

March 2024

WoodmenLife[®]

MAGAZINE



An Opportunity to Enjoy Retirement

ALSO IN THIS ISSUE

WoodmenLife Annual Report: 2023 by the Numbers

Chapter Projects Show Commitment to Communities



WoodmenLife[®]

woodmenlife.org



Chapter 1945
Columbia, SC

On behalf of Chapter 1945 in Columbia, SC, Deborah Whitener, Caroline and WoodmenLife Representative Brent Whitener presented bike helmets, games and toys to Toys for Tots®.

New Beginnings

Greetings, WoodmenLife family, I hope this letter finds you all looking forward to spring and the new opportunities it affords us to get out in our communities. As I've been traveling the country meeting with our regional leaders and Sales Representatives, I've been inspired by the passion and dedication I've seen firsthand.



Denise M. McCauley

Thank you for your continued support of WoodmenLife and your volunteer efforts in your communities throughout the year. I am constantly amazed at the energy and generosity of our members who give so much of their time helping those in need.

The first three months of 2024 have been busy for our organization, as AM Best once again reaffirmed our financial strength rating. You can read about that on Page 12, as well as how we ended our fiscal year 2023 in our Annual Report on Pages 6-9.

We're also finalizing plans for an Annual Regional Event in your area. I look forward to meeting more of you at these events. You can learn more about these and how you can participate on Page 13.

We're introducing a new fun feature in this edition: family recipes. This month's feature is a family recipe of mine that brings back so many memories of being

together with my parents and siblings. I hope you'll try it and make your own memories. You'll find it on Page 31.

You have so many opportunities to get involved in WoodmenLife activities and events to better your community, promote patriotism and support local families. Some of these are listed on the back cover of this magazine. This spring, I challenge all of us to attend one of those events in our area. If we all commit to at least one activity, imagine the impact we can make.

Finally, if you're on social media, I invite you to engage with us on Facebook and Instagram. By following our pages, you'll stay up to date on what's going on in our organization.

Thank you once again for your incredible support and dedication. Here's to a fantastic spring filled with new connections and meaningful experiences.

Warm regards,

Denise M. McCauley
President & CEO



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





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Photo by Gary Cahm Photography

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Volume 152 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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WoodmenLife Magazine (ISSN 1069-1790) is published quarterly for \$2.00 per year by Woodmen of the World Life Insurance Society, 1700 Farnam St., Omaha, NE 68102. Periodicals postage paid at Omaha, NE, and additional mailing offices. Postmaster: Send address changes to *WoodmenLife Magazine*, PO Box 35903, Cleveland, OH 44135-0903.

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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:



Cover photo by Catie Spell Photography



18 Variable Annuity

On the Cover
 Member Bessie Pierce says her WoodmenLife Variable Annuity has given her peace of mind and allowed her to enjoy retirement with her husband, William.

BUILDING >>>> our >>>> TOMORROW

2023 Annual Report



WoodmenLife is committed to being here when you need us. This requires planning and decision-making that put your interests first. We are building our tomorrow so we can help protect yours.

The economy may change as we move into the future, but our long-term approach to maintaining financial stability won't. We make decisions in the best interest of your lifetime security, because your confidence in us matters. Making sure we're standing strong now will let us look ahead and work to ensure we're standing strong when you need us most.

In addition to our commitment to protecting your financial future, we're committed to serving your community and honoring our country. We're building our tomorrow by making a difference in hometowns across America.

The WoodmenLife family helps in the aftermath of natural disasters, fights hunger, honors Veterans and First Responders, and supports teachers and schools. We provide scholarships to help students pursue their higher education goals. We support our members' children who have lost their parents. We also celebrate our American freedoms by presenting U.S. flags to local nonprofit organizations and participating in patriotic activities.

These are among the many ways our family is committed to helping yours at every stage in life.

National Community Focus

We made fighting hunger across America our National Community Focus in 2015. In 2023, together with you, we donated \$202,746 and 49,188 pounds of food to help fight food insecurity.

Giving Together Program

Volunteers conducted 500 community service projects, including cleanups, beautification and painting, across the country during 2023. More than \$241,000 was spent supporting these projects, and 14,620 volunteer hours were spent completing them.

U.S. Flag Donations

We presented 12,740 U.S. flags valued at \$292,325 during 2023. We also donated 3,572 specialty flags amounting to \$63,896 during the year.

WoodmenLife Extras ¹	Quantity	Benefit Amount
First Responders Benefit	2	\$50,000
Natural Disaster Benefit	78	\$46,533
Family Legacy Benefit	26	\$321,000
Member Discounts With Life's Perks [®]	24,165 users	Not available
Student Loan Relief Awards	54	\$54,000
WoodmenLife Focus Forward Scholarship [®] Awards	571	\$344,000
LawAssure [™]	2,009 users	2,163 documents created

Shared Commitment	Number of Events	Chapter Spend	Volunteer Hours	Number of Volunteers
Community	746	\$289,524	15,301	3,764
Family	749	\$601,271	34,717	5,073
Fighting Hunger	748	\$336,939	35,108	5,600
Patriotism	746	\$313,240	23,880	5,115
Total Shared Commitment Projects	2,989	\$1.54 million	109,006	19,552



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.

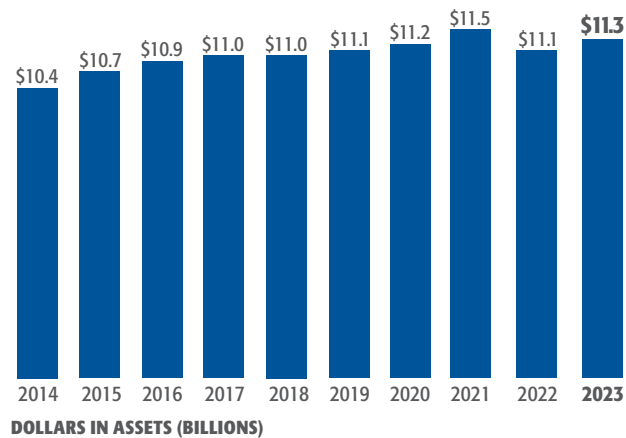
Financial Highlights

WoodmenLife's financial performance in 2023 included income of more than \$1.1 billion. Life insurance in force increased, totaling \$39.4 billion. At year's end, WoodmenLife had total assets of \$11.3 billion² and more than \$117 of assets for every \$100 of liabilities, further indication of our strong financial position. Benefit payments to beneficiaries totaled \$944.1 million, while refunds to members were \$24.3 million.

