

June 2022

WoodmenLife[®]

MAGAZINE



Trust Key to Protecting Family's Financial Future

ALSO IN THIS ISSUE

WoodmenLife Focus Forward Scholarship[®] Recipients
Chapters Give Generously in Communities



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When G.W. Carver Elementary School in Pinetops, NC, needed help funding an adaptive playground, Chapter 1004 stepped up. After more than two years of hard work, the ribbon on the new playground was cut in December 2021. Now students with disabilities throughout the community have a playground they can use and enjoy.

Read more about this gift on Page 28.

Caring is What Sets Us Apart

Hello, members of the WoodmenLife family. I hope this letter finds you well and enjoying your summer with family and friends. It seems like just yesterday we were looking forward to the warmer weather of summer and all the activities ahead of us. We're now in the middle of a busy but fun time as WoodmenLife members.

Our Giving Together program is about to begin again, with projects running Aug. 1 through Oct. 16. This is a great way to show communities across the country what WoodmenLife is all about. Our spirit of volunteerism is what makes a difference in the lives of others. After all, that's why we're here, and that's what makes the WoodmenLife family so strong.

One example of how making a difference sets us apart from other organizations is highlighted in this edition of your member magazine. In the aftermath of Hurricane Ida nearly a year ago, Rick Price, a Recruiting Sales Manager in Louisiana, gathered Representatives and volunteers together to check on WoodmenLife members and remind them of our Natural Disaster extra. This was a door-to-door effort, but showed how we stick together as a family, make good on our promises and look out for each other during the best and worst of times.

I also want to thank all the WoodmenLife Focus Forward Scholarship® applicants and congratulate

this year's recipients. We take great pride in rewarding our qualified applicants annually for work done in their communities, driven by the strong desire to make a difference in the lives of others.

And thanks also go out to all who participated in our Share Your Care member referral program — your thoughtful recommendations give us the opportunity to protect the financial futures of your friends and family.



As always, I thank you for your support of our organization and all the outstanding contributions you make in your communities. I look forward to what lies ahead and how we can continue to set ourselves apart by caring for others and making a difference!

Sincerely,

Patrick L. Dees
President & CEO



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





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Photo by Abrea Crackel Photography



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36 Community Spirit



Volume 145 • Number 3

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

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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:



Proud partner of:



Cover photo by Asiah Erbe Photography

On the Cover

Trushant "Tony" and Roshani Patel, along with their kids, Hriday and Vrushi, trust their WoodmenLife Representative to guide their life insurance decisions.

“What I did for Tony – what I do for all my clients – is I help them find the best product for them, what fits their budget and what fits their needs.”

— Cynthia Westbrook
WoodmenLife Sales Representative

Trust is Key to Protecting Family's Financial Future

You're a parent of young children. You look around at an uncertain world, full of random misfortune, punctuated by an era-defining pandemic. And you're struck by the need to do something to protect your family's financial future.

That's where Trushant “Tony” Patel, 42, of San Antonio, TX, found himself. He saw the need to purchase life insurance but was unimpressed by those who tried to sell to him.

“Every insurance agent pushes and pushes and pushes you to the brink,” he said. “Then, my (WoodmenLife Sales Representative) presented me with options, asked if I had questions, and left it at that.





“I liked that. She seemed like this was for our benefit, not hers.”

That Sales Representative was Cynthia Westbrook of LaVernia, TX, who Patel has known for years.

“What I did for Tony — what I do for all my clients — is I help them find the best product for them,” Westbrook said, “what fits their budget and what fits their needs.”

Now, Westbrook said, Patel routinely refers friends and associates to her because he trusts her.

Member Highlights

Trushant “Tony” and Roshani Patel 
San Antonio, TX 
Chapter 4525 
100% WoodmenLife Family 

CONTINUED ON NEXT PAGE →

Trushant “Tony” Patel purchased life insurance with WoodmenLife to protect the financial future of his family, which includes wife Roshani and children Hridey and Vrushali. Since then, as the family's life has changed, so have their life insurance needs.

“Trust is everything,” Patel said. “A lot of people don’t have that these days.”

Making that sort of connection is the goal of every Sales Representative, said WoodmenLife Senior Vice President & National Sales Manager Charles R. Driffill.

“We’re here to help ensure the financial futures of families across the country,” he said. “We want to be known as someone who cares, and someone who’ll be there when our members need us most.”

“We also want to exceed our members’ expectations by finding the best solutions to their unique needs and providing them with the service they deserve.”

Recognizing a Need

When Patel worked with Westbrook to purchase life insurance protection for his family, he took out a term product for himself.

Patel, a hotel owner, later decided to buy another hotel. That life change prompted a reevaluation of his situation.

Performing a Needs Analysis, Westbrook helped Patel determine that he needed additional coverage for himself, as well as coverage for his wife, Roshani, 37. More hotels meant more life insurance was needed to protect the family from the associated costs should either of the Patels die.

Another topic of discussion between Westbrook and Patel has been the conversion of the Patel family’s existing products to WoodmenLife’s My Choice IUL^{®1}. Patel is attracted to a greater potential for cash value accumulation with the indexed universal life product².

He’s thankful Westbrook presented the pros and cons of converting their current insurance certificates to other products that will better prepare them for the future.

Both of his children now have IUL products.



Photo by Asiah Erbe Photography

Tony and Roshani feel that converting their children’s products to IUL will protect them going into the future, and they’re looking forward to making a similar change themselves³. They also feel confident that they have a Representative who will guide them in making decisions on their products going forward.

“We’re working toward retirement, and our kids are looking toward college,” Patel said. He added that potential cash accumulation could help with his and Roshani’s post-work plans and possibly help pay for their children’s education.

Part of the Family

Making such plans and purchases when one has a trusted Representative like Westbrook is markedly less stressful. It’s even familial.

“Whether it’s about decision-making or sending a personal note, she’s always checking in,” Patel said. “She makes us feel like part of the family.”

Westbrook said it’s all about being honest, explaining everything, like how it’s going to work, and helping make decisions.

Ultimately, she said, “You have to put the client’s interests before your own.”

Establishing a Connection

As you go through life, there’ll be changes and opportunities to reevaluate your situation. Take a moment to reach out to your Representative. He or she is there to help.

You can get ready for a talk with your Representative by visiting the WoodmenLife Life Insurance Calculator⁴ at [WoodmenLife.org/LifeInsuranceCalculator](https://www.woodmenlife.org/LifeInsuranceCalculator)

1. 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. Forms: ICC18 8730 4-18, 8730 4-18

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. These certificates have exceptions, limitations and restrictions. For costs and complete details in coverage, contact a WoodmenLife Representative. Forms: ICC16 8648 1-16 & 8648 1-16 (XX)

4. This is an estimate only and not an offer of insurance coverage. Please consult with your insurance professional to determine the amount of life insurance protection that may be appropriate for you. Information and interactive calculators are hypothetical and for illustrative use only. This analysis is based solely on the information you provide. This content is for general educational purposes only. It is not intended to provide fiduciary, tax, or legal advice. All products may not be available in all states. Not all Representatives are licensed to sell all products.

Converting to Permanent Coverage

Term insurance gives you life insurance protection for a certain amount of time. If you die during this time, your selected beneficiary receives a death benefit. This is an affordable type of life insurance that provides temporary coverage depending on which term product is purchased.

Term life insurance may be right for you if you:

- Want coverage for a specific amount of time
- Need low-cost protection for yourself or for your young children
- Want to help your family pay for mortgage payments, bills, college, or funeral expenses should you die
- Plan to convert to permanent insurance at a later date

If you’d like to convert to permanent insurance, check the term conversion period on your certificate — the period when you can convert. The conversion period doesn’t last forever, so plan ahead and talk with your Representative when you’d like to convert.

