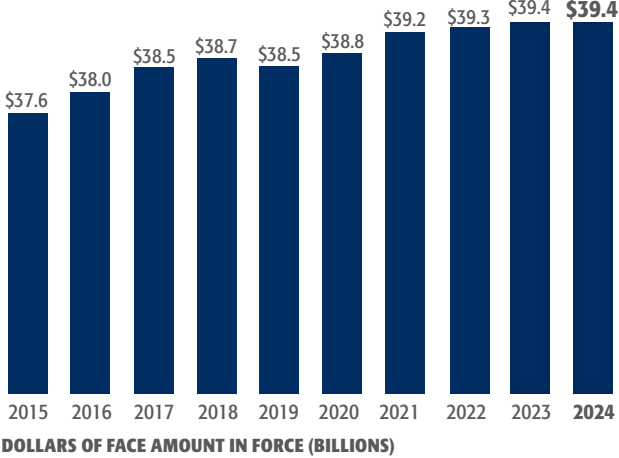


2. Liabilities of \$9.5 billion; as of Dec. 31, 2024.

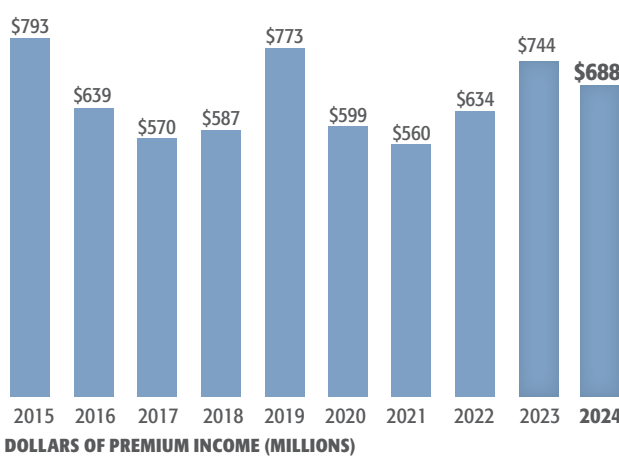
Distribution of Assets



Insurance in Force 10-Year History



Premium Income 10-Year History





# Personal Tragedy Led Member to Choose Life Insurance

When Kandus Dufrene of Gibson, LA, lost her daughter's father, she learned a painful lesson about life's unpredictability. The experience drove home the importance of being prepared for the unexpected.

"Being young, it took a toll on all of our lives, including financially," she said. "It made me realize just how fast tragedies happen and how we must always be prepared. I wanted to purchase life insurance to ensure my children wouldn't face similar struggles in the future."

Knowing she needed life insurance was the first step. Knowing who she should buy it from was a little harder. Dufrene wanted to find someone she could trust with her family's financial future.

So, she took to social media for suggestions. That led her to WoodmenLife and Financial Representative Amy Portier.

"Life insurance was something I'd never been introduced to or knew much about," Dufrene said. "Amy was exceptional. She was so patient, kind, and extremely knowledgeable. She guided me exactly where I needed to be and helped me make a decision on life insurance for both me and my children."

## Member Highlight

Kandus Dufrene  
Gibson, LA  
Chapter 259  
Member Since 2020



"I have a great sense of peace knowing my children will have less to worry about financially when I pass."

— Kandus Dufrene  
WoodmenLife member

The primary feeling Dufrene felt following the purchase was relief.

"Knowing that if something were to happen to me or my children, there would be less burden left behind," she said. "That gives me a sense of peace."

And it's a feeling she wants others to have.

"I would advise people to purchase life insurance, especially at a young age," Dufrene said. "It's so important to have, especially for your children. I have a great sense of peace knowing my children will have less to worry about financially when I pass."

If you have questions about your life insurance protection, contact your Representative. They will be happy to discuss the options that fit your needs.

# Family Finds Support Through Life's Unexpected Challenges

Life can throw some curveballs — something Mandi Miller of Waco, TX, knows all too well. The WoodmenLife member has seen firsthand how having the right support can make all the difference.

About three years ago, Miller was diagnosed with breast cancer. It was a tough time, but she appreciated having her WoodmenLife policy and the peace of mind it gave her during treatment.

## Member Highlight

Mandi Miller  
Waco, TX  
Chapter 6  
Member Since 2004

"When I was diagnosed with breast cancer, I was scared and overwhelmed," Miller recalls. "But having that policy with WoodmenLife helped ease some of my worst fears."

However, life wasn't done challenging the Millers. In April 2024, a tornado struck their house, causing significant damage. WoodmenLife's Natural Disaster Extra<sup>1</sup> provided financial support to help the Millers fix up their home.

"I never thought we'd be hit by a tornado," Miller said. "But WoodmenLife stepped up again. The Natural Disaster Extra was a godsend in helping us rebuild."

In the middle of all this, there was a silver lining: Miller's daughter, Kylee, graduated high school in May 2024.

