

December 2022

WoodmenLife[®]

MAGAZINE



Member Finds Right Choice at Right Time

ALSO IN THIS ISSUE

Congratulations to This Year's Gold Star Chapters
WoodmenLife Extras Available When You Need Them



WoodmenLife[®]
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Celebrating Family

Greetings, WoodmenLife family. I hope this letter finds you well and enjoying the holiday season.

This time every year, I look back and think how fast time has flown by and how grateful I am for all the work WoodmenLife members do in our communities. Each year brings its own challenges and opportunities to do more. This year was no different, but in the usual fashion, WoodmenLife members gathered in numbers to serve in our communities.

Now is the time to celebrate the friends and family around you and be grateful for who you have, rather than what you have. Think about how many lives you've touched in a positive way this year. It's something to celebrate and be proud of.

Although our official end-of-year numbers aren't in yet, we've made more improvements in communities this year through our Giving Together program than in previous years. These WoodmenLife volunteer-based projects give us the chance to show communities who we are and what we value. Thank you to all who participated in a Giving Together project this year. See some highlights from this year's projects on page 24.

We recently welcomed four new Community Outreach Advisors (COAs) to our family. COAs are a great resource for members like you to keep in contact with to find out how you can become involved in your community and make a positive difference. Make sure you welcome them to our family if you have a chance. Read more about these new ambassadors on page 16.

Some other news to share is that for the fifth year, our Share Your Care referral program runs now through March 31, 2023. If you know of a family member or a friend who could benefit from one of our many products, share their name and you'll have a chance to win \$1,000. Find out more on page 22.

Also, don't forget that the application period for our WoodmenLife Focus Forward Scholarship® is open now until Jan. 17, 2023. If you have a family member who is a recent high school graduate who you think could benefit from a scholarship, visit [WoodmenLife.org/Scholarships](https://www.woodmenlife.org/Scholarships) for qualification details and to apply.

On behalf of the Executive Team and all WoodmenLife associates, I thank you for being part of the WoodmenLife family and wish you and your family the best during this holiday season!

Sincerely,



Patrick L. Dees
President & CEO



Chapter 338
Phenix City, AL

Officers and members of Chapter 338 in Phenix City, AL, presented an American flag to Dixie Elementary School Principal Lamarrius Anderson, at left.



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





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Courtesy of Auburn Athletics



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Volume 147 • Number 1

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

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If you have questions, comments or suggestions for articles, please direct them to communication@woodmenlife.org. Visit us at WoodmenLife.org.

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All products may not be available in all states.

Not all Representatives are licensed to sell all products.

Purchase insurance and annuity products that meet your financial situation, needs and objectives. Never purchase insurance and annuity products for the sole purpose of qualifying for non-guaranteed membership extras.

Equal Access Policy

WoodmenLife is an Equal Access membership organization that promotes a culture 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.

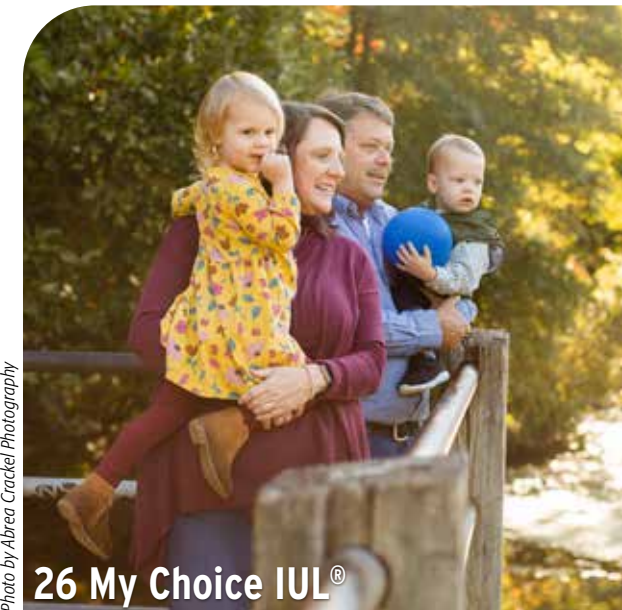
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Photo by Abrea Crackel Photography

President & CEO Dees Prepares for Retirement

After 35 years with WoodmenLife, President & CEO Patrick L. Dees has announced his plans to retire. The timeline for his retirement from the role, as well as Chairman of the WoodmenLife National Board of Directors, will be established in the coming months.