In addition to providing for funeral expenses and leaving a legacy, here are some reasons people typically convert to permanent insurance:

- You want the potential for cash value — You can accumulate cash that could be part of your long-term financial planning
- Health changes — You may be able to convert without a health check
- You can now afford it — You may not have been able to pay the higher premiums of permanent insurance before

Cummins Set to Retire from WoodmenLife Board

Danny E. Cummins will retire from the WoodmenLife National Board of Directors on Aug. 1, after having served 22 years as a National Director. Cummins, who also served as a Sales Representative, a Recruiting Sales Manager, Regional Director, Vice President and National Sales Manager, Executive Vice President of Operations, and President and CEO of WoodmenLife, will ride off into the sunset having served members since 1982.

“I think back on my service to WoodmenLife, not only as a National Director, but I also think about all of the families we’ve helped along the way,” Cummins said.

Cummins added, “WoodmenLife sells life insurance for those who are living, not for those who have passed away. It always has offered the protection and dollars needed for families when they need it most.”

As a Sales Representative in 1982, Cummins paid his first death benefit to the family of a 32-year-old farmer in rural Kentucky. He then realized how important his job was — selling insurance to help those left behind and to provide financial futures for the insureds’ kids.



In retirement, Danny Cummins plans to spend more time with his wife, Kathy, as well as his children and grandchildren.

Years later, the farmer's wife contacted Cummins to discuss her insurance. Cummins mentioned to the woman how proud she must be of her children, all grown up and doing well in college. The woman replied that it would not have been possible without the life insurance her husband bought so many years ago.

“Danny’s leadership has meant so much to member families, and his work as a National Director has helped shape the course of WoodmenLife as an organization,” said Pat Dees, Chairman, President & CEO. “We thank him for his years of service.”



Danny Cummins

Cummins believes you should always leave something better than you found it, and he feels comfortable having done that through his work on the National Board. He also thanks his wife of more than 50 years, Kathy, for always being at his side and supporting him every step of the way.

His retirement will offer him more time to spend at his show horse facilities during summers in Versailles, KY, where he and Kathy will immerse themselves in their passion of breeding and training champion show horses. He also plans to spend more time with his children and grandchildren: Daughter, Ella Cearley, and her daughters, Gracie (17) and Hannah (14); and son, Lee, who is married to Alaina, and their kids, Remi (6) and Hagan (4).

The WoodmenLife family wishes the best to Danny Cummins in his retirement.

Pat Frappampina Thankful for Career He Never Saw Coming

Pat Frappampina said when he was asked in grade school what career he’d pursue, Sales Representative didn’t make the top 10. Even so, he spent 35-plus years with WoodmenLife, winning the Sure Start Trophy when he started his career and serving as Senior Vice President & National Sales Manager when he ended it in June.

“That’s the best thing about the journey of life,” he said when discussing his retirement, “you never know where the unexpected is going to take you. But it’s important to plan and prepare for when that day arrives.

“And I recommend people start early because the years go by fast.”

Frappampina began his career with WoodmenLife as a Sales Representative in Florida in 1987. In 2003, he was appointed as a Regional Director. Then, in 2019, he came to the Home Office in Omaha, NE, to take the Senior Vice President & National Sales Manager position.

It wasn’t always easy, and there were struggles. But Frappampina credited the support of his wife, Sherry, and the support of WoodmenLife for helping him persevere and succeed.

“That’s the best thing about the journey of life, you never know where the unexpected is going to take you.”

— Pat Frappampina
Senior Vice President & National Sales Manager



Pat Frappampina

“It’s been fun and exciting,” he said. “I’m thankful for the opportunity to help people.”

Frappampina envisions a retirement full of new opportunities with his church, family and friends. And he looks forward to it.

“The experiences we’ve had, the people we’ve met and the opportunities we’ve been given — they’ve been life-changing,” he said.

Even though his time with WoodmenLife has ended, the organization will remain a special part of Frappampina’s life. He’s a member of both Chapter 1 in Pensacola, FL, and Chapter 7 in Lawrenceville, GA.

“WoodmenLife is without a doubt a quality organization and offers life-changing opportunities if you choose to take advantage of them,” he said.



The Home Office will be closed the following days:

Friday, July 1, Monday, July 4 and Monday, Sept. 5

Meeting Members' Needs a Priority for New National Sales Manager

Making sure the WoodmenLife Sales Team continues to provide excellent service to our members is one of Chuck Driffill's primary goals as our new Senior Vice President & National Sales Manager.

Serving WoodmenLife members won't be new to Driffill, as he has served as Vice President, Sales, since 2018.

"I am very honored to serve as the National Sales Manager of WoodmenLife," he said. "Our Sales Force is incredible, and I am excited for what we will accomplish as a team. Growing our Sales Team to meet the needs of our members nationwide is one of our top priorities."

Driffill began his WoodmenLife career in April 2005 as a Sales Representative. He was promoted to Recruiting Sales Manager in February 2007 and won Recruiting Sales Manager of the Year honors in 2009 and 2010 in Texas West.

In April 2011, he was promoted to Regional Director of Texas Southeast and later served as Regional Director of Texas West. In 2016, he was promoted to Director, Sales in the Home Office.

He and his wife, Jamie, have two sons: Gavin and Colin. In his free time, Driffill enjoys watching his boys play baseball, football and basketball.



Chuck Driffill

New Human Resources VP Excited About WoodmenLife's Future

Michael Hemenway is eager to help WoodmenLife attract and retain the most talented associates. Doing so, he said, will help the organization best serve our members across the country.

It became his responsibility to guide WoodmenLife's Human Resources (HR) efforts when he was promoted from Director, Total Rewards to Vice President & Chief Human Resources Officer in May. He succeeded Karla Gochenour, who has moved into the new role of Vice President, Human Capital Strategies.

"I am honored and humbled to have the opportunity to lead such a talented Human Resources team," Hemenway said. "I am excited and optimistic about the future of WoodmenLife, and I look forward to developing and executing the organization's efforts to

support the next generation of business planning for the overall strategic direction of the organization."

Prior to joining WoodmenLife, Hemenway held business and human resources roles with multiple companies, including more than 10 years with Union Pacific Railroad in Omaha, NE.

Hemenway graduated from the University of Nebraska-Lincoln with a degree in Marketing.

He is married to Wendy, and between them, they have four grown children and four grandchildren. In his free time, Hemenway enjoys golfing, camping and traveling.



Michael Hemenway

Annual Regional Events Aim to Help Train, Honor Chapter Leaders



As announced during the jurisdictional conventions last year, WoodmenLife will be hosting the inaugural Annual Regional Events this summer and fall.

Chapter leaders will be invited to attend for ongoing training — like how to maximize chapter events and how to attract younger members — as well as for recognition for what they've been doing in their communities.

Going forward, Annual Regional Events will be held in each region during the years between when jurisdictional conventions and the national convention are held. Our bylaws state that the national convention must be held every four years, making 2025 the next convention year.

Be a Part of Our Annual In Honor and Remembrance Events

The images of planes hitting the World Trade Center on 9/11, as well as those of First Responders rushing into the chaos, will stay in our minds forever.

Keeping alive the memories of those who died that day is the goal of our annual In Honor and Remembrance (IHAR) events, which will mark their 20th year this September. Being a part of these IHAR events can add extra meaning to the importance of that day.