It was a proud moment, but with everything else going on, paying for college was another financial burden. That's where the WoodmenLife Focus Forward Scholarship<sup>®</sup> came in. It helped Kylee start her cosmetology program at McLennan Community College.

"Seeing Kylee graduate was such a bright spot for us," Miller said. "And when she got the scholarship, it was like a weight lifted off our shoulders."

Miller couldn't be more grateful. "How thankful we are that those things are available and that we have such a great organization that we can depend on things like that," she said. "WoodmenLife has been there for us through so much."

## Giving Back to the Community

With all she's received from WoodmenLife, Miller knows how important it is to pay it forward. As Vice President of Chapter 6 in Waco, she has found opportunities to contribute to her community.

"I love that I can help others in the Waco area and give back alongside an organization that has done so much for my family," Miller said.

Her passion for WoodmenLife is clear as she shares her plans for the future: "I plan on continuing to share the benefits of being a WoodmenLife member with others whenever I can."



<sup>1</sup>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.



# Your Guide to WoodmenLife Extras

As a WoodmenLife member,  
you have access to a range of  
valuable extras<sup>1</sup> designed to improve  
your life and provide additional  
support. Let's explore these benefits  
and how they can work for you.

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.
2. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
3. WoodmenLife has entered into a sponsored marketing relationship with Epog, Inc. (Epog) to offer document preparation services to WoodmenLife members. Epog is an independent service provider. WoodmenLife is not affiliated with Epog and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epog. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states.
4. \$25,000 benefit applies to officially registered non-military First Responders. WoodmenLife Extras are not contractual, are subject to change and have specific eligibility requirements.



## Life's Perks®

**What:** Discount program<sup>2</sup> offering savings on everyday purchases at big brands and local stores

**Who can benefit:** All members — and it's available as soon as you join the WoodmenLife family

**When to use:** Any time you're shopping or looking for deals on products and services

**More information:**  
WoodmenLife.org/Discounts



## WoodmenLife Focus Forward Scholarship®

**What:** Scholarship program to help cover education-related expenses

**Who can benefit:** WoodmenLife members who are recent high school graduates and pursuing higher education

**When to use:** When planning for college expenses or continuing education; this year's scholarship recipients will be announced in April, and the next application period opens in November

**More information:**  
WoodmenLife.org/Scholarships



## LawAssure™

**What:** Free, easy-to-use online templates<sup>3</sup> to create customized wills, powers of attorney, healthcare directives, and obituaries

**Who can benefit:** Any members needing assistance with legal documents

**When to use:** When planning for the future with legal documents; you have access on Day One of membership

**More information:**  
WoodmenLife.org/LawAssure



## First Responder

**What:** A \$25,000 benefit<sup>4</sup> to the family of a First Responder member who dies in the line of duty

**Who can benefit:** Firefighters, police, EMTs, paramedics, and First Responder support staff/volunteers, as well as their families

**When to use:** Apply within one year of when the First Responder passes away

**More information:**  
WoodmenLife.org/First-Responders



## Natural Disaster

**What:** Financial assistance of up to \$1,000 to help members repair their home if it is damaged by a natural disaster

**Who can benefit:** All members, especially those who live in areas prone to hurricanes, tornadoes, floods, or fires

**When to use:** You have one year from the date of the natural disaster to apply

**More information:**  
WoodmenLife.org/Natural-Disaster



## Family Legacy

**What:** Payments of \$1,000 per month to help with the care of a member's orphaned child until age 19; payments can continue until age 22 if the child is a full-time, postsecondary student and meets eligibility requirements

**Who can benefit:** Members with young children or who are planning to have children

**When to use:** Apply within one year after the final parent passes away

**More information:**  
WoodmenLife.org/Family-Legacy

These extras are designed to complement your WoodmenLife membership and provide support in different aspects of your life. Whether you're looking to save money, plan for education, manage legal matters, or care for your children, there's an extra that can help.

Learn more about each WoodmenLife Extra, including complete eligibility requirements,  
at **WoodmenLife.org/Extras**





# Schools Celebrate American Pride Through 'America Is ...' Video Contest



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

Schools across the country showcased their American pride through the “America Is ...” Video Contest last fall. Students were asked to create original videos 30 to 60 seconds long showing their passion for patriotism and interpreting the theme “Home of the Free, Because of the Brave.”

In total, 51 videos were submitted. The top three winners in each division were selected through online voting on the WoodmenLife Facebook page. In all, more than 21,000 votes were counted.

We are proud to give students across the country an opportunity to spotlight their communities while also sharing WoodmenLife’s commitment to patriotism.

## K-8 Division



### Grand Prize, \$2,500

Tompkinsville Elementary, Tompkinsville, KY  
Teacher: Hope Myatt

The theme for this year’s contest led to the creation of lyrics for a song to the tune of “Thank God I’m a Country Boy.” Hope Myatt, a retired teacher who helps with Reading Interventions at the school, wrote the jingle with historical markers in mind. Third- through fifth-grade students had the opportunity to work with Myatt to learn the song and help create the video.