The Board of Directors has selected Denise M. McCauley as the next President & CEO to assume leadership upon Dees' retirement. McCauley is currently the Executive Vice President & Chief Operating Officer for WoodmenLife, as well as Secretary of the Board of Directors.

Dees will continue to serve in his current role as the details and timeline of the leadership transition are finalized.

Dees began his career with WoodmenLife in 1988 as a Sales Representative in Angleton, TX. He has served as President & CEO since 2017. McCauley joined WoodmenLife in 2008 as Vice President, Core Operations. She was named Executive Vice President & Chief Operating Officer in 2015.

"Denise's commitment to excellence and passion for enriching the lives of others will serve her well as the organization's 14th President & CEO," Dees said. "I know she will continue to create value for our members while driving growth for the organization."

When McCauley assumes the role, she will be the first female President & CEO in the organization's history.



Patrick L. Dees



Denise M. McCauley

WoodmenLife Once Again Recognized as One of the Best

Every year since 1992, *Omaha Magazine* has invited readers to help determine the best in local business. This year, more than 900 businesses were nominated, and 25,000 votes were cast.

Once again, WoodmenLife came in first place for life insurance companies in the magazine's Best of Omaha 2023 contest. This is the sixth consecutive year that we have been recognized by online voters as a top Omaha company, and it's the fifth year that WoodmenLife has claimed the top spot.

This wouldn't have been possible without the support of our members. Without a doubt, if there was a "Best Members" award, it would go to you!

Learn more at OmahaMagazine.com



New VP Eager to Help Tell the WoodmenLife Story



Lance Larsen

Lance Larsen, who was appointed to the new position of Vice President, Additional Distribution in September, sees WoodmenLife as the best-kept secret — but it doesn't have to be.

He's primed to help tell the WoodmenLife story as he identifies, develops and oversees new distribution opportunities for the organization. Larsen's focus will be increasing brand awareness and growing membership for WoodmenLife.

The 27-year insurance industry veteran brings a wealth of experience with him. He has worked with annuity, life insurance and Medicare supplement products during his career. The breadth and depth of his expertise will serve WoodmenLife and its members well.

Q: What interested you in coming to WoodmenLife?

Two things stuck out to me that made me interested in pursuing a career with WoodmenLife. First was the unique structure of the organization. The ability to work for an organization where community outreach and helping others is emphasized is a huge plus for me. I like to say that the focus is Main Street, not Wall Street.

The second thing that attracted me to WoodmenLife was the opportunity to work alongside so many great leaders and associates to build new products that will assist us in growing our national footprint and increasing our community outreach. WoodmenLife has an amazing story to tell, and I'm excited to get that story out to a wider audience.

Q: What will additional distribution channels do for WoodmenLife and our chapters?

I'm looking forward to showcasing everything WoodmenLife has to offer and to make a difference for families and communities in new markets.

As we grow our membership, we also grow our chapters' abilities to be involved in their hometowns. More members mean more volunteers and more resources to help where it's needed. This also gives us more opportunities to share the WoodmenLife story and build our brand awareness in these communities.

With that kind of momentum, WoodmenLife will be headed toward new heights.