The events recall the victims of 9/11, while also celebrating the contributions and sacrifices of our First Responders and military personnel, past and present. They also highlight the freedoms we enjoy as Americans and give communities the chance to come together.

September will be here before we know it, so if you'd like to find an IHAR event to attend or



Chapter 1111 President Rene Lee presented a flag to Mark Kruea, public information director for Myrtle Beach, during a rededication ceremony for the 9/11 memorial.

participate in, contact your Community Outreach Advisor; his or her information can be found on the back cover of this publication.

Scholarships Help Students Pursue Lifelong Dreams

Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized nearly 4,000 young members¹ across the United States and awarded \$2.4 million in scholarships². This year, WoodmenLife awarded 459 scholarships, ranging from \$500 to \$10,000.



Every year, three \$10,000 scholarships are available to qualifying WoodmenLife members.

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



Hope H.

Hope H., Benton, KY

Hope H. has big plans for her future. A Marshall County High graduate, Hope dreams of one day becoming an elementary teacher.

"I am beyond grateful and honored to be a recipient of the WoodmenLife Focus Forward Scholarship," said Hope, who lives in Benton, KY.

Hope is actively involved in her community and participates in several extracurricular activities. She is currently a member of Family, Career and Community Leaders of America (FCCLA), Interact Club, Young Americans for Freedom, and Church-Young Single Adults. She is also on the soccer team and the Marshall Militia pep club.

Member Highlights

- Hope H.
- Benton, KY
- Chapter 117
- Member Since 2015

Hope, a member of WoodmenLife Chapter 117 in Benton, KY, plans to attend Western Kentucky University to major in Elementary Education.

"I cannot express enough my gratitude toward my family and members of my community who have helped me excel," she said.



Madison M.

Madison M., Union, KY

A Union, KY, native, Madison M. always dreamed of becoming a doctor. Madison is a senior at Larry A. Ryle High School.

She will attend Morehead State University this fall to major in Biomedical Sciences. After completing her undergraduate degree, Madison plans to attend medical school.

Madison, a member of WoodmenLife Chapter 918 in Alexandria, KY, is active in both extracurricular school and community activities. In school, she is

a member of the National Honor Society, English National Honor Society, Math National Honor Society, and Science National Honor Society. She also participates in the National Society of High School Scholars and the Gifted and Talented Program of Leadership. She also competes on both the tennis and bowling varsity teams.

Member Highlights

- Madison M.
- Union, KY
- Chapter 918
- Member Since 2009

As a leader in her community, Madison has volunteered with her church choir visiting residents at a local nursing home and is a member of Vacation Bible School (VBS). She is currently president of HOSA-Future Health Professionals and is a service intern at St. Elizabeth Edgewood. Madison was a summer camp counselor for Kids on Stage Performing Arts.

"I am eternally grateful for this scholarship as it will open the door to many amazing experiences," Madison said.

CONTINUED ON NEXT PAGE →



Josh S.

Josh S., Cottondale, FL

Josh, a member of WoodmenLife Chapter 65 in Marianna, FL, plans to attend the University of Florida in Fall 2022 and major in Media Production, Management and Technology.

“WoodmenLife has always been a big supporter within my community,” he said. “To be awarded a scholarship by WoodmenLife is an extreme honor.”

Josh is a senior at Cottondale High School and is actively involved. Josh is a member of his school’s yearbook club and news and media station, WCHS The Buzz. He is also a member of FFA, Future Business Leaders of America (FBLA) and Senior Beta Club.

Member Highlights

- Josh S.
- Marianna, FL
- Chapter 65
- Member Since 2004

Outside of school, Josh spends much of his time giving back to his community. He has volunteered with Jackson County Education Foundation, Cottondale FFA Alumni and Cottondale Elementary School.

“I am grateful to WoodmenLife for helping me pursue higher education to continue to make a difference within my community,” Josh said.

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

Congratulations to the 2022 recipients:

- | | |
|------------------------------|---------------------------------|
| 1. Myranda B. Alabama | 9. Olivia P. Alabama |
| 2. Madi C. Illinois | 10. Jeremy Q. Texas |
| 3. Sarah F. Illinois | 11. Mackenzie R. North Carolina |
| 4. Lizzie I. Kentucky | 12. Sarah S. Kentucky |
| 5. Kailey J. Nebraska | 13. Hunter W. Georgia |
| 6. Brandon L. North Carolina | 14. Lily Y. Kentucky |
| 7. Chandler M. Kentucky | 15. Ellie Y. Kentucky |
| 8. Mya M. Virginia | |



Learn more about how to qualify at [WoodmenLife.org/Scholarships](https://www.woodmenlife.org/Scholarships) and see all of this year’s winners at [WoodmenLife.org/Congrats](https://www.woodmenlife.org/Congrats)

WoodmenLife.org is New and Improved

You may have noticed if you’ve visited [WoodmenLife.org](https://www.woodmenlife.org) since the end of April that some things look a little different. We had mentioned in our March issue that our website was undergoing some changes that would further enhance the WoodmenLife experience for members.

One major change is how members will access the member site and log in. See below:



DESKTOP VIEW

This is the sign-in as members are used to seeing it.



NEW! *This is what the sign-in looks like now.*

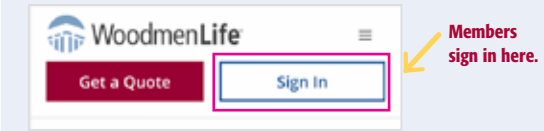


MOBILE VIEW

This is what the mobile sign-in looked like before.



NEW! *This is what the mobile sign-in looks like now.*



Additionally, the site navigation has received a facelift. We invite you to spend some time exploring and familiarizing yourself with these new tools. They will allow you to move about the website more freely, easily and quickly. The website as a whole is much faster, giving you the power to find exactly what you need as soon as you need it.

GOOD NEWS! Last Chapter Activity Restriction Has Been Dropped

WoodmenLife’s chapter activity amid the COVID-19 pandemic has been inspiring. After 18 months without in-person events, our members have come back strong. Fourth-quarter 2021 Common Bond projects were at an all-time high, and 754 first-quarter 2022 Common Bond projects were approved.

We are pleased to announce that the final chapter activity restriction was removed in May: catered or restaurant-prepared meals. Members can again prepare, serve and enjoy home-cooked meals at chapter events. Meal preparers are encouraged to keep preparation areas sanitary and to follow the food safety guidelines found at [CDC.gov/foodsafety](https://www.cdc.gov/foodsafety)

The activity restrictions were tough on all chapters. We are glad to be able to eliminate restrictions as we’ve moved forward together. The process may have seemed slow, but member safety has always been and will continue to be the first consideration in efforts to get back to unrestricted activities.

WoodmenLife Goes Door to Door to Help Members After Hurricane Ida



The city of Houma, LA, is in an area known as Louisiana's Bayou Country. Bordering the Gulf of Mexico, the region is 2,500 square miles of swamps and vast wetlands.

When Hurricane Ida roared out of the Gulf of Mexico last summer, winds of 150 mph and heavy rain caused significant damage and power outages to the community. As soon as the storm passed, WoodmenLife Representatives were in the area to check on their members.

WoodmenLife Recruiting Sales Manager (RSM) Rick Price was on the ground in Houma to help members who were affected by the storm.

"A couple of us began knocking on doors to check on members," Price said. "We used an app to help find our members and started visiting members' homes who were affected and seeing what we could do for them."

He met a mom who told him that her family had been deeply affected by Hurricane Ida, but she wasn't sure how to get the assistance they needed. They had been without power for over a week when he showed up.