After learning the song, staff members recorded the students singing and chose focus areas of the song to add clips for more visuals for the lyrics. The video was shared schoolwide at the morning assembly to recognize participating students and to encourage voting.

The prize money will be used to help freshen up the school playground, including painting the equipment and mulching around the play areas. This allowed students to see firsthand how their hard work paid off.



Tompkinsville Elementary



### Second Place, \$1,500

West Point Elementary, West Point, NE  
Teacher: Alyssa Schuetze

Students connected deeply with the theme “Home of the Free, Because of the Brave.” The fourth graders knew they wanted to incorporate the town’s Veterans Park and local Veterans into the video.

Students created themes for signs in the video, brainstorming ideas about what Veterans give us each day. The interaction of students shaking Veterans’ hands and thanking them for their service was a touching, unscripted moment captured in the video.

The prize money will be used for:

- An end-of-year celebration at the local movie theater for kindergarten through fourth-grade students
- A field trip for fourth graders to the Kiewit Luminarium in Omaha, NE
- A donation to the West Point Veterans Park Fund



### Third Place, \$1,000

Drew Elementary, West Monroe, LA  
Teacher: Kimberly Takewell

The idea behind this video was to show how America has changed over the years, starting with George Washington and featuring influential figures who made a difference throughout our history. The concept tied into the curriculum with historical figures, like Martin Luther King Jr. and Thomas Edison, as well as modern-day heroes like teachers and doctors.

Students dressed up as the historical figures they were representing, with parents and volunteers helping to bring the idea to life. The script was written and the video was filmed at the school.

The prize money will potentially be used for:

- A silent disco at school
- School supplies, including headphones for every classroom to help students hear sounds on reading websites



## 9-12 Division

**Grand Prize, \$2,500**

Santa Fe High School, Edmond, OK  
Teacher: Gretchen Alexander

Student Keara Lee came up with the idea to show the perspective of teenagers during the election. The video featured old footage of bravery in America, reminding viewers why voting is important.

Using broadcasting equipment and Final Cut Pro, Lee edited the video over several days, incorporating peer feedback before submission.

The prize money will potentially be used for:

- A GoPro camera
- Larger SD cards
- Entry fees for monthly video contests or state competitions
- Handheld Rode mics



Santa Fe High School

**Second Place, \$1,500**

William Campbell High School, Naruna, VA  
Teacher: Jennifer Feekin

The students wanted to focus on how they celebrate patriotism daily at their school. Under the direction of junior Seth Halsey, the class brainstormed examples of patriotism in their school and worked together to film the scenes.

The prize money will be used to:

- Subsidize the cost of the school yearbook to keep it affordable for students
- Purchase a Canon EOS R100 Mirrorless Camera for better sports photos

**Third Place, \$1,000**

Santa Fe High School, Edmond, OK  
Teacher: Gretchen Alexander

Keara Lee submitted two videos, not realizing both could be winners. The third-place video featured five students holding up signs saying “We are free because,” followed by photos of the students’ family members in uniform.

Congratulations to all the participating schools for their creativity and dedication.

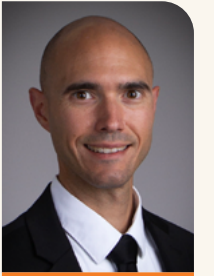
*Keep up the great work and continue to share your stories of patriotism!*

**Holiday Closures**

The Home Office will be closed:

- Monday, May 26 for Memorial Day
- Thursday, June 19 for Juneteenth
- Friday, July 4 for Independence Day

# Tips to Stay in Control of Your Information



LaMagna-Reiter

**R**ob LaMagna-Reiter, Vice President & Chief Information Security Officer at WoodmenLife, oversees our efforts to protect data — both our data and yours. Every quarter, we check in with him for advice on how you can guard against fraud and identity theft.

“Annually, you should get into the habit of requesting a free credit report from all three credit reporting agencies,” he said.

Use these reports to make sure your information is accurate and up to date. Also, review them to make sure no one has misused your credit.

**When it comes to your everyday activities, remember these key points:**

**Never give your information to someone demanding it by phone, text, or email.**

This is especially important to remember during tax season. The IRS — or any legitimate government agency — will never ask for information or payments in those ways. They will contact you by mail.



**Always double check that the website or app you’re using is secure.** For example, in the Chrome browser, look for the site info link in the beginning of a webpage’s URL. Clicking it will show the secure attributes of the connection.



**Look into using a passkey when logging in to your financial websites.** These can include facial recognition and fingerprint readers.



**Properly destroy and dispose of paperwork with sensitive information.** “I mean shredding,” LaMagna-Reiter said. “Dumpster diving is coming back. With most of us doing our banking online and making payments electronically, we’ve gotten away from this habit.”



**Beware of phishing.** Don’t click on links to sites in suspicious emails, and turn on auto updates on your device.



**Limit the amount of information you share on social media.** Phishing appears more authentic due to the amount of information publicly available.