Assets	Dec. 31, 2022	Dec. 31, 2023
Bonds	\$6,942,710,487	\$6,670,196,692
Common & Preferred Stocks	631,674,708	694,826,764
Mortgage Loans	2,305,138,657	2,366,555,278
Real Estate	66,888,927	73,161,022
Certificate Loans	124,184,195	121,892,504
Short Term Investments & Cash	38,936,193	74,634,080
Securities Lending Assets	130,539,866	167,293,320
Other Invested Assets	57,716,209	133,889,814
Other Non-Invested Assets	7,632,927	79,854,578
Due & Accrued Investment Income	60,035,245	63,701,169
Separate Account — Pension Plan	266,253,099	323,959,001
Separate Account — Variable Annuity	428,090,403	498,073,963
Total Assets	\$11,059,800,914	\$11,268,038,183

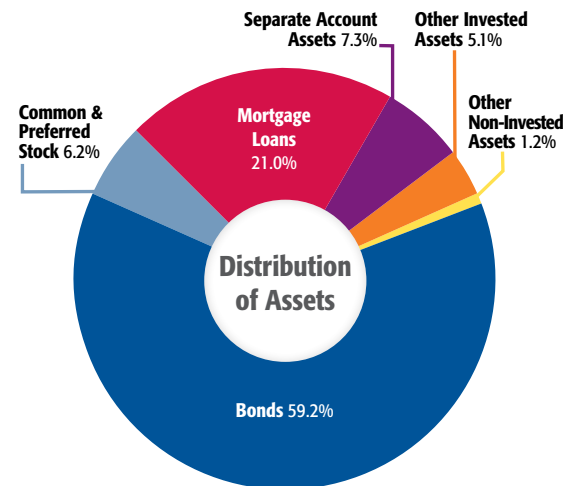
Liabilities & Surplus	Dec. 31, 2022	Dec. 31, 2023
Reserves	\$8,086,975,271	\$8,002,470,695
Contract Claims	59,881,597	61,644,666
Certificate Refunds	231,589,810	226,967,229
Advance Premiums & Premium Deposit Fund	9,438,965	7,845,442
Asset Valuation Reserve	55,017,535	150,782,304
Interest Maintenance Reserve	0	0
Post Retirement Benefits	48,666,657	47,563,730
Payable for Securities Lending	130,599,168	167,306,593
Other Liabilities	68,442,838	99,578,104
Separate Account Liabilities	694,343,502	822,032,964
Total Liabilities	\$9,384,955,342	\$9,586,191,726
Surplus Before Net Income	1,668,678,560	1,669,242,252
Current Year Net Income (Loss)	6,167,012	12,604,205
Total Surplus	\$1,674,845,572	\$1,681,846,458
Total Liabilities & Surplus	\$11,059,800,914	\$11,268,038,183
Surplus Ratio (Surplus/Liabilities)	17.9%	17.5%

Assets 10-Year History

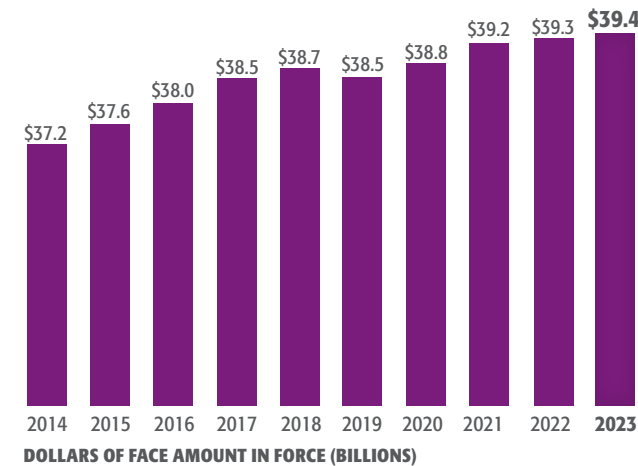


DOLLARS IN ASSETS (BILLIONS)

Distribution of Assets

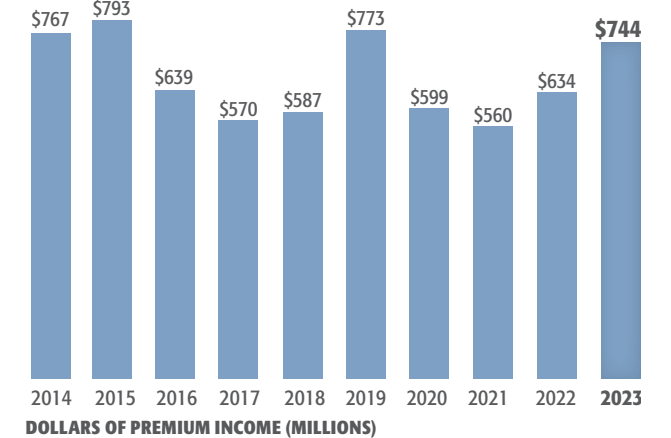


Insurance in Force 10-Year History



DOLLARS OF FACE AMOUNT IN FORCE (BILLIONS)

Premium Income 10-Year History



DOLLARS OF PREMIUM INCOME (MILLIONS)

2. Liabilities of \$9.6 billion; as of Dec. 31, 2023.

As EVP & COO, Jenkins Will Lead WoodmenLife Toward a Bright Future

At the beginning of the year, Wilbur Jenkins was promoted to Executive Vice President & Chief Operating Officer. With this role, Jenkins joined the WoodmenLife Executive Team, while continuing to lead the Core Operations, Human Resources and Strategic Initiatives divisions. Jenkins also continues to oversee strategic planning for WoodmenLife, including a focus on Human Capital Strategy and Diversity, Equity and Inclusion.

Jenkins is committed to aligning people, processes and technology to help ensure a bright future for WoodmenLife.

“I’m people-focused,” he said. “As the world changes, we want to be able to drive the right efforts to be successful. It all starts with meeting the needs of our members.”

Jenkins knows that meeting those needs includes WoodmenLife working toward its strategic goals.

This means consistently pursuing improvement and looking for better and more efficient ways to serve our members.

Jenkins is an active community member, contributing his time to such groups as Assault on Illiteracy, Junior Achievement, Meals on Wheels, Rescue Mission Homeless Shelter, and Food Bank for the Heartland.

In his spare time, Jenkins enjoys reading, running and walking. He has two children and three grandchildren.