After Hurricane Ida hit Louisiana last year, WoodmenLife Recruiting Sales Manager Rick Price was on the ground helping members affected by the storm. In addition to providing food, he also worked to make members aware of WoodmenLife's Natural Disaster extra.



Hurricane Ida roared out of the Gulf of Mexico with 150 mph winds and heavy rain, causing significant damage to communities in its path. After the storm passed, WoodmenLife Representatives were checking on members and helping supply food.

"That's when I mentioned WoodmenLife's Natural Disaster extra¹, letting her know that she could receive up to \$1,000 to help with home repair costs. And in just a few weeks, I was back to hand deliver the check to her family," Price said. "Just by doing good in the community, it opens people's eyes to who is actually here for them."

Over the past year, along with the help of other Representatives, Price and his team have completed more than 400 natural disaster benefit applications, with a majority of those being \$1,000 payouts to members.

"I feel lucky to have a team here in our area that is so dedicated to the service to our members," Price said. "Every Representative here is 100% committed to the task at hand and what we've done would not be possible without them."

To learn more about WoodmenLife's Natural Disaster extra, contact your Representative or visit WoodmenLife.org/Natural-Disaster

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 household and/or qualifying event.

Upcoming Natural Disaster Deadlines and Requirements

Last year, WoodmenLife paid out \$325,012 to help 441 families rebuild their homes.

Eligible disasters include:

- Hurricanes
- Tornadoes
- Wildfires and forest fires
- Floods

WoodmenLife is currently accepting applications for the following natural disasters:

Natural Disaster	Deadline
Tropical Storm Elsa	July 9, 2022
Tropical Storm Fred	Aug. 17, 2022
Hurricane Henri	Aug. 23, 2022
Hurricane Ida	Aug. 30, 2022
Dec. 10, 2021, Tornadoes (KY, IL, TN, MO, AR, and MS)	Dec. 10, 2022

To learn more about WoodmenLife's Natural Disaster extra, contact your Representative or visit WoodmenLife.org/Natural-Disaster

Members whose homes are damaged by a natural disaster can receive up to \$1,000 to help with repair costs.

New WoodmenLife Extra Offers Legal Tool When You Need It Most

Advance planning makes change — even the difficult change involved in illness or death — easier to cope with. With LawAssure™, our new WoodmenLife Extra¹, you can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates².

You can create these important documents from the comfort of your own home — all at no cost to you.

Get started with three simple steps:

1. Go to WoodmenLife.org/LawAssure
2. Click **Get Started Today**, then register to create an account
3. Enter the **access code** and **identity code**



If you do not have the codes, contact your local Representative or call WoodmenLife Customer Service at 1-800-225-3108 to get them.

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

WoodmenLife's Female Falcon Dies

It was a sad year for the peregrine falcons that nest atop the WoodmenLife Tower. In April, Chayton, the female falcon, died while sitting on four eggs she had laid.

The Nebraska Game and Parks Commission took Chayton's body for testing and later announced that she had tested positive for highly pathogenic avian influenza (HPAI) — known more colloquially as bird flu. Peregrine falcons eat other birds, like pigeons, which could have been how Chayton was exposed.

The Raptor Conservation Alliance took in the four eggs, cleaned them and incubated them. Thanks to their efforts, one of the eggs hatched in mid-May. The young male falcon is now with his adoptive parents in Kansas, and we have high hopes for his future.

Chayton was hatched in 2014 in Kansas City, MO. She had been returning to the WoodmenLife Tower with her mate, Mintaka, every year since 2018 to lay her eggs. Chayton successfully hatched 14 eyasses (young falcons) between 2018 and 2021.



Chayton
2014 - 2022

Together, We Can Help Keep Our Communities Beautiful

WoodmenLife's Giving Together program is a great way to show communities across the country what we're all about.

Last year, WoodmenLife Sales Representatives and volunteers were able to complete 343 community service projects through the Giving Together program. From smaller tasks to larger community service projects, they came together to make their neighborhoods and communities better places to live.

The program provides funding for Representatives to organize and conduct community beautification projects like painting at youth football fields and landscaping at community centers.



Giving Together volunteers worked through the rain to restore the historic sign marker and clean up the surrounding flower bed in Concord, TN.

Program Dates: This year's Giving Together projects can be held Aug. 1–Oct. 16

Share Your Care

Thank you for trusting us and connecting WoodmenLife with friends and family who could benefit from becoming a WoodmenLife member. The Share Your Care referral contest¹ was a good way to help your friends and family find financial security and to give you the opportunity to add some cash to your pocket. Those who made referrals had their names entered in a random drawing for one of 30 \$1,000 cash prizes. Congratulations to those who won. You can visit WoodmenLife.org/Share to see all the winners.

It's always a good time to refer a new member to WoodmenLife.

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

1. Any winnings in excess of \$25 are considered taxable income and will be reported as such.



WoodmenLife Walks to Support Heart Health



Many WoodmenLife associates participated in Omaha's Heart & Stroke Walk because they have personal experience with heart health issues.

Each year, the American Heart Association sponsors Heart Walks around the country. These walks raise money that will be used to aid in the education and prevention of heart attacks and strokes.

Every year, WoodmenLife forms teams to participate in the Greater Omaha Area Heart & Stroke Walk. This is a cause near and dear to many associates in the Home Office, and 2022 brought enthusiastic participation from walkers. This year's walk — which transitioned from virtual to in-person — was held on May 14 and allowed WoodmenLife to raise thousands of dollars for the American Heart Association and promote cardiovascular health. This year, WoodmenLife set an all-time fundraising record for the Omaha event with over \$118,000.

Hundreds of thousands of people suffer from heart attacks each year in the United States. Of those attacks, 40% to 50% are fatal. Everyone has a heart, so everyone is affected by heart health issues.

Patrick L. Dees, President & CEO of WoodmenLife, and Chair of the 2022 walk, has had firsthand



WoodmenLife President & CEO Patrick L. Dees served as Chair of the 2022 Greater Omaha Area Heart & Stroke Walk.

experience with serious coronary events. His granddaughter, Kinley, was born with Tetralogy of Fallot, a very rare heart condition that is caused by a combination of four heart defects. It is a condition that requires corrective surgery, as it restricts oxygen flow to the bloodstream.

Kinley received open-heart surgery at just 5 months old. Dees recalls speaking to her surgeon after the

operation, who told him that the surgery was a success and that, frankly, the outcome could have been very different had it been just 10 years before.

There have been numerous advances in drug therapy and procedures over the years, and medicine continues to improve. Research of this kind and the education and support given to Dees' daughter's family was through an American Heart Association grant. Kinley turned 4 in April, and events like the Heart & Stroke Walk help to bring awareness to and raise money for conditions like hers.

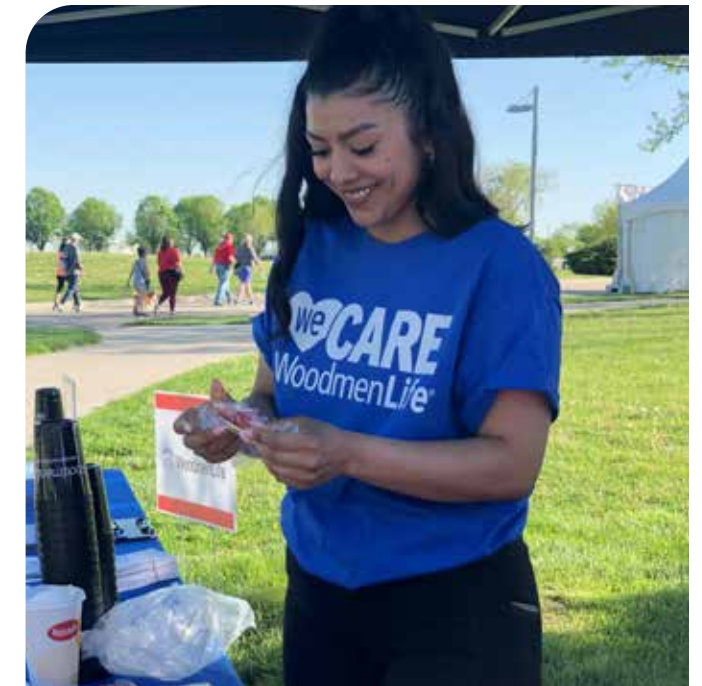
While we can't alter family health history, or anticipate conditions present at birth such as Kinley's, we can do everything within our power to eat right, get enough sleep and exercise regularly.