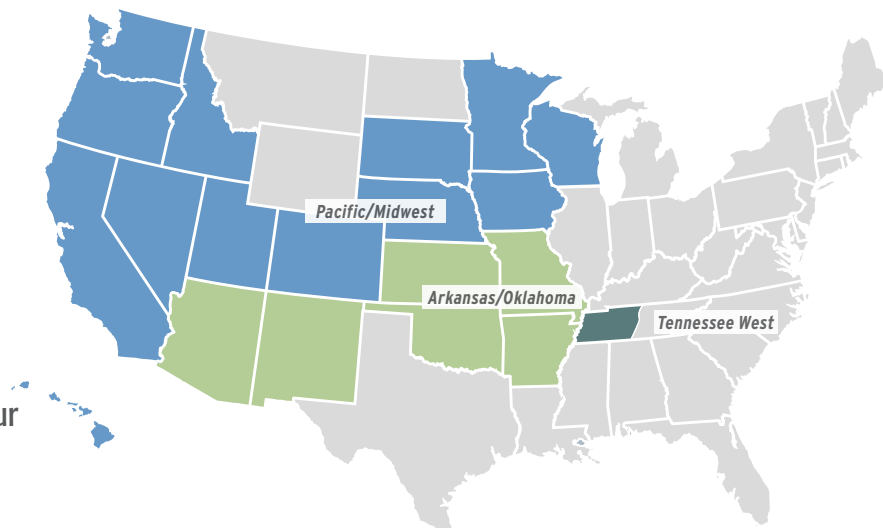
Q: How will additional distribution channels help WoodmenLife in our mission to help families secure their financial futures?

Our members are the backbone of our organization. My objective is to continue to develop new products that help protect the financial futures of our members. My role will be to listen attentively so we can keep the needs of our members top of mind. Our members depend on us, and they deserve the very best from us.

Larsen and his wife, Becky, have four children. He is active in the educational and athletic organizations at his kids' schools and in the community. Larsen also enjoys attending concerts, as well as Iowa Hawkeye football and basketball games.

Serving Others Is Key for Regional Directors in New Roles

WoodmenLife recently made moves to streamline operations and increase efficiencies by consolidating some regions. These consolidations will allow us to continue providing the highest quality service to our members. Every decision and change we make is done with our members' best interest in mind. Your trust in us matters.



Trae Gonzalez – Arkansas/Oklahoma Regional Director

Baldemar “Trae” Gonzalez leads the newly consolidated Arkansas/Oklahoma Region. Gonzalez, who is also fluent in Spanish, looks to grow community involvement. He views his role as RD as an opportunity to continue helping families protect their financial futures. Before moving to Arkansas, Gonzalez served as the Nebraska/Iowa RD.

During his career, Gonzalez was twice named Texas West Fraternalist of the Year because of his commitment to volunteering in his community to help others.

“Community outreach is a key factor in building a successful career path with WoodmenLife,” he said. “I discovered early on in my career how important it is to make a difference in the community.”

Of the countless community service activities in which he's participated, one recent project stands out. He and a team of volunteers spent a weekend cleaning up and landscaping around the property of the Sherwood, AR, Police Department. They also power-washed and painted the building.

“This project received a lot of recognition in this community, and the Sherwood Police Department were very thankful for our service,” Gonzalez said.

In his spare time, Gonzalez enjoys spending time with his family and coaching his son's sports teams. He also enjoys working out, golfing and hunting.



Baldemar “Trae” Gonzalez

Tyler Lawrence – Pacific/Midwest Regional Director

Tyler Lawrence is the head of the Pacific/Midwest Region, which combined the former Pacific and Nebraska/Iowa regions.

Lawrence, who was the Pacific Region RD prior to the consolidation, is a firm believer that the “why” behind WoodmenLife is the driver of success. It's something Lawrence has believed in since joining WoodmenLife in 2012.

“What sold me on WoodmenLife was the impact I could have on people's lives and in the community,” he said. “I told myself the day I became a Representative that WoodmenLife was different than any other company.”



Tyler Lawrence

Lawrence has been a part of hundreds of community service and volunteer events. Among the most recent was a National Night Out event in conjunction with the Bellevue, NE, Police Department.

“I had the privilege of being the grill master, and cooked several hundred hot dogs and hamburgers,” Lawrence said.

Another was the Hometown Heroes event at a Union Omaha soccer game. He was part of a team that included WoodmenLife associates, Representatives, police officers, and children that displayed the American flag before the game.

In his spare time, Lawrence enjoys spending time with family, running, traveling, and trying new food.

Brad Lowe – Tennessee West Regional Director

In another move, Brad Lowe now leads the Tennessee West Region, moving from Texas Southeast.

Lowe wants to proudly share the WoodmenLife story in his new region, something he's done since becoming a Representative in 2013.

“I know if we continue to model the right approach to offering the highest levels of service for our members, while consistently seeking growth for the organization, the rewards for the WoodmenLife family will continue to be tenfold,” he said.