Learn more about Wilbur Jenkins at [WoodmenLife.org/About/Leadership/Jenkins](https://www.woodmenlife.org/About/Leadership/Jenkins)



Wilbur Jenkins

SVP & CIO Knaub Embraces Tech to Meet Members' Needs

Ken Knaub was promoted to Senior Vice President & Chief Information Officer in January. He oversees WoodmenLife’s Business Technology division and its many initiatives. Knaub is focused on the consistent improvement of how WoodmenLife serves its members in an ever-changing world, and how we can use the latest technology to our advantage.

“My role includes strategic leadership and vision across all technical areas to deliver innovative solutions, foster value creation and support growth strategies,” Knaub said. “I’m thrilled to be in this position.”

Knaub’s forward thinking will help WoodmenLife to anticipate the most efficient ways to serve our members as industry technology advances.

He joined WoodmenLife in 2020 after nearly 20 years of leadership at an Omaha-based technology company.

In his free time, Knaub enjoys golf, bicycling, hiking, and snowboarding. Knaub is a member of Nebraska Chapter 16. He and his wife, Bridget, have three children.



Ken Knaub

VP Savage Is Passionate About Supporting WoodmenLife Members

Kyle Savage was promoted Vice President, Sales & President, Woodmen Insurance Agency (WIA) in December. With this promotion, he added leadership of the Sales Operations department to his previous responsibilities, which include managing a team of sales regions across the country.

“In my new role, I am excited to live out my passion for supporting our incredible Sales Force and the members they serve,” Savage said. “Our Sales Team has the tremendous job of helping protect families from financial hardship. To do that job, they need the best support in the industry, which is exactly what we can offer here at WoodmenLife.”

Savage began his successful WoodmenLife career as a Sales Representative in 2013, so he knows

what it’s like to work with our members every day, and he understands what members need. He is an adaptable and passionate leader, with the knowledge to back it up.

Before this promotion, Savage had served as Director, Sales & President, WIA.

He is a member of Nebraska Chapter 704. Savage and his wife, Kristen, have one son. Outside work, he enjoys spending time with his family, golf and pickleball.



Kyle Savage

New Florida RD Knows the Value of Community Outreach

When he became Florida Regional Director (RD) at the beginning of March, Lance Mayers already knew what he’d do to involve WoodmenLife members.

“I want to engage my members and encourage their participation by getting ideas for future events,” he said. “I want to help develop interesting activities that appeal to all ages.”

Community outreach is part of Mayers’ DNA. A list of current projects rolled off Mayers’ tongue as he talked about his service with organizations like Habitat for Humanity, Backpacks Against Hunger and the Panama City Rescue Mission.

“WoodmenLife is a family affair for us, with our children and grandchildren growing up volunteering with our chapters and with community events,” he said.

Mayers joined WoodmenLife as a Sales Representative in 1991 and was promoted to a Recruiting Sales Manager in 1992.

He is a member of Florida Chapters 1 and 406. Mayers and his wife, Peggy, have four children. In his free time, he enjoys traveling, spending time with family and watching University of Alabama football.



Lance Mayers

WoodmenLife Retains A+ (Superior) Rating

AM Best, an independent financial rating agency, has once again affirmed WoodmenLife's A+ (Superior) financial strength rating, reflecting its independent opinion of the organization's financial strength and ability to meet ongoing insurance and contract obligations*.

This marks the 48th consecutive year WoodmenLife has received the A+ (Superior) rating.

WoodmenLife executives and financial experts recently met with AM Best, having presented our efforts toward continued financial strength and success. AM Best rating analysts heard about our ongoing innovations to better serve our members, as well as how our risk management processes are evolving. Both topics were important considerations in the rating process.

Out of 15 possible ratings, A+ (Superior) is AM Best's second-highest rating. The agency bases this rating on a comprehensive evaluation of WoodmenLife's balance sheet strength, operating performance, business profile, and enterprise risk management capabilities.

AM Best is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors. To learn more about AM Best, visit [AMBest.com](https://www.AMBest.com)



*AM Best again rated WoodmenLife A+ (Superior) for our financial strength and operating performance in 2023. A+ (Superior) is the second-highest rating out of 15 awarded. AM Best is an independent rating company nationally recognized for its objective reporting and rating of insurers.

Additional Self-Service Options to Meet Your Needs

Do you have a question about your certificate? Need to make a payment? Want to look up contact information for your Sales Representative? Our Customer Service Interactive Voice Response (IVR) system offers you several self-service options so that you can stay in the know regarding your coverage. We've now added some additional options to better serve your needs.

Additional options include:

- **More authentication choices**
You can verify your identity using your name, date of birth, last four digits of your Social Security number, or a one-time authentication code sent to your cell phone.
- **Certificate information and values**
Using IVR, you can gain information about your certificate, including plan name, face amount, total insurance amount, and approximate death benefit. You can also learn about your certificate values, like gross/net certificate value, loan availability, partial surrender availability, outstanding loan, refunds availability, and refund option.

NOTE: If your certificate is a Family Term product, IVR will advise you to speak to a Customer Service Representative.



- **Riders**

The IVR system can provide all rider information, or simply state "none" if you have no riders with your certificate.

These new options will further enhance the Customer Service experience through speech-enabled self-service, offering an easy and convenient way to get your information right when you need it.

Get Ready for 2024 Annual Regional Events



We're eager to build on the successes of our past Annual Regional Events (AREs). Events will be held from now through October, but there are some differences this year in how they're organized.

Previously, each ARE included an education component and an entertainment component. Now, organizers will have the option to hold separate events for each.

What won't change are the opportunities AREs give us to get together and make a difference.

This year's events will again give members¹ and guests the chance to enjoy one another's company, celebrate the past year and plan for the future.

Plus, they'll let us show how WoodmenLife impacts our local communities. Just look at what we did last year: Our 2023 AREs included service projects that benefited organizations like food banks and Veterans groups through hundreds of volunteer hours and tens of thousands of dollars in overall value and volunteer time.

Details and budgets are still being finalized, so stay tuned for more information. Soon, we'll be able to celebrate what makes us who we are — We ARE WoodmenLife.

Stay in touch with your Community Outreach Advisor so you don't miss out on the ARE in your area.

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



WoodmenLife's Annual Regional Events are an opportunity for members and guests to get together and make a difference in their communities. Events this year can be held from now through October.

Holiday Closures

The Home Office will be closed Monday, May 27 for Memorial Day and Wednesday, June 19 for Juneteenth.