"Everything you do goes back to the heart," said Dr. James Bosler III. Dr. Bosler is a lifetime WoodmenLife member, as well as a member of WoodmenLife's National Board of Directors. He has been practicing internal medicine since 1992.

"There are cancers, defects and other things we cannot have as much control over, but if you take care of the heart, you take care of the whole body."

Often, we don't pay much attention to our heart until something goes wrong. By then, it's too late. It is important to do the work right now. As Dr. Bosler says, "The best way to prevent a heart attack? Don't have one."

In addition to taking care of your own heart, look for events like the Heart & Stroke Walk, and take advantage of resources like the American Heart Association. We can all do something small to improve our personal health and the health of others each day.



Among those helping man the WoodmenLife table at the May 14 Heart & Stroke Walk was Representative Jennifer Chavez.

Here are some easy ways to focus on heart health every day:

- Exercise: For every hour you exercise, you have the potential to live two hours longer.
- Avoid smoking.
- Watch your cholesterol and eat heart-healthy foods like whole grains, avocados, beans, and leafy greens.
- Drink plenty of water, especially before bedtime.
- Prioritize getting eight hours of sleep each night. Getting five hours of sleep versus the full eight hours can double your risk for heart attack or stroke.
- Receive regular checkups.
- Listen to your body. It will tell you when something is wrong.

“As sports oriented as our lives are, our faith is what really keeps us grounded.”

— Julie Simpson



Members of the Simpson family — which includes, from left, 17-year-old Emma, mom Julie, 19-year-old Ty, 13-year-old Graham, and dad Jason — push each other to be the best that they can be, at whatever they choose to do.

Member Family Lives ‘Normal’ Lives as High-Achieving Athletes

What’s a mom to do when coaches from the best college football teams in the country keep showing up at her door trying to convince her son Ty to play quarterback for them? Of course, she wants to make sure the coaches have her boy’s best interests at heart. But in Julie Simpson’s case, she also wanted them to know what they would be getting.

“It was funny,” Simpson laughed. “We wanted to make sure they knew how messy his room was before they really offered him a scholarship.”

That’s how you keep your five-star recruit humble. And it’s how the Simpson family, who are WoodmenLife members¹, operates.

“As sports oriented as our lives are, our faith is what really keeps us grounded,” Simpson said. “There is no ballgame ever that can compete with the importance of our faith and humility in Jesus Christ.

“Without Him, we wouldn’t have any of these blessings. We remind ourselves of that daily.”

Family of Athletes

Simpson is married to Jason, who is the head football coach at the University of Tennessee at Martin, and who also played baseball and football at Mississippi State University. For her part, Julie played basketball and softball in high school. So it stands to reason that athletics would be prominent in their and their kids’ lives.

In addition to Ty, 19, who is a freshman at the University of Alabama, 17-year-old Emma plays softball and basketball, and 13-year-old Graham plays football, basketball and baseball. And the Simpsons don’t just play ... they excel.

Jason is the longest-tenured football coach in the Ohio Valley Conference. Ty led his Westview High School football team to its first state championship last December. And Emma helped lead her Westview basketball squad to its first state title in nearly 30 years.

Member Highlights

Simpson Family 

Martin, TN 

Chapter 291 

100% WoodmenLife family 

“We have always pushed our kids to give their best at whatever they choose to do,” Julie said. “Nothing is done halfway! Then, when they might see some success in whatever that may be, the competition begins!”

“We are very competitive, but really just with each other.”

The Home Team

Julie is the one who rides herd on this high-achieving family. She and Jason, who’ve been married 23 years, work to make the family’s lives as normal as possible.

The effort is aided by a color-coded calendar kept by Julie with everyone’s schedules.

“We do our best to meet in the kitchen at least once a day to keep it all together,” Julie said. “By ‘meet,’ I mean usually breakfast before everyone takes off for their respective days of crazel!”

She credits her ability to stay home and be “manager” of the household for helping the Simpsons stay balanced.

“We always made sure to be at whoever’s games on whatever night they were,” Julie said, “even if that meant being split up. Everyone deserved to have a support system there.”

The same principle applies to Jason’s weekend games. His family is in attendance to cheer on Dad’s team, if at all possible.

“We are a unit,” Julie said. “We work better together.”

That was evident prior to Emma’s state championship game in March. Ty came back to watch his sister play.

“He wanted her to win as much as she, herself, did,” Julie said. “He called and made sure she knew that she was ready and meant for that moment. It was so sweet.”

What’s Next?

Despite her success, Emma has no aspirations to play sports collegiately. Instead, she’s looking at a possible medical career. Meanwhile, Ty will be competing for the national runners-up Crimson Tide. National pundits have him as a front-runner for the starting quarterback job in 2023. And Graham, Mom said, is just like Ty.

“He eats and breathes ball all the time,” Julie said. “We pray he is as blessed as Ty one day.”

No matter how his athletic endeavors unfold, he can count on his close-knit family to be there cheering him on.



Trophies run in the Simpson family: This year, Emma helped the Westview High School basketball team to its first state title in nearly 30 years, and last December, Ty led the Westview football team to its first state championship.

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


Donations Help Veterans' Furry Friends Settle In

Taking care of each other is at the heart of what WoodmenLife does. Members Scott and Racheal Knight knew they could help others by supporting an organization that helped them directly: the California Service Dog Academy (CSDA).


After Scott's doctor at the VA discussed the benefits of having a service animal, he and Racheal — who serves as treasurer of California Chapter 398 — did some research online. Though they were doubtful that a service animal would be necessary for them, or even possible, they found an online application and decided to give it a shot. Not long after, they received a phone call that their application was accepted by CSDA. Scott started attending classes and was on his way to owning a service dog.

CSDA provides classes to future and current service dog owners to help with training and certification. CSDA partners with local animal shelters as a source of potential service dogs. If a dog passes a diagnostic test indicating it is a good fit as a service dog, CSDA will match that dog to a Veteran in need. It's a win-win situation: The Veteran gets the help they need from a trained dog, and the dog gets a new home.

Member Highlights

Scott and Racheal Knight 

Lemoore, CA 

Chapter 398 

Members Since: 

Scott 2016, Racheal 2013



From left, WoodmenLife members Racheal and Scott Knight, along with their service dog, Olive, presented 12 care packages to Renee Cardoza of the California Service Dog Academy.

“The academy has helped Scott every step of the way,” Racheal Knight said. “Miss Olive has been a blessing to our family.”

“Even with all that (CSDA) provided for us, there were still things that we had to get on our own. We had a lot of fun on Amazon looking for what we needed to make Miss Olive feel at home.”

The Knights thought of Scott's classmates at CSDA and wanted to share the great experience they had in helping their new dog settle in.