**Beware of credit card skimmers at gas stations and ATMs.** These newer skimmers are harder to spot, but you can look for what seems like a thin film in the reader.

Being alert and prepared will help keep your information safe. Meanwhile, we’ll do our part to keep everything you’ve entrusted us with safe, too.



# Learning About Life Insurance Led to Needed Coverage

WoodmenLife members<sup>1</sup> Scott and Alisa Morgan of Delaware, OH, thought they were just doing a favor for a friend. But in the end, they were the ones who benefited the most.

Nick Mansfield, of Newark, OH, was embarking on a new career as a WoodmenLife Sales Representative. Scott, 46, has known Mansfield since high school, and he agreed to an appointment so Mansfield could practice his presentation.

“Scott told me, ‘I don’t want to waste your time, but we’re not going to buy anything,’” Mansfield chuckled. “I didn’t try to sell, but to educate how our products work and pique their interest about how the products can help families.”

What started as a favor ended as lifelong insurance protection with the Morgans’ purchase of My Choice IUL<sup>®</sup> (Indexed Universal Life) certificates<sup>2</sup>.

CONTINUED ON NEXT PAGE →

*After talking with their WoodmenLife Representative, Scott and Alisa Morgan decided to purchase My Choice IUL<sup>®</sup> certificates. They liked how it provided permanent coverage that could help take care of their three children if tragedy struck.*

Photos by Aubrey Williams Photography





### The Right Fit

"I always thought life insurance was just life insurance," said Scott, who works in industrial HVAC and refrigeration. "Nick taught us a lot about the products WoodmenLife has and their different features. We learned a lot, and he was super informative."

What stood out for the Morgans was how the IUL differed from the term life insurance they each had through their jobs. Both liked how the IUL provided permanent coverage that could help take care of their three kids if tragedy struck.

Scott has seen the positives that life insurance can bring in horrible situations. His dad passed away about five years ago after his mom had already retired.

"The fact that he had life insurance added financial security as she continued through retirement," Scott said.

**"Life insurance isn't a subject I'm versed in, but he made us feel really comfortable. I've never felt that way before."**

— Alisa Morgan  
WoodmenLife member

When they made their purchase, the Morgans took to heart Mansfield's message that there are benefits to owning their own life insurance, as opposed to how life insurance through work often doesn't go with employees if they change jobs.

They also liked how the IUL has the potential to grow cash value. Scott said there was comfort in knowing there could be resources available<sup>3</sup> to them if, "down the road, there was some sort of catastrophe."

"Being where we are now puts my mind at ease," said Alisa, a 42-year-old teacher. "If something terrible happens, our kids can keep their same lifestyle."

### More to It

When it came to picking the right product, Alisa credits Mansfield for making their decision less stressful.

"Nick walked us through every single option," Alisa said. "Life insurance isn't a subject I'm versed in, but he made us feel really comfortable. I've never felt that way before."

The Morgans feel the same way about being part of WoodmenLife.

"This might sound corny, but it seems like a family community," Scott said. "You don't feel like just a customer, you feel like part of the family."

Alisa feels the same way.

"I like how WoodmenLife gives back to the community," she said. "Being supportive of the community is important to me."

So pleased to be part of the WoodmenLife family, the Morgans dropped their life insurance at their employers late last year. They chose coverage with WoodmenLife's Family Term life insurance. The certificate also covers their children, giving them the opportunity to convert their coverage to permanent life insurance for the same amount or less when they become adults.

To find out more about My Choice IUL, visit [WoodmenLife.org/MyChoice](https://WoodmenLife.org/MyChoice)

To explore your life insurance options, contact your WoodmenLife Representative.



1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.  
2. IUL is not an investment. It is a life insurance policy product that provides growth potential through index interest crediting. You cannot invest directly in an index.  
3. Loans and withdrawals will reduce the policy's death benefit and available cash value. Loans against the cash value will accrue interest. Excessive loans or withdrawals may cause the policy to lapse. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor. Certain charges will not reduce when decreasing the face amount of insurance or after taking withdrawals from the policy.

Universal Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. This certificate could lose money. WoodmenLife will provide notification if the guaranteed monthly deductions and interests are expected to exhaust the plan's cash values prior to the maturity date. This certificate is not guaranteed to stay in force until maturity based on minimum guarantees.  
Certificate Numbers ICC18 8730 4-18, 8730 4-18; ICC16 8063 R-1-16, 8063 R-1-16(XX)  
Certain Eligibility and Age Requirements Apply.  
All products may not be available in all states.



Scan the QR code  
to learn more about  
My Choice IUL®.



# Georgia Chapter Shows Tireless Dedication to Community

In Martinez, GA, community service takes on a special meaning through the efforts of Chapter 1571. These dedicated members have made it their mission to recognize and support those who often go unnoticed, creating a stronger sense of connection within their community.