Honoring Fallen Heroes at Snowball Express

WoodmenLife was thrilled to be a sponsor for the Gary Sinise Foundation's Annual Snowball Express event in Orlando, FL, in December. This special event invites the families of fallen heroes to experience the magic of Walt Disney World®, as well as to connect with other families. This year, in addition to families of fallen military members, the event also included families of fallen First Responders.

One of the most emotional parts of Snowball Express was the Remembrance Garden. WoodmenLife provided the U.S. flags that filled the room, each one representing a fallen hero. Several WoodmenLife associates and members volunteered in the Remembrance Garden, keeping the flags orderly and helping families find the flag dedicated to their loved one.



At the Gary Sinise Foundation's Annual Snowball Express event, WoodmenLife provided the 823 U.S. flags that filled the Remembrance Garden, each one representing a fallen hero.

For Billie Floyd, Arkansas/Oklahoma Community Outreach Advisor, the event wasn't just another work trip.

"I will never forget the moments that I witnessed and the grief the families of these fallen service heroes experienced," she said. "I will never forget the sacrifice of these heroes."

WoodmenLife is proud to stand alongside the Gary Sinise Foundation, which supports our nation's Defenders, Veterans, First Responders, their families, and those in need. Learn more about WoodmenLife's commitment to patriotism and our partnership with the Gary Sinise Foundation at [WoodmenLife.org/Patriotism](https://www.woodmenlife.org/Patriotism)

Making a Difference With Giving Together

WoodmenLife is passionate about making a difference in communities across the country. Time and again, we've turned that passion into practice.

Case in point: Giving Together. This annual service program gives Sales Representatives the financial and organizational support to mobilize volunteers and make a positive impact in their communities. Every year, teams of volunteers jump at the opportunity to join cleanup, beautification and painting projects.

In 2023, Giving Together hit it out of the park:

- Representatives completed **500 projects** — that is a 32% increase in the number of projects compared to 2022
- Participants logged **14,620 volunteer hours** on projects
- WoodmenLife spent a total of **\$241,594** on projects

"The Giving Together program truly exemplifies WoodmenLife's commitment to family, community and country by directly impacting local communities across America," said Robby Molony, WoodmenLife's Vice President, Fraternal. "We are so pleased to see the number of completed projects rise each year, and we look forward to continuing this growth and success in 2024."

Dees to Join the National Board of Directors



Patrick L. Dees

Former WoodmenLife President & CEO Patrick L. Dees will join the National Board of Directors in April, continuing decades-long service to the organization. His ongoing involvement was part of Dees' plan when he retired last October.

He was committed to remaining part of the organization by attending conventions and community events. Assuming the role of National Director at WoodmenLife will be an exciting addition to his life since his relocation to his native Texas.

Being part of what WoodmenLife does also keeps Dees connected to an organization he helped shape. During his 35 years with WoodmenLife, Dees was a Sales Representative, Recruiting Sales Manager and Regional Director. From there, he joined the Home Office and eventually was appointed President & CEO.

Under his leadership, WoodmenLife introduced new products, including My Choice IUL®. Dees also led the effort to roll out the WoodmenLife Focus Forward Scholarship® program, introduce the LawAssure™ extra and develop the Giving Together program.

Lighten the Load of Student Loan Debt

If you've graduated but you're still paying off your college or trade school student loans, help could be on the way. The application period for the WoodmenLife Student Loan Relief program¹ is coming soon.

Starting May 1, you can apply for a \$1,000 award. Applications for one of the 200 available awards can be submitted through July 1.

To be eligible, applicants must:

- ✓ Be a WoodmenLife member in good standing for at least three years
- ✓ Be part of a family where everyone is a WoodmenLife member
- ✓ Have graduated from a postsecondary trade school, college or other institution
- ✓ Provide documentation of federal student loan debt in good standing (the loan cannot be in default or delinquent)

This is the fifth year the program has been available to help eligible members reduce the burden of their student loan debt. Award winners will be selected based on their community service and patriotism. No transcripts are needed, and financial need is not a consideration.

Visit [WoodmenLife.org/Student-Loan-Relief](https://www.woodmenlife.org/Student-Loan-Relief) for more information.

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WoodmenLife Focus Forward Scholarship® recipients are not eligible to apply.

Holiday Show Goes On Thanks to Community Support

A lightning bolt hit a barn in Fayetteville, GA, last August and almost destroyed a Christmas tradition. Inside that burned barn were pieces of a holiday display and 20,000 feet of wiring that made up a seasonal light show that members Gwen and Mike Gaddy captivated the region with for nearly 40 years.

“We rolled it over in our minds, ‘Is this a sign?’” Gwen Gaddy said. “Maybe this is it.”

It looked like their seven-acre display, having grown from a few simple decorations in 1987, was no more. But their community would have none of that.

That lightning bolt struck on a Tuesday. In an outpouring of support from the community, the couple’s driveway was full of deliveries for a week straight. In the end, everything was replaced, and then some. By the following Tuesday, the show was going up again.

“It felt like a Hallmark movie,” Gaddy said. “It’s the most humbling thing Mike and I have ever been through.”

Ever since the Gaddys began their holiday tradition, visitors wanted to give money to help with the power bill. The Gaddys declined, saying they were simply happy to make people happy.


Then, 16 years ago, they began asking visitors to donate toys for Toys for Tots®. Five years later, moved by the death of a grandson, the Gaddys started asking visitors to consider giving to the March of Dimes.


Just like in helping to rebuild the show, people in the community were eager to donate. To date, Gaddy said people have donated “way too many toys to count” to Toys for Tots, as well as more than \$250,000 to the March of Dimes.


Thankfully, the tradition lives on, all because these givers got to be receivers when near-disaster struck.


“There was no way we weren’t going to do this,” Gaddy said. “I’ve been crying happy tears since August.”

Member Highlight

Gwen and Mike Gaddy 

Fayetteville, GA 

Chapters 1863 & 1864 

Members since 1980 & 1983 



Gwen and Mike Gaddy have been creating an impressive holiday display in Fayetteville, GA, for nearly 40 years. Visitors give to Toys for Tots and March of Dimes. Last summer, when lightning destroyed many of the pieces for the show, the Gaddys’ community rallied together and helped them purchase replacements so the tradition could live on.



Nebraska Chapter 29 donated \$5,000 to the Nebraska City Ministerial Association Energy Program, which helps people stay up to date on their utility bills when money is tight.