“We thought it would be awesome if his classmates could have stuff like this for their service dogs, too,” Knight said. “We brought the subject up at one of our WoodmenLife meetings and they said, ‘Of course!’”

“So that's when we went back to Amazon, had more fun and we came up with 12 care packages for Veterans who are going through the CSDA program.”

The care packages consisted of leashes, collars, harnesses, dog treats and treat bags, service dog vests and patches, dog medical bags, collapsible water bowls, and dog brushes.

And WoodmenLife Chapter 398 isn't done yet: The second round of care packages is already underway, ready to be distributed soon. CSDA is growing so fast that they may have to find a bigger facility so they can house more animals and bigger classes.

“There are so many service dog organizations out there for Veterans that not a lot of people know about,” Knight said. “This is one that can benefit a lot of people, and they just don't know that it's there. We want to let people know about service dogs for veterans and the facility that helps them out. They provide a big benefit for everybody.”

To learn about how you can support Veterans and express your patriotism with WoodmenLife, visit WoodmenLife.org/Extras/Patriotism

Answer key from word search on Page 40

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

Answer key from Sudoku on Page 41

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



Chapter 1004 in Pinetops, NC, had a healthy bank account after selling a property. Officers were thrilled that they could use that money to help G.W. Carver Elementary School erect an adaptive playground for children with special needs.

Practical Gift With a Personal Touch

Chapter Highlights

- Chapter 1004 
- Pinetops, NC 
- 1,001 Members 
- Founded in 1939 

G.W. Carver Elementary School in Pinetops, NC, has a lot to be proud of, but its program for children with special needs is really something special. It's so good, said school employee Teresa Letchworth, that families from outside the district will seek board approval to send their kids there for the program.

One thing they were missing, though, was a playground that these students could use and enjoy, just like the other kids at the school. Thus, in 2019, a plan was hatched to purchase and install an adaptive playground.

Playgrounds like these are configured to be accessible and inclusive for kids with disabilities. For example, they often include wide, flat surfaces and ramps — instead of gravel and stairs — to accommodate those in wheelchairs.

The school began budgeting, applying for grants and holding fundraisers for the playground equipment, which had a price tag of over \$60,000. In the fall, they checked on their progress and saw that they were still about \$18,000 short.

Letchworth decided to ask her WoodmenLife chapter — Chapter 1004 in Pinetops, NC — to see if they might be able to help. Letchworth's father had been a WoodmenLife Sales Representative for many years and had been active in the community.

"I've known WoodmenLife since I was about 5 years old," Letchworth said.

Sadly, her father passed away at the age of 63 from a sudden heart attack, but he left Letchworth with a strong impression of the good WoodmenLife and its chapters can do in their communities.

Letchworth prepared a presentation for chapter officers. She was keeping her fingers crossed that they might be able to pitch in \$500 or \$1,000 for the playground.

What she heard back left her floored: "Let's go ahead and give them what's needed." The chapter was prepared to fulfill the remaining \$18,000.

Chapter 1004 had recently merged with another chapter, and in the process of combining and streamlining the two chapters' assets, they had sold a property. The chapter had a healthy bank account and was looking for a worthy cause to spend that money on.

WoodmenLife Recruiting Sales Manager (RSM) Sharon Chase had heard about the adaptive playground effort at G.W. Carver Elementary and thought it would be a great project to support.

Ahead of Letchworth's presentation, Chase had given her two cents to the chapter: "We've got the funds. Why don't we make a donation?" She, too, had expected the chapter to make a donation, not THE donation.

"I was so excited and proud that the chapter decided to write a check for the full amount needed," Chase said.

In February 2020, that check was presented at an Edgecombe County Board of Education meeting.

Then, COVID-19 hit. And though the school had the funding it needed, the project was put on hold. Delayed, yes, but certainly not forgotten. As soon as they were able, G.W. Carver Elementary pushed ahead on installing the new playground equipment.

Finally, more than two years after the idea was initiated, the playground was completed and

dedicated in December 2021 with an official ribbon-cutting ceremony.

There was also an added cherry on top of the whole project: The Pinetops, NC, chapter had requested that a portion of the play area be named for Letchworth's late father, former Sales Representative Alvin Lee Letchworth. A bench bearing his name was installed on the playground.

"He was so well liked, so well known in this community," Chase said. "It was just a great idea to put it in memory of him."

Now, Teresa Letchworth can walk outside the school where she works every day and see that bench, a reminder of the good her dad did with WoodmenLife and in the community.

And Letchworth is carrying on his legacy, helping guide the adaptive playground project through to fruition. She said the new equipment is a blessing for their school and their rural community.

"It's a big deal for us," Letchworth said, noting that there are only a few inclusive play areas in the entire state.

Letchworth is proud of the work WoodmenLife does and thrilled that she could see it firsthand. "We use our money for helping people in need, and we use it to give back to the community."



As part of Chapter 1004's support of the playground project, officers requested that an area be named for the late WoodmenLife Sales Representative Alvin Lee Letchworth.

Alabama Business Owner Works With Local Chapters to Support Fire Departments

In the small, diverse town of Slocomb, AL — also known as the Tomato Capital of the World — local business owner and longtime WoodmenLife member Terry Sorrells was drawn to give back. For half a century, Sorrells has worked in the funeral business, and since 2000, he has owned and operated Sorrells Funeral Home in Slocomb.

As a business owner in a small community, it's important for Sorrells to prove his commitment to local families by showing it.

"It's imperative for me to connect with every family in the community, and giving back is one way for me to offer my unconditional care and support to those I serve," he said.

In February, Sorrells saw a news story about a \$5,000 donation from WoodmenLife Chapter 131 in Dothan, AL, to Slocomb Fire-Rescue after three of its ambulances



Terry Sorrells

Chapter Highlights

- Chapter 131
- Dothan, AL
- 954 Members
- Founded in 1901

Chapter Highlights

- Chapter 310
- Hartford, AL
- 371 Members
- Founded in 1911



broke down due to mechanical issues. Recruiting Sales Manager Charles Windham, who presented the fire department with the check, received a call from Sorrells, who offered to make a financial contribution of his own.

"Slocomb is a small-town community with a big heart," Sorrells said. "When I found out our local EMS and fire department were struggling to maintain equipment, I immediately searched my heart for a way to give back."

With Sorrells' donation, which Chapter 131 and Chapter 310 in Hartford, AL, teamed up to match, Slocomb Fire-Rescue received another \$1,000. Additionally, the fire departments in neighboring communities Hartford, Malvern, Fadette, and Wicksburg each received \$1,000.

"I felt compelled to support not only our local EMS and fire department, but I wanted to reach even further to include each of the adjoining towns' departments," Sorrells said. "When I found out WoodmenLife was going to match my donation, I was more than appreciative."

WoodmenLife Representative Linda Nichols helped orchestrate the initial donation in Slocomb.

"It was Terry's idea to help spread the support wider than Slocomb," she said. "He was instrumental in making the follow-up donations come to light, and we were honored to support his efforts by matching his contributions."

"I felt compelled to support not only our local EMS and fire department, but I wanted to reach even further to include each of the adjoining towns' departments."

— Terry Sorrells
WoodmenLife Member

While \$5,000 makes a big impact to a small community, Sorrells' added contribution helped spread that impact even wider. Said Nichols: "This was a great opportunity to partner with a longtime member to give back to a community we serve and that supports us."

Sorrells has been a WoodmenLife member for more than 30 years.

"I can say that WoodmenLife has and continues to set an example of community spirit by offering support for family, community and country," he said.