“We enjoy giving back to all the teachers — we do a food drive for them,” said Chapter President Dale Bradford. “We also organize a barbecue for all the fire departments in the area.”

The chapter tries to choose projects based on the community’s needs.

Said Bradford: “We look and see if people aren’t being recognized and make sure that they’re not forgotten.”

This approach goes into all their initiatives, big and small.

“The inspiration comes from seeing someone smile,” he said. “If we can put a smile on someone’s face, it’s the best feeling in the world.”

One of the chapter’s most significant efforts came in response to Hurricane Helene in September 2024. The disaster presented an opportunity for Chapter 1571 members to demonstrate their commitment to their neighbors in a time of crisis.

## Chapter Highlight

Chapter 1571

Martinez, GA

896 Members

Founded in 1955



“We cooked for as many people in the community as we could,” Bradford said. “We got together, cooked, and delivered. There’s no telling how many meals we cooked. I started at about 2:30 p.m. and didn’t stop cooking until 9 p.m. the next night.”

The cooking marathon effort shows the chapter’s commitment to its community.

“It wasn’t just about providing food,” he said. “It was about offering comfort and support during a challenging time.”

For the chapter, these acts are about strengthening its connection within the community, recognizing local heroes, and making sure that no one feels forgotten.

“When we give back to our community, it gives us a chance to show our appreciation and educate others on the importance of American values and community spirit.”

# WoodmenLife Supports 2024 Snowball Express

The Gary Sinise Foundation’s Annual Snowball Express event was established to bring together families of fallen heroes, encouraging them to make new memories and providing opportunities to connect with others who know what they have been through. The event took place over two five-day sessions at Walt Disney World® in Orlando, FL, in December.

A longtime supporter of the Gary Sinise Foundation (GSF), WoodmenLife donated all the U.S. flags and placards for the Remembrance Garden at the event. This solemn room is filled with flags, each one representing a fallen hero. WoodmenLife members and associates volunteered by helping keep the flags orderly and guiding family members to their loved one’s flag.

WoodmenLife volunteers also assisted with the kid and teen activity rooms, the Amazon wrapping station, lost and found, and any other tasks needed.

Kentucky West Community Outreach Advisor Lisa Farris volunteered for the first time at Snowball Express this past year. It was an experience she said she’ll never forget.

“We worked long days, and it was very emotional at times — but it was so worth the effort to see the appreciation of the families that attended,” she said. “The Remembrance Garden, where we worked as a WoodmenLife team, was so moving.”



WoodmenLife Community Outreach Advisors Russ Fox, Scott Murray, and Mickey Pennington volunteered at Snowball Express.

Farris said she almost felt “overwhelmed” at the Remembrance Garden, but it was “incredible.”

“GSF has taken Snowball Express to another level with everything available — the attention to detail, the organization, the variety of activities, and the quality of the event,” she said. “It gives connection to spouses and children who have lost so much.”

Farris said that Snowball Express aligns 100% with WoodmenLife’s values: family, community, and country.

“These families were supported with chaperoned activities and a stress-free weekend,” she said. “The children met other kids like them. They made friends. They laughed. This event single-handedly gave support to traumatized families with love and compassion, all while remembering and honoring their loved ones.”

## COA Kristy White Now Serves All of Mississippi

If you’re a Mississippi member, Kristy White is your go-to person for help with organizing events and activities. Her duties have expanded, and she now serves as Community Outreach Advisor for the whole state.

“I’m a fifth-generation Mississippian, and I love my state and the people,” White said. “In my previous professions, I had opportunities to travel all over Mississippi and form lasting friendships. With WoodmenLife, I welcomed the chance to make even more acquaintances while serving my chapters, members, and the Sales Team.

“I love working shoulder to shoulder with our members, the Sales Team, and community volunteers. It’s my favorite part of the job!”

If you’d like to contact White, call **662-667-7164** or email **kwhite@woodmenlife.org**.



White



# Needs Analysis Is an Important Part of Your Financial Plan

When you're looking to protect your family's financial future, you want to make sure you're getting the right products for your unique situation.

That's where your WoodmenLife Sales Representative comes in. They are here to help you choose the life insurance or retirement product that best meets your specific needs.

The important first step of this process is to complete a needs analysis. Kyle Savage, Vice President, Sales & President, Woodmen Insurance Agency, offers insight into what it is and why it's important.



Savage

**Q** What is a needs analysis?

**A** A needs analysis is a simple way to ensure your financial plan fits your needs. By understanding your current situation, your WoodmenLife Representative can help identify any gaps or opportunities to improve your financial security.

**Q** Why is it important?

**A** Life insurance is highly customizable. From the type of products to the amount of coverage needed, everyone's situation is unique. The needs analysis gives a clear picture of your specific situation.

**Q** I've already done one of these before. Do I need to do another one?

**A** Yes! Life happens, and things change. Over time, you may pay down debt, earn a pay raise, send kids through college, and many other things that impact your financial situation. As things change, it is important to review your products and make sure your needs are still being met.