Nebraska Chapter Knows Small Actions Can Make a Big Difference

When a dad in Tecumseh, NE, lost his job last year, a cascade of misfortune followed. Soon, he and his family were homeless and sleeping in a local park.

Leaders of Nebraska Chapter 29 found out, and they knew something had to be done. Money was raised and food, socks, toiletries, and clothes were purchased for the family.

“We didn’t solve their problems,” said Chapter Secretary Christy Hodges, “but we eased their financial burdens enough to give them hope.”

Hope became resolve — and members of the family found jobs, helping them get back on their feet.

“It feels nice that they didn’t give up,” Hodges said. “Us showing them that we cared, I think, helped give them a glimpse that everything would be OK.”

Other area families in financial distress got a boost from Chapter 29, too, when the chapter donated \$5,000 to the Nebraska City Ministerial Association Energy Program.

“It’s a way for us to help momentarily in case someone loses a job, or money is short until their next paycheck at a new job,” Hodges said. “Since there could be a month gap between paychecks, the Ministerial Association Energy Program is there to bridge that gap.”

Both actions spotlight the chapter’s drive to show how small efforts can make a big difference.

“I think if all chapters do a little bit, then we can have a bigger impact,” Hodges said. “I see us as a little chapter, but we really focus on doing what we can with what we have. There’s a bigger impact when you look at all of the chapters and what they do.”

“Little efforts really turn into big impacts.”

That’s the philosophy Chapter 29 will follow the rest of the year.

“Every year, our goal is to be a Five-Star chapter,” Hodges said, “but not with just the intent of completing it. We want to make a visible impact, too.”

Chapter Highlights





Chapter 29 

Nebraska City, NE 

575 Members 

Founded in 1892 

Member Highlight

Bessie Pierce 
Winton, NC 
Chapter 328 
Member Since 2014 



Variable Annuity Had What Member Was Looking For

When member¹ Bessie Pierce thought about retiring, she planned for somewhere between ages 62 and 65 – preferably the high end of that range. Things changed quickly, though, when her husband, William, suffered health problems.

Rather than burn all her vacation days or take a leave from her job as a radiologic technologist CT tech, Pierce decided the time to retire would come at age 62.

Thankfully, Pierce's husband's health issues improved.

"Now, he's as healthy as I am," she said. "We can be healthy together, and we can enjoy retirement together."

Something else that Pierce, 63, said will make her retirement more enjoyable is the WoodmenLife Variable Annuity² (VA) she owns.

"I wanted something that helped my money work for me," she said. "I feel good that I have that nest egg. I don't have to go back to work. I can volunteer and do things for others."

CONTINUED ON NEXT PAGE →

Bessie Pierce chose to retire earlier than planned when her husband, William, suffered health problems. Now that his health has improved, the couple is enjoying retirement together. Pierce says her WoodmenLife Variable Annuity has allowed her money to grow and given her peace of mind in retirement.

Photo by Carie Spell Photography

Growth Potential

Pierce, from Winton, NC, wanted a product that would provide the opportunity for growth based on investments in stocks and bonds. And she said the VA has provided that, as well as helping to protect her investment for her beneficiaries.

That's good, because between them, the Pierces have six grown children and nine grandchildren.

The protection Bessie Pierce is happy about comes in the form of the VA's legacy protection, which offers an enhanced death benefit at no additional charge. The guaranteed death benefit is the greater of the accumulated value or premiums paid accumulated at a compounded rate of 4% through age 79, up to a maximum of 200% of premiums³. This helps protect beneficiaries from the worst of market-based losses.

Pierce's Financial Representative, Eleanor Hollowell, of Colerain, NC, said the guaranteed death benefit is her favorite attribute of the VA.

"It offers a little bit of cushion," she said. "If the stock market doesn't do well, then there's a Plan B. I'm all for a Plan B."

"If you pass away while the market is down, your beneficiaries aren't left with less than what you put into it."

Like she does with all her clients, Hollowell asked Pierce about her goals for her money. Her answer was, "I want to watch it grow."



Photo by Cate Spell Photography

Recommending the VA

Hollowell and Pierce knew one another from when they worked at the same hospital. Hollowell was an operating room nurse who left an impression on Pierce. When Pierce found out Hollowell was now a WoodmenLife Representative, she knew exactly where to go for advice about retirement options.

"I thought the world of her," Pierce said. "I thought she was a wonderful nurse. We connected after she retired, and she told me about WoodmenLife. I liked what she had to say."

"She took the time to come talk to me in my home and explain my options."

Like she does with all her clients, Hollowell asked Pierce about her goals for her money. Her answer was, "I want to watch it grow."

Hollowell asks that question to make sure clients have both money to put into a product to grow over time and money on hand for emergencies. The Representative also makes sure to explain technical aspects of the product, like exactly how it works and what to expect. In the end, the conversation with Pierce led to the VA.

"I told her about the options she had," Hollowell said. "I found out what she was looking for, and I said, 'You might like the VA.'"

"I explained more about the death benefit, and she liked it."

And it's a purchase that Pierce would recommend to others.

"I definitely would," she said. "Eleanor explained it, and we decided it was a good way to possibly see my money grow."

For more information about the WoodmenLife Variable Annuity, visit WoodmenLife/Retirement/Variable-Annuities

or contact your local Financial Representative.



Photo by Cate Spell Photography

You should consider the investment objectives, risks, charges, and expenses of the WoodmenLife Variable Annuity carefully before investing. Call Woodmen Financial Services at 1-877-664-3332 for a current prospectus, which contains this and other information about the annuity. You should read the prospectus carefully before investing.

Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with WoodmenLife. This material is intended for general use with the public. WFS is not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. WFS has financial interests that are served by the sale of these products or services. Not all Representatives are licensed to sell all products.

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

2. Forms 456-XX-0208, 456-12-0302, 456-19-1207, 456-XX-0301. The WoodmenLife Variable Annuity is issued by Woodmen of the World Life Insurance Society. A variable annuity is a long-term financial vehicle designed for retirement purposes. There are contract limitations, fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, surrender charges and administrative fees. Early withdrawals may be subject to surrender charges and taxed as ordinary income, and in addition, if taken prior to age 59½, an additional 10% federal income tax penalty may apply. The annual certificate fee is \$30 and may go up or down but is guaranteed not to exceed \$45. The Mortality and Risk Expense Charge is 1.25% of the daily variable account value per year. This charge may go up or down but is guaranteed not to exceed 1.40%. This charge is deducted daily and does not apply to fixed accounts. Variable annuities are not FDIC-insured, and are subject to investment risk, including possible loss of principle.