To learn more about how WoodmenLife thanks First Responders, visit WoodmenLife.org/First-Responders






As you serve your community, make sure people know about it. Take photographs of your activities and share them with us. Every photo you take contains an example of how WoodmenLife and you make a difference where you live. You can submit photos at WoodmenLife.org/Photos

'America Is ...' Video Contest Celebrates What Brings Americans Together

Students across the U.S. used their imaginations to create original videos that showcased what makes our great country come together. In all, students from 28 schools participated in WoodmenLife's "America Is ..." video contest, all seeking a part of the \$5,000 in prize money.

Kindergartners all the way up to eighth-graders were invited to submit an original, up-to-60-second video illustrating the theme, "We the People." The top three videos were selected by online voting on the WoodmenLife Facebook page; when the nearly 5,000 votes were counted, the results were:

AMERICA IS... RED, WHITE & YOU

- West Point Elementary**
West Point, NE  **First Place**
- Kiroli Elementary**
West Monroe, LA  **Second Place**
- Martin Luther King Jr. Elementary**
Rio Rancho, NM  **Third Place**

Upon hearing of their class's selection as one of the top three entries, the winning teachers were understandably pleased. Not just for receiving the prize money, but also for being able to share the importance of patriotism and giving their pupils the chance to express that importance.

"Thank you WoodmenLife for this fun opportunity to show our patriotism," Alyssa H. Schuetze of West Point Elementary said. "We were over-the-moon excited to hear the news!"

"I can't thank you enough for this award!" said Kara Hawkins from Kiroli Elementary. "Keeping patriotism in the eyes of our students and motivating them is so important. My son is a Marine serving our country.

"It means the world to me."

West Point Elementary

Schuetze's class was guided by the principle of inclusion to describe what "We the People" means.

"In a world of acceptance, it takes all of us from diverse families coming together to make America what it is!" she said. "Here at West Point, we are the people. We are the future. We are America!"

Those three points were driven home by her fourth-graders' video. They chanted the slogan with images of students holding each letter in "America" trading places with them holding "America" signs and with dramatically lit video of the class displaying the word "America."

When the images of each letter appeared, it contained students holding words that started with the image's letter and that described the kids, their class and their country.

"Words were brainstormed to describe the uniqueness that makes up America," Schuetze said. "America is not just the 'melting pot' of cultures — we are more of a 'tossed salad' because as we come together, we



West Point Elementary used its video entry to celebrate how America is made better by all its unique parts — similar to a tossed salad. The school plans to donate its prize to the community's Inclusive Playground project.

keep what makes us special. Lettuce stays lettuce and tomatoes stay tomatoes along with all of the wonderful toppings. All of those differences are essential to make a great tossed salad.

"You can be artistic, athletic and/or mathematical. We value each person's contribution."

West Point's submission also captured the essence of why WoodmenLife sponsors the contest.

"WoodmenLife was thrilled to host this yearly contest because we got to see elementary students

from across the country celebrating our nation and showing their pride for their communities," said Patrick L. Dees, WoodmenLife President & CEO.

With their prize in hand, Schuetze's class plans to donate it to West Point's Neligh Park Inclusive Playground project.

Kiroli Elementary

For their video, Hawkins' students decided to focus on the Colonial period and how those yet-to-be-

CONTINUED ON NEXT PAGE →



Kiroli Elementary's video entry focused on the Colonial period and how those yet-to-be Americans had to work together to create a new nation. The school hopes to use its prize money to purchase a 3D printer.

Americans had to work together to forge a new nation. Both the fourth- and fifth-grade classes had recently learned about the Jamestown Colony.

“The first part of our video shows women working in fields with crops,” Hawkins said. “Next, the men are building homes and cooking over open fire. The children dressed in Colonial costumes and/or red, white and blue for the ending clip shouting, ‘We are the people of the United States of America!’”

With the second-place prize money, Hawkins would love to purchase a 3D printer.

“I have students complete a large project where they create their own unique civilization based on the characters we’ve studied,” she said, “and I have had students in the past bring in models or artifacts they have printed, using 3D printers. Everyone loves seeing them!”

“I have always wanted one so that each student could contribute to creating. What a special memory that would be for each student!”

Martin Luther King Jr. Elementary

“My fourth- and fifth-grade students came up with the idea to express the rights and freedoms they are thankful America allows,” said teacher Elisha Morrison.

And their idea starts with a mock lecture that turns into a melee — complete with an “arrest” — over what one student says. The arrest is protested and due process demanded because Americans are allowed the freedom of expression and accorded the right to a fair trial.

From there, a sequence of students recites the rights for which they’re thankful. They take a little from the Bill of Rights and a bit from the Declaration of Independence. Together, they sum up the freedoms that stitch together America.

“The students first generated the ideas and wrote the skits,” Morrison said. “They decided who would say/do what in the skits and practiced this. There were students who helped behind the scenes, too, who created signs and helped by giving tips for staging.

“It was wonderful seeing the students working together and bouncing ideas off one another. They were all cooperative and supportive.”

Morrison’s class was narrowly outvoted for second place, but she’s happy with finishing third. She said her class hopes to contribute their winnings to the fundraising campaign for a new school marquee.

To see the entries and learn more about the contest, visit [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)



The fourth- and fifth-grade students at Martin Luther King Jr. Elementary created a video about the rights and freedoms they are thankful America allows. The class hopes to contribute their winnings to the fundraising campaign for a new school marquee.

Lost Mail and Random Act of Goodwill Help Chapter’s Gift Grow

We love to spread the word about the good WoodmenLife does in communities across the country. Most of the time, we tell that story on purpose; this time, it was by accident — all thanks to a lost piece of mail.

In December 2020, a member family in Tupper Lake, NY, (Chapter 1024) suffered a house fire and faced significant repair costs. Local chapter officers reached out to Community Outreach Advisor (COA) Mickey Pennington — could any chapters in the Northeast Region offer support?

Among those that jumped at the chance was Chapter 467 in Hempstead, NY. In January 2021, they put a check in the mail for \$300.

Months went by, and the chapter noticed the check had not been cashed. Officers made some inquiries, but no answers surfaced. All they discovered was that the intended recipient never got the check.

A year passed. While doing year-end reports in January 2022, the Chapter 1024 treasurer checked their P.O. box. Inside, among several things, was a note.

“My Dad must have received this in error and was going to take it back to (the post office) but never made it. He passed away last January, and we just found this in his household items.”

Along with returning the original \$300 check, the man’s daughter also included two handwritten notes that her father had left:

One, meant for the members, said, “Sorry for the fire.”

The other, a reminder to himself, said, “Get money order.”

“In the end, this really came down to the WoodmenLife story, people taking care of people.”

— Mickey Pennington
Community Outreach Advisor

In addition to returning the check that wasn’t meant for him, the man had intended to chip in some extra money to help the members after the fire. Honoring her father’s wishes, the daughter included a \$50 bill with the returned check.

“Sorry we did not get this to you sooner,” the daughter wrote. “You folks are really doing great work for everyone.”

When all was said and done, a new check for \$300 plus the additional \$50 from the mistaken mail recipient were delivered to the members — now a year into repairing their home.

Pennington, the COA in the Northeast Region, thinks the situation speaks volumes about WoodmenLife.

“In the end, this really came down to the WoodmenLife story, people taking care of people, even after people are gone. That’s what we do every day.”

Chapter Highlights

Chapter 467

Hempstead, NY

986 Members

Chapter Founded in 1976

Chapter Highlights

Chapter 1024

Tupper Lake, NY

2,309 Members

Chapter Founded in 2005

Community Spirit

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



Chapter 1916
Camden, AL

Representative Jen Tait, right, presented a new U.S. flag to members of the Camden Police Department and to Camden City Hall. She also provided them with lunch in appreciation of all they do for the community.