Want to get a head start? Try our Life Insurance Calculator before meeting with your Representative.

**WoodmenLife.org/Calculator**

# WoodmenLife Retains A+ Superior Rating

For the 49th straight year, WoodmenLife received an A+ Superior rating<sup>1</sup> from AM Best, an independent financial rating agency.

The rating — the second highest out of 13 from AM Best — reflects its opinion of our financial strength and ability to meet ongoing insurance and contract obligations. The agency bases its rating on a comprehensive evaluation of WoodmenLife's balance sheet strength, operating performance, business profile, and enterprise risk management capabilities. WoodmenLife has maintained a rating of A or higher for more than 50 years.

Retaining our rating is a powerful endorsement of our financial strength and speaks volumes about our organization's health. Most importantly, it reaffirms our unwavering commitment to providing peace of mind to you, our members.



<sup>1</sup> WoodmenLife is rated A+ Superior by AM Best for our financial strength and operating performance. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com)

# Community Spirit

Take a photo at your next chapter event and upload it at [WoodmenLife.org/Photos](http://WoodmenLife.org/Photos)



Chapter 4 delivered toys and a monetary donation to Young Men of Honor. The organization is an educational enrichment program that serves underprivileged young men in Savannah, GA.



Chapter 1918 members shopped for and delivered food items to Caring Heart Teen Pantry in Arab, AL. Pictured are WoodmenLife Representative Emily Gallaway and Store Manager Laura Phillips.



Chapter 60 in Booneville, MS, presented a Heart & Heritage<sup>®</sup> Lifesaver Award to the Prentiss County School District resource officers for averting a potential threat at Thrasher Attendance Center.





**Chapter 399**  
Sacramento, CA

On behalf of Chapter 399, WoodmenLife members Victor and Anthony Routh purchased and distributed snacks for their old football team. Many team members are low income and were not eating properly before practice and games.



**Chapter 20**  
Clinton, LA

Members with Chapter 20 in Clinton, LA, delivered 100 Christmas stockings to the Louisiana Veterans Home in Jackson.



**Chapter 966**  
Wallace, SC

Chapter 966 members assembled and delivered 32 gift bags for people attending Tri-County Adult Day Services in Cheraw, SC. Members also spent time at the center singing holiday songs.



**Chapter 879**  
Cookeville, TN

Members with Chapter 879 in Cookeville, TN, showed their appreciation for the Putnam County Sheriff's Office by purchasing new dog beds for the K-9 units. In addition, chapter members brought pizza and presented Lifesaver awards to two brave members of the force.



**Chapter 168**  
Bay City, TX

Texas Chapter 168 donated \$500 to Toys for Tots® Matagorda County.



**Chapter 68**  
Searcy, AR

Chapter 68 presented a check for \$2,500 to the Searcy School District Family Resource Center. The mobile resource center provides toiletries, clothing, and laundry supplies to students and families.



**Chapter 115**  
Mayfield, KY

On behalf of Chapter 115, member Debbie Newsom delivers monthly donations to the Mayfield-Graves County Need Line and Food Pantry. JR Toon, a pantry volunteer, said the organization always appreciates the assistance.



**Chapter 721**  
Millersburg, PA

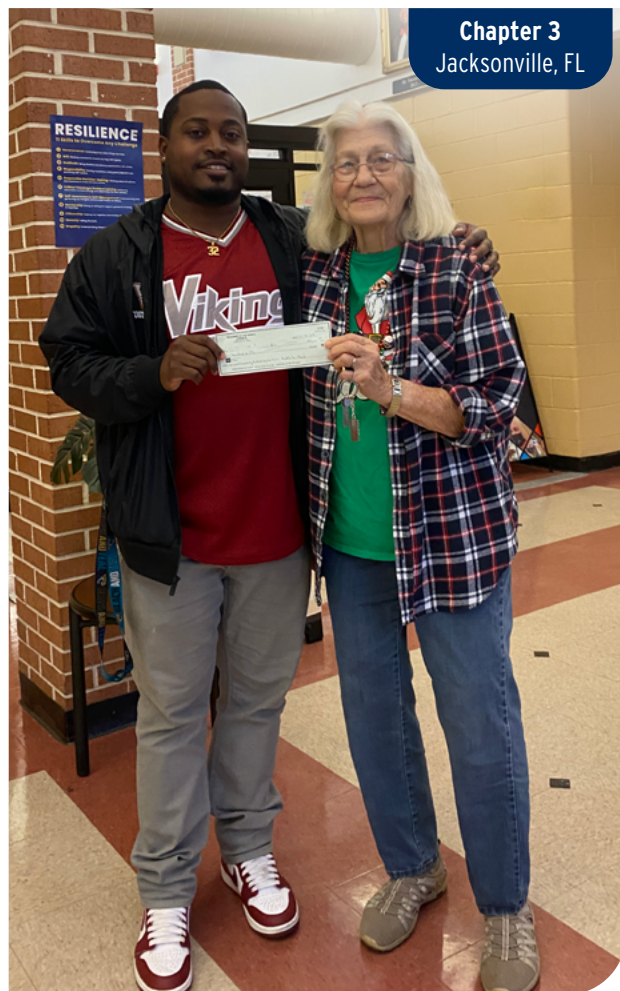
Pennsylvania Chapter 721 delivered care packages for the residents of Polk Personal Care senior living. Pictured are Activities Director Stephanie Walter, Chapter President Galen Deibler, and Chapter Treasurer Faye Deibler.