3. Guarantee is made by WoodmenLife. Death benefit and principal guarantee are subject to the claims-paying ability of the issuing insurance company. The guaranteed minimum death benefit amount is equal to the sum of premiums paid reduced proportionately by any withdrawals, accumulated at an effective annual interest rate of 4%. After the annuitant has attained age 80, the minimum death benefit amount will no longer accumulate with interest. The minimum death benefit amount is limited to a maximum of 200% of the total premiums paid reduced proportionately by any withdrawals.

WoodmenLife, its employees and Representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. All products may not be available in all states.

Texas Chapter Fights Hunger in Creative Ways



When neighbors saw the wagons rolling down the sidewalks in San Marcos, TX, they were curious.

It was a mobile food drive. Residents who had seen the announcements on the neighborhood's Facebook page were prepared and had food waiting for Chapter 2449 to pick up. Others, who found out about the project when chapter members knocked at their front door, were excited to help.

Chapter Highlights

- Chapter 2449 
- Maxwell, TX 
- 1,192 Members 
- Founded in 2009 

In just over an hour, the door-to-door drive collected 287 pounds of nonperishable food for the Hays County Food Bank.

The quick, productive and concentrated event was typical for the chapter, which is passionate about fighting hunger.

“Being part of WoodmenLife is great because we get to give back,” said Chapter Auditor Mary Chagolla. “Something we see going on in society today is people not having enough money to provide for their families.”

She added that even though one drive can't fix the problem for everyone, it can be a real blessing for the ones it does help. For Chagolla, committing to the fight against hunger shows how a little action can make a big difference.

“There is gratitude that comes from giving people what they need,” she said.

Being creative with its projects also inspires Chapter 2449.

The door-to-door drive mirrored something Chagolla's Eagle Scout son did when he was younger. The story of his effort came up when the chapter was talking about how to organize a successful drive.

Another idea was holding a donation event in a city park in nearby Lockhart, TX. That event collected 270 pounds of nonperishable food that was donated to the Caldwell County Food Bank.

With those successes guiding them, Chagolla said the chapter is looking to conduct another door-to-door drive in San Marcos, as well as one in Lockhart.

“Our goal is to beat last year's collection,” she said. “I've already had people reach out to me and ask if we'll be doing the drive again.”



Chapter 2449 went door to door in San Marcos, TX, collecting nonperishable food items for the Hays County Food Bank. In just over an hour, members had gathered 287 pounds of food.

Donations Help Fire Department Prepare for Off-Road Rescues

The Omaha (NE) Fire Department now has a new way to reach even the most remote emergencies, thanks to the donations and efforts of WoodmenLife. This past summer, the Omaha Fire Department received a \$20,575 donation that was used to purchase a brand-new UTV rescue vehicle.

WoodmenLife previously provided a \$21,000 donation for two UTVs that have been in service by the Omaha Fire Department since 2019. The original donation included a medical skid unit for the rear of the UTVs and accessories needed to transport and care for an injured patient at special events, such as parades, concerts and festivals.

The money for the newest UTV was donated due to the efforts of Tyler Lawrence, Pacific/Midwest Regional Director. Lawrence attended the First

Responders Foundation's 9/11 Luncheon of Honor in 2022, where he had a conversation with then-Fire Chief Dan Olsen about how WoodmenLife could continue to help support the fire department.

With an increased number of hikers on trails and weather-related incidents, Olsen suggested a UTV rescue vehicle that could respond to emergencies in remote areas. The UTV is equipped with a rescue bed for victims who may be injured in isolated locations. The UTV is also equipped with a rear water tank that can be used to help contain brush fires in areas difficult to reach with traditional firefighting equipment.

Lawrence understands that the mission of our First Responders is to protect and help the public, so it makes their job easier any time they have the emergency equipment they need.

“I have always believed that First Responders are the backbone of our community, and anything we can do to support them is warranted,” Lawrence said. “By providing them with the equipment they need, it helps them be the best they can be at their job and helps them avoid more tragedies in the future.”

Kerry Heinrich, Director, Marketing Communications, who helped steward the efforts to get the donation for the UTVs, has seen the project's progress from the beginning.

“Patriotism is one of the core values of WoodmenLife, and it's an honor to be able to give back to those who give so much to keep our community safe,” Heinrich said. “WoodmenLife has been part of the Omaha community since we were founded in 1890. We are happy to help our firefighters and continue investing in the town we call home.”



WoodmenLife President & CEO Denise M. McCauley and retired President & CEO Patrick L. Dees were on hand last summer to present the Omaha Fire Department with a new UTV rescue vehicle.

Community Spirit

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



Mississippi Chapter 130 donated \$5,000 to the Regional Rehab Center, a nonprofit that provides free therapy, treatment and other care to people with disabilities.



Members with Chapter 6 in Waco, TX, purchased donations for the Toys from the Heart program at the Shepherd's Heart food pantry. The chapter spent more than \$2,000 on the project.



Members of Chapter 626 in Trenton, FL, delivered toy donations to the fire chief of Fanning Springs Fire Rescue.



On behalf of Chapter 179, WoodmenLife Recruiting Sales Manager Brandon Lewis, right, presented a new American flag to Earline Price, assistant principal at South Elementary School in Pinson, TN.



Louisiana Chapter 259 delivered toys to the Berwick Police Department for its Toys for Tots program. Pictured are Robert Olivier Jr., Officer Brigitte Exnicious and Dean Landry.



Members of Chapter 502 delivered care packages and pizza to Horry County Disabilities and Special Needs in Conway, SC. The organization provides services and support to those with disabilities.



Chapter 1770 in Savannah, GA, sponsored a food drive in the Effingham County School District. Schools throughout the county, as well as the Board of Education Office, collected canned goods and cash donations for Manna House Ministries Food Pantry & Thrift Store. To encourage a little friendly competition, the chapter awarded a cash prize to the top two schools. The first-place prize of \$1,000 went to enCompass Academy.



Chapter 369
Thibodaux, LA

Students were among the volunteers helping hold the oversized American flag during a Celebrating Red, White & Blue® event at Thibodaux High School.



Chapter 1443
Pearl, MS

For its fourth quarter Common Bond project, Chapter 1443 delivered care packages and cupcakes to the residents at Plain View Assisted Living. Pictured are Patricia Hernandez, Jenna Newby and Kayla Davis.