Chapter 3
Santa Fe, NM

Chapter 3 President Toni Chavez delivered 40 blessing bags that chapter members packed for the Interfaith Community Shelter at Pete's Place. The bags — which contain socks, masks, hand sanitizer, lotion, and other hygiene items — will be distributed to shelter occupants.



Chapter 154
Norman, OK

Benton and Richard Goodman helped with Chapter 154's efforts to purchase trash bags, bottled water and other supplies for highway cleanup volunteers.



Chapter 369
Forsyth, GA

Members of Chapter 369 purchased and delivered school supplies to two elementary schools in the Forsyth, GA, community. Here, the Kleenex, markers and other purchases are presented at T.G. Scott Elementary.



Chapter 102
Louisville, MS

As part of its first-quarter Common Bond project, Chapter 102 in Louisville, MS, showed appreciation for teachers by delivering cookies to three schools. Here, Heather Jones, left, and Bill Stewart, right, present the treats to Dr. Andrea Pastchal-Smith, principal of Eiland Middle School.



Chapter 117
Phoenix, AZ

Chapter 117 President Marilyn Herzog, center, and Chapter Secretary Shane Herzog, right, presented an American flag to Larkspur Elementary School Principal Jamie Roberson.



Chapter 1218
West Monroe, LA

WoodmenLife Sales Representatives Terry Pippins and Keith Reichardt put together goodie bags for the West Monroe Police Department for National Law Enforcement Appreciation Day.



Chapter 6035
Pittsburg, KS

Chapter 6035 in Pittsburg, KS, assembled and presented 24 backpacks to Ascension Via Christi Hospital to be distributed to homeless patients when they are discharged. Inside the backpacks are blankets, hats, gloves, socks, toothbrushes, and toothpaste.



Chapter 879
Cookeville, TN

For its first-quarter Common Bond project, Chapter 879 in Cookeville, TN, delivered trays of cookies to six area nursing homes — including Bethesda and Signature nursing homes — in appreciation of the more than 600 staff members working at these facilities.



Chapter 1229
Okemah, OK

Members of Oklahoma Chapter 1229 showed their appreciation for nurses at an event at the Muskogee Nation Medical Center in Okmulgee, OK. Nurses — including Darla Carter, Rachael Crank, Kendra McCoy, and Cindy Thorne — were presented with goodie bags.



Chapter 122
Marion, SC

Chapter 122 in Marion, SC, prepared Christmas bags as part of its shut-in.



Chapter 2441
Kingsville, TX

Texas Chapter 2441 presented a flag, as well as food, care packages and a monetary donation to the Corpus Christi Ronald McDonald House.



Chapter 1154
New Roads, LA

Members of Chapter 1154 in New Roads, LA, volunteer at Hope Ministry Food Distribution Center a few days a month. Pictured are Brenda Guidroz, Lynda Leonard, Lona Hendrick, and Kathy Perriera.



Chapter 16
Concord, NC

Members of Chapter 16 presented a U.S. flag to Mount Pleasant High School in Mount Pleasant, NC.



Chapter 897
Greenville, MS

Sales Representative Patricia Edwards presented a 5' x 8' U.S. flag to Andrew McQueen, director of the Leflore County Civic Center in Greenwood, MS.



Chapter 635
Fairfield, IL

Connie Smith, secretary of Chapter 635, right, presented a 5' x 8' American flag to Angie Lane, director of Kiddie Kollege in Fairfield, IL.



Chapter 611
Falmouth, KY

Members of Chapter 611 in Falmouth, KY, delivered care packages to the Gathering Wing for those experiencing homelessness.

UNDER THE SEA!

Whether you prefer swimming with sharks or soaking up sun, there's lots to explore among the deep blue sea. Dive right in, and try your hand (or should we say, "fin"?) at these ocean-themed activities.

WORD SEARCH

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

- Atlantic Ocean
- Beach
- Blobfish
- Coral reef
- Crab
- Dolphin
- Jellyfish
- Kelp
- Lobster
- Manatee
- Manta ray
- Octopus
- Pacific Ocean
- Plankton
- Pufferfish
- Sea lion
- Seahorse
- Seaweed
- Shark
- Squid
- Starfish
- Tuna
- Turtle
- Waves
- Whale

(Find answers on Page 27.)

OCEAN WORD SCRAMBLE

(Find answers below.)

1. Tbao

2. Bnats ukac

3. Rauorbdfs

4. Leoksnr

5. Nfsdigr ohi

6. Wumsiits

Q: What did the ocean say to the shore?

A: Nothing, it just waved.

Q: Which are the strongest creatures in the ocean?

A: Mussels

Q: Why did the crab never share?

A: Because he's shellfish.

SUDOKU PUZZLE

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

(Find answers on Page 27.)

(1) Boat; (2) Scuba tank; (3) Surfboard; (4) Snorkel; (5) Fishing rod; (6) Swimsuit

In Memoriam



Dr. James Wade Ash
Age 86
Chapter 6429
Powder Springs, GA
Former National Representative



Phyllis Cline Burcham
Age 97
Chapter 316
Waynesboro, VA



Lurly D. Campbell Jr.
Age 80
Chapter 341
Mount Crawford, VA



Rosendo Cantu
Age 75
Chapter 3887
El Paso, TX



Jeff Collins
Age 60
Chapter 136
Abilene, TX
Texas West Sales Representative



Elizabeth Easterling Cox Dobyns
Age 103
Chapter 857
Ashland, KY



Lois Duckworth
Age 91
Chapter 880
Chillicothe, MO



John Ray Fuller Jr.
Age 84
Chapter 458
Enterprise, AL



Joe Gordon Garner
Age 84
Chapter 310
Hartford, AL



Judson T. Hanson
Age 51
Chapter 1399
Fayetteville, AR



John Hayden
Age 67
Chapter 16
Omaha, NE
WoodmenLife associate



Mildred Virginia Hinson
Age 69
Chapter 946
Union City, TN



Paul Terry Holleman
Age 90
Chapter 66
Franklin, KY



Paul Linkswiler
Age 80
Chapter 7
Lynchburg, VA



Anthony Ralph Marra Jr.
Age 84
Chapter 328
Ahoskie, NC



John T. Martin
Age 70
Chapter 165
Houston, MS
Mississippi North Sales Representative



David Allen McGregor
Age 56
Chapter 1366
Vardaman, MS



James R. O'Dell
Age 90
Chapter 371
Newton Grove, NC



Lloyd Parrish
Age 80
Chapter 463
Edenton, NC



Dolores "Sue" Silman
Age 88
Chapter 34
Winchester, VA



Laila Mae Smith
Age 66
Chapter 1498
Ozark, AL



Silas H. Turner
Age 92
Chapter 1180
Blairsville, GA
Retired Recruiting Sales Manager



Jane C. Weiss
Age 95
Chapter 16
Omaha, NE
Retired WoodmenLife associate

In Memoriam Submission Guidelines:

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

Count on Life Changes; Count on Us for Help



Life Insurance | Retirement | Financial Security | Community

You discussed your life insurance needs and formed a plan for your family's financial future. Now, things have changed. A child was born. You bought a house. You retired. These changes have you revisiting your needs.

Just like we were at the start, we're here to help now. We can help you find the right products for your unique situation. A Needs Analysis can show what changes need to be made.

And we'll help guide you as you go.

Contact your Representative to find out more.



PERIODICALS

June 2022



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.