Texas Chapter 3668 lent its region's oversized flag to the Skidmore-Tynan Independent School District for a Veterans Day ceremony.

Chapter 3668  
Orange Grove, TX



Chapter 3  
Jacksonville, FL

Chapter 3 donated \$500 to the William M. Raines High School varsity football team to help with the cost of traveling to Miami, FL, for the state championship game. Pictured are Head Coach Donovan Masline and Chapter Secretary Martha Johnson.



Chapter 89  
Rocky Mount, VA

For its fourth-quarter shared commitment project, Chapter 89 in Rocky Mount, VA, went shopping for a local organization that helps young people aging out of foster care. The donated items will help the young people set up their rooms at their new homes.



Chapter 366  
Dry Prong, LA

On behalf of Chapter 366, WoodmenLife Representative Lane Noakes delivered a \$250 donation to Stacy Dean for Operation Christmas Child, an annual Samaritan's Purse project.



Chapter 1  
Nashville, TN

On behalf of Tennessee Chapter 1, Recruiting Sales Manager Nedrah Stagner presented a new U.S. flag and Tennessee state flag to Pennington Elementary School. Pictured are Officer David Snowden, Stagner, and Principal Raquel González.



Chapter 626  
Trenton, FL

Chapter 626 donated toys to the Tri-County Community Resource Center in Chiefland, FL, and the toys were distributed to local families in need. This nonprofit organization connects residents with needed services, programs, and support.

### Answer key from word search on Page 32

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

### ← See Yourself Here

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

### Answer key from Sudoku on Page 33

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



# Spring Into Community Action



Spring is in the air, and that means it's the perfect time to shake off those winter blues and get involved in your community. Here are some ways you can make a real difference with your chapter this spring.

Submit Your Nominations

Do you know of a chapter, member, or project that went above and beyond in 2024? Now is your chance to recognize them.

Submit nominations for our Chapter, Fraternalist, and Outstanding Project of the Year awards. Nomination forms can be found on the Chapter Resource Center, and the deadline is April 15.

Chapter of the Year

- This prestigious award honors chapters that have demonstrated exceptional commitment to our mission.
- Chapters will be evaluated on: community partnerships, community and member engagement, Five-Star Chapter status, good-standing status, support of the Sales Force, net increase in chapter membership, and new Sales Representative and member referrals.
- Winners will receive a cash prize.

Fraternalist of the Year

- This is WoodmenLife's highest recognition for individual members.
- You can recognize a person who embodies WoodmenLife values and whose commitment to volunteerism is unmatched.

Outstanding Project of the Year

- This honor highlights innovative and impactful projects undertaken by our chapters.
- You can share your chapter's most successful and creative initiative that made a significant impact in your community.

Chapter Resource Webpage

Our online Chapter Resource Center is your go-to source for the forms and applications your chapter needs for programs throughout the year. Check it out at [WoodmenLife.org/Chapter-Resources](https://WoodmenLife.org/Chapter-Resources)

Stay engaged with your chapter and make the most of these opportunities to contribute to your community. If you have any questions, contact your chapter leadership or Community Outreach Advisor.



Date Reminders

- April 1:** Annual Fraternal Corporation financial reports due to Fraternal Outreach
- April 15:** Deadline for nominations of Chapter of the Year, Fraternalist of the Year, and Outstanding Project of the Year
- April 26:** Chapter allocations will be held if officer reports and/or financial reports are not received by Fraternal Outreach
- April 30:** Common Bond Reward Program applications for January, February, and March due to the Home Office

## From the Kitchen of EVP & COO Wilbur Jenkins



Jenkins

My family has a long history of baking, and one of our favorite baked goods is sweet potato pie. As a young lad, I fondly remember the delicious aroma in my mother's kitchen when the sweet potato pies were baking. She would make five or six at a time to share with the neighbors and other family members.

The Thanksgiving holiday was always a special time for sweet potato pies, as everyone in our household preferred them over pumpkin pies. My mother's recipe has been passed down through generations from my great-great-grandmother — whom I knew because she lived to be over 100 years old. The recipe lives on today as my sister and nieces continue to bake those delicious sweet potato pies.