Chapter 722
West Liberty, KY

Chapter 722 officers served up a meal of hot dogs, strawberries, chips, and cookies at a back-to-school bash the chapter hosted.



Chapter 45
Lincolnton, NC

Members of Chapter 45 in Lincolnton, NC, purchased gifts on the seniors' wish lists and delivered them to the United Way. There, volunteers assembled the items into gift bags.



Chapter 66
San Angelo, TX

Members of Chapter 66 supported the Danny Simmons & Abraham Vega Memorial Golf Tournament with a \$1,500 donation. All proceeds from the tournament went toward scholarships for high school seniors going to college or going into law enforcement. WoodmenLife Recruiting Sales Manager Tyler Ware and Representative Noah Reed played in the tournament and took home first place.



Chapter 6035
Wichita, KS

Chapter 6035 Officers Laura Morland and Misti Short delivered donations for Toys for Tots® to the Salvation Army.



Chapter 84
Forest, MS

For its fourth quarter Common Bond project, Mississippi Chapter 84 purchased and presented toys to the young patients at Children's of Mississippi Hospital in Jackson, MS.



Chapter 3
Jacksonville, FL

For its fourth quarter Common Bond project, members of Chapter 3 presented a check to the Nassau County Sheriff's Office to benefit its Shop With a Cop program.



Chapter 1
Nashville, TN

Members of Chapter 1 purchased gifts on the wish list of students at Tennessee School for the Blind. In addition, they also presented a \$300 donation to the school. Pictured are Tyler Chamberlain, Jody Chamberlain, Director of Schools Richard Ray, and Roxie Chamberlain.



Chapter 12
Fayetteville, AR

On behalf of Chapter 12, Chapter President Bob Bland and Recruiting Sales Manager Michael West presented American flags to the city of Decatur, AR.



Chapter 2197
Texas City, TX

Chapter 2197 members participated in the annual Shop With a Cop program with the Texas City Police Department. Members spent \$1,600 on toys, which were given to children in need.



Chapter 1
Oklahoma City, OK

The Arkansas/Oklahoma Sales Team collected items for the Northwest Arkansas Food Bank during a meeting in Springdale, AR. In all, the team donated 351 pounds of food.



Chapter 1870
Russellville, AL

For its third quarter Common Bond project, Chapter 1870 purchased nonperishable food items for the Lawrence County Dream Center. WoodmenLife Representative and Chapter President Colter Calhoun, right, presented the donation to Mitchell Hallmark, Director of the Lawrence County Dream Center and a WoodmenLife member.



Chapter 611
Falmouth, KY

For its third quarter Common Bond project, Chapter 611 in Falmouth, KY, presented food and a monetary donation to the Pendleton County Backpack Program. Pictured are Sandy King, Kelly Klaber and former WoodmenLife President & CEO Larry King.

Answer key from word search on Page 32

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

Answer key from Sudoku on Page 33

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

See Yourself Here

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



Submit Your Chapter of the Year Nomination

Do you know of an outstanding person, project or chapter that deserves to be recognized? Remember to nominate them for one of our three awards: Fraternalist of the Year, Outstanding Project of the Year and Chapter of the Year.

New this year is the Chapter of the Year honor. Chapters will be evaluated on:

- Community partnerships
- Community and member engagement
- Five-Star Chapter status
- Good-standing status
- Support of Sales Force
- Net increase in chapter membership
- New Sales Representative and member referrals

Each Community Outreach Advisor and a local committee will review the nominations and select the top chapter as their regional winner. Each regional winner will receive a \$500 prize and will be considered for the national Chapter of the Year. Then, the Home Office and a committee of judges will evaluate all the regional winners. They will then select the overall national winner, which will receive a \$10,000 prize and a spotlight in *WoodmenLife Magazine*.

Nominations for all three awards should be based on activities in 2023. Be specific, and include as much information as you can in your nomination. Submit your nominations by April 15.

Five-Star Common Bond Reward Program

Starting this year, chapters can complete their Shared Commitment projects in any order. Previously, family, community, country, and fighting hunger activities needed to correspond with a specific quarter. Chapters can still only do one project per quarter to earn the reward, but now chapters have more flexibility to organize and execute projects in whatever order they choose.

Chapter News

In each edition of *WoodmenLife Magazine*, this page will be dedicated to helping officers make their chapters as successful as possible. You can look forward to project tips, event spotlights and a reminder about upcoming deadlines. This makes for a convenient way to get all your news in one place.

DEADLINE REMINDERS

- April 1:** Annual Fraternal Corporation financial reports due to Fraternal Outreach
- April 15:** Deadline for nominations of Fraternalist of the Year, Outstanding Project of the Year and Chapter 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
- June 30:** Deadline for chapters to submit fall quarterly events to Community Outreach Advisors

From the Kitchen of WoodmenLife President & CEO Denise McCauley

Growing up, every Saturday night my family had popcorn as we watched TV. My dad prepared the popcorn, and sometimes we had buttered popcorn. But the best nights were when my mom made her special recipe for Chocolate Popcorn. We would beg her to do so.

Once we grew up, all of my siblings and I went on to share and enjoy the recipe with our families. My husband is now very good at making it.

My mom passed away in 2003. But prior to that, she lived close enough to me that I usually convinced her to come over and prepare it for me, as hers was the best. It is a little tricky, as humidity can affect the outcome, so I am not sure that any of us perfected it to the point of my mom.

A few years after my mom passed away, I was helping my aunt (my mom's sister) clean out my grandma's home when she was moving into a care facility. In doing so, I found the original Chocolate Popcorn recipe that came from my mom's grandma.

The recipe isn't the same as my mom's — but it was the original recipe that my mom eventually adjusted. My entire family was so excited about finding this recipe, as it means so much to all of us.

About a year after finding this original recipe, I made a homemade Christmas gift for my family members, which I am holding in the picture. It is a picture of my mom, her grandma and the original recipe.

My mom was a fantastic cook, and enjoying her food is always a great memory of her.



Recipe | Chocolate Popcorn

Prepare a large bowl of popcorn, buttered and salted. Do not use microwave popcorn. Set aside while you prepare the chocolate.

Chocolate Preparation:

- 1½ cups sugar ¾ cup milk 1 tsp. vanilla
- 2 tbsp. cocoa Dash of salt

Mix all ingredients into a large saucepan. Boil until soft ball stage or 235-240 degrees via a candy thermometer. Pour chocolate over popcorn that was set aside. Mix as you pour in until all popcorn is coated with chocolate.