*As for me, I've never baked one. However, I've been the family taste-tester for decades!*

Recipe | Sweet Potato Pie

Ingredients:

- |                         |                            |
|-------------------------|----------------------------|
| 1 large sweet potato    | 1 teaspoon vanilla extract |
| 1/2 cup butter          | 1 teaspoon ground cinnamon |
| 1 cup sugar             | 1/2 teaspoon nutmeg        |
| 1/2 cup evaporated milk | 1 unbaked 9-inch pie crust |
| 2 eggs                  |                            |



Preheat oven to 350 degrees. Boil the sweet potato until soft, then drain the water. When the sweet potato is cool enough to handle, peel and mash it. Mix in the butter, sugar, evaporated milk (pour in gradually), eggs, vanilla extract, cinnamon, and nutmeg. Pour filling into the pie crust. Bake for 45 minutes or until pie crust is golden brown.



IN THE GARDEN

It's spring — which means it's time to get ready to garden. Whether you're planting vegetables, herbs, or flowers, gardening is a practice in patience and dedication. But when all is said and done, the delicious food or beautiful bouquet makes it all worth it.



WORD SEARCH

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

- Basil

Broccoli

Carrot

Corn

Cucumber

Garlic

Green beans

Jalapeno

Kale

Lettuce

Mint

Onion
- Peas

Pepper

Pumpkin

Radish

Spinach

Squash

Tomato

Zucchini



(Find answers on Page 29.)

WORD SCRAMBLE

(Find answers below.)

1. Essde

2. Lsio
3. Awert

4. Svlohe

SUDOKU PUZZLE

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

(Find answers on Page 29.)

JOKES

- Q: Why did the tomato blush?

A: Because he saw the salad dressing.
- Q: Which vegetable loves animals the most?

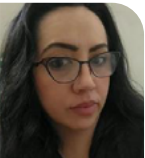
A: A zoo-cchini.
- Q: Why can't you get angry with a yam?

A: Because they're such sweet potatoes.
- Q: What is the strongest vegetable?


A: A muscle sprout.




In Memoriam




**Martha Francine Apodaca**  
Age 43  
Chapter 2  
Las Vegas, NM




**Jesse Paul Barnett Jr.**  
Age 91  
Chapter 3  
Meridian, MS




**Gerald L. Bentley**  
Age 81  
Chapter 43  
Moulton, AL




**Billie Bourland**  
Age 90  
Chapter 117  
Benton, KY




**Kathy Smith Brewer**  
Age 72  
Chapter 379  
Charlotte, NC




**Mallory Carrick**  
Age 96  
Chapter 976  
Denton, NC




**Marion C. Daniels**  
Age 84  
Chapter 406  
Panama City, FL




**Gordon Eugene Everett**  
Age 92  
Chapter 1872  
Atmore, AL




**Sadie Gattis**  
Age 90  
Chapter 117  
Benton, KY




**Joe Goodrum**  
Age 79  
Chapter 4631  
Bryan, TX




**Noel Hall**  
Age 90  
Chapter 54  
Starkville, MS




**Kevin M. Lear**  
Age 47  
Chapter 396  
Mortons Gap, KY




**Glenn McGee**  
Age 97  
Chapter 8  
Florence, AL




**Keaton Pierce**  
Age 31  
Chapter 117  
Benton, KY




**Joseph Paul Robbins**  
Age 84  
Chapter 1  
Greenbrier, TN



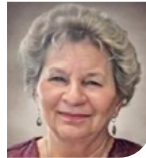
**Hazel C. Robertson**  
Age 88  
Chapter 355  
Crewe, VA




**James E. Robinson**  
Age 93  
Chapter 3  
Meridian, MS




**Donald Rudolph**  
Age 103  
Chapter 117  
Benton, KY



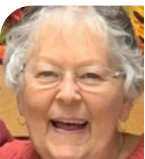
**Karen E. Schreffler**  
Age 80  
Chapter 433  
Pitman, PA




**Charlie Shelton**  
Age 81  
Chapter 1135  
Centerville, TN



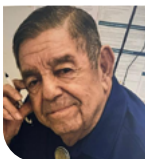
**John Shepherd**  
Age 80  
Chapter 269  
Scottsburg, IN




**Norma Doris Smith**  
Age 90  
Chapter 117  
Benton, KY




**Jerry Kennon Turner**  
Age 87  
Chapter 144  
Tifton, GA




**Anselmo "Chemo" Valdez**  
Age 89  
Chapter 2  
Las Vegas, NM




**George Edgie Walden Sr.**  
Age 87  
Chapter 412  
Greenwood, SC



**Willis Dan Washburn**  
Age 64  
Chapter 117  
Dexter, KY



**Mary Louise C. Williamson**  
Age 99  
Chapter 130  
Cerro Gordo, NC



**James "Jim" Wiseman**  
Age 95  
Chapter 117  
Benton, KY

**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://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.

Unique Protection  
for Your Family



Life Insurance | Retirement | Financial Security | Community

Every family’s journey is different. We offer personalized guidance as you navigate your life insurance options. Contact your WoodmenLife Representative to map out a plan that fits your family’s needs.





March 2025

PERIODICALS

**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.