FOOD FOR THOUGHT

For many people, cooking means feeding both the body and the soul. It's an opportunity to unwind from the day, get a little creative and spend time with your family. Plus, it doesn't hurt that the end result is a delicious meal.

While you wait for your sauce to simmer or your casserole to cook, try out these puzzles.

WORD SEARCH

BWQZJDJVTMSAGCCTOVRK
 PNSNBKIJLLBCAWMUATN
 ZCQTNGWGBNRVEMHKDNTM
 MHERYGGQCEIEPELRDVYK
 TIPJFZZTKFLOURFHJJTF
 LCTBRHHTHJCGBHLCAEEDQ
 SKXUTIFUZPBPOLIVEOIL
 PEWBROTHXMSLOTSKSPNH
 INPHLUMBKYGDQTEHZAET
 NAOPNCKASPMMTJAFFSXL
 AHIOYTEZTFRPBOXTRTPS
 CYNCFYDAOUFEQTQOAMA
 HGWGULNBCADWXADCONCL
 YNIMBHUKJEPORKSTEWOT
 MYXNBUBREADKRVXMXWZD
 KVRAXEQDSZJNMHWTRAZE
 XKUFGFKGHJKRLGNLOHQG
 MWIVGMQMEIOJHLETTUCE
 TWBTSPEPPERPOVENYEYI
 OFRJCTMBLGPATJZASJMX
 RZOKIHFDMAVDNUNKENSW
 FGCJTTECPHAYJOKOAOIY
 ECCIUCJNMHFTJAYAFNMU
 FVOBLCTNROGUHWRPOGIK
 NELXXHFQLJBLCARROTLN
 QTIULEZGMUSHROOMDIKO
 ZDOPKETFRISNEMOJFPKM
 EPNFHSQSWIARWXUCVAWA
 KGDRLJNDZLOSJKVTHTM
 LNINZBBEXUPLCFHSTOVE

- Beef
 - Bread
 - Broccoli
 - Broth
 - Carrot
 - Cheese
 - Chicken
 - Eggs
 - Flour
 - Grill
 - Kitchen
 - Lettuce
 - Milk
- Mushroom
 - Olive Oil
 - Oven
 - Pasta
 - Peas
 - Pepper
 - Pork
 - Potato
 - Salt
 - Seafood
 - Spinach
 - Stove
 - Tomato



(Find answers on Page 29.)

WORD SCRAMBLE

(Find answers below.)

1. Lcgrai

2. Temhy

3. Ronogae

4. Syoarmer

SUDOKU PUZZLE

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

(Find answers on Page 29.)

- (1) Garlic
- (2) Thyme
- (3) Oregano
- (4) Rosemary

JOKES

Q: Why shouldn't you tell an egg a joke?

A: Because it might crack up.

Q: What's a vegetable's favorite kind of joke?

A: A corny one.

Q: What did the real noodle call the fake noodle?

A: An impasta.

Q: What did the hungry computer eat?

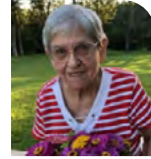
A: Chips, one byte at a time.



In Memoriam



Peggy Allen
Age 84
Chapter 9
Brookhaven, MS



Virginia Anderson
Age 97
Chapter 117
Benton, KY



Brandon Beard
Age 20
Chapter 1216
Jonesville, LA



Gary D. Bolen Sr.
Age 79
Chapter 310
Waxhaw, NC



Leona "Toni" Bradley
Age 76
Chapter 560
Sylva, NC



Dayna Kathleen Carter
Age 56
Chapter 66
Huntington, WV



Philip Ray Corzine
Age 74
Chapter 50
Karnak, IL



Barbara Gerke
Age 79
Chapter 117
Benton, KY



William "Sonny" Hardee
Age 84
Chapter 40
Pinson, TN



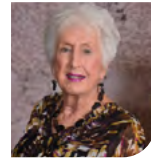
Patsy Bain Hardwick
Age 81
Chapter 64
Corinth, MS



William "Todd" Housman
Age 59
Chapter 89
Rocky Mount, VA



Connard E. Howdysshell
Age 91
Chapter 167
Staunton, VA



Naomi Holmes Jetton
Age 88
Chapter 741
Mayfield, KY



Arnold F. Johnson
Age 84
Chapter 254
Charleston, WV



Minos "Red" Landry
Age 79
Chapter 34
New Iberia, LA



Melvin Clarence Law
Age 79
Chapter 967
Greensboro, NC



Noah Jacob "N.J." Lenhart Sr.
Age 94
Chapter 179
Wylliesburg, VA



Edward A. Long
Age 78
Chapter 633
Alva, FL



Brenda Kay (Morris) MacEntire
Age 64
Chapter 558
Durant, OK



Donald L. Martin
Age 73
Chapter 20
Kennesaw, GA



Maxine Merritt
Age 83
Chapter 1961
Semmes, AL



Sandra Parker
Age 75
Chapter 203
Altavista, VA



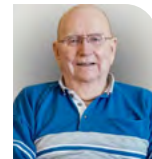
Max E. Paschall
Age 87
Chapter 45 (Tennessee)
Lake Oswego, OR



Darlene Pettit
Age 68
Chapter 165
Houston, MS



Kenny Phillips
Age 57
Chapters 2 and 1450
Madison, MS



Carroll L. Wiegand
Age 93
Chapter 710
Cedar Bluffs, NE



James Wren
Age 72
Chapter 1851
Wrens, GA

It's Your Future — Plan for It



Life Insurance | Retirement | Financial Security | Community

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

Thank you for trusting WoodmenLife to help protect your family's financial future with life insurance. Now, make sure you're ready for life after you're done working.

WoodmenLife offers many types of annuities,* all designed to help you plan for the retirement you want.

Contact your WoodmenLife Financial Representative to find out more.



*Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with WoodmenLife. This material is intended for general use with the public. WFS is not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. WFS has financial interests that are served by the sale of these products or services. All products may not be available in all states. Not all Representatives are licensed to sell all products. D1663 3/24 Woodmen of the World Life Insurance Society: Omaha, NE

PERIODICALS

March 2024



Please note: If members in your household belong to different chapters, the magazine will be sent to the oldest member and will feature events for his/her chapter of record. You can access other chapters' events on WoodmenLife.org. Information concerning events and activities is subject to change. Visit your chapter's website for the most current information.