Like most regions, he said, Tennessee West has always shown great strength in community engagement.



Brad Lowe

“This is a business that is built upon trusting relationships,” Lowe said. “The community mindset is how we treat our members. The value of resources available to our membership truly is the differentiator that sets us apart from other insurance and financial services companies.”

With this in mind, Lowe is excited to continue his commitment to community engagement. He especially enjoys community dinners.

“The dinners have become a collaborative effort focused on recognizing our active membership and community leaders,” he said. “At the same time, they attract guests who have the opportunity to see who we are in an inviting and fellowship-oriented setting.”

In his free time, Lowe enjoys activities with his family, sports and outdoor recreation.

Gochenour Ready to Make Way for Next Group of Talented People

Karla Gochenour, Vice President, Human Capital Initiatives, will retire in January after 20 years with WoodmenLife. Most of her career with the organization was spent as head of Human Resources, where she saw firsthand the talent filling the ranks of WoodmenLife.

“I still like to get up every day and come to work,” Gochenour said. “It’s just time for me to step away and let other talented people take their turn at shaping our organization.”

Looking Back, Looking Ahead

When asked about highlights of her own WoodmenLife story, Gochenour settled on three:

- Her expertise in succession planning and filling vacant leadership positions was tapped early in her tenure. And it’s a role she’ll fill until her departure. She likes the “full-circle” nature of the experience.
- WoodmenLife’s diversity statement needed to be updated. After Gochenour researched the subject and worked with senior leadership, the Board of the Directors approved a statement that’s inclusive of all associates.
- The pandemic created an unexpected hurdle, but WoodmenLife provided our associates with care and support.

She also takes pride in knowing WoodmenLife plays such an important part in members’ lives.

“Every time I see a jar somewhere to raise funds to bury a loved one, I’m thankful for what we do,” Gochenour said. “It’s like the saying (President & CEO) Pat Dees uses, ‘We’re in the business of helping protect the financial futures of families.’ What we offer families is life changing.”



Karla Gochenour

The pride will stay with her as she walks away, but Gochenour will miss the people at WoodmenLife.

“The folks here are amazing,” she said. “I’ve made a number of great friendships that started as peer colleagues.”

So, what will fill Gochenour’s days? Traveling and hopefully chasing grandchildren someday, to name two. And also nothing at all.

“I am really excited to be bored,” Gochenour laughed.

The WoodmenLife family wishes Gochenour the best in her retirement.

WoodmenLife Again Named One of

America's Best Insurance Companies

We have you, our members, to thank for this incredible honor.

In October, WoodmenLife was named by Forbes as one of America’s Best Insurance Companies 2023. And we didn’t just earn any old spot on the list — we came in No. 1 overall in the permanent life category!

The Forbes America's Best Insurance Companies list was based on a survey of more than 15,000 people.

Consumers were asked about their overall satisfaction with their insurance provider. Companies were also rated on financial advice, customer service, price/performance, and whether respondents would recommend the company to friends and family.

This is the second year in a row that WoodmenLife was recognized.

We are thrilled with this honor — being recognized by an independent national organization is exciting. But the biggest honor is how this survey shows that our members have embraced our organization. You are so happy with the products and services we provide, that you are telling the WoodmenLife story to friends and family.

You have placed your trust in us, and that’s not something we take lightly. We will continue to work to protect your family’s financial future. It’s a privilege to serve you.

Read more at [Forbes.com/Best-Insurance-Firms](https://www.forbes.com/Best-Insurance-Firms)

Forbes **2023**
AMERICA'S
BEST INSURANCE
COMPANIES

POWERED BY STATISTA



The Home Office will be closed the following days:

- Friday, Dec. 23
- Monday, Dec. 26
- Monday, Jan. 2
- Monday, Feb. 20

LawAssure™ Makes Planning Ahead Easy



LawAssure is new, but it's already making an impact: 917 members have signed up for the service, and 1,367 legal documents have been created since its rollout earlier this year.

This WoodmenLife Extra¹ allows members like you to create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates² — all from the comfort of your own home. Advance planning makes change — even the difficult change involved in illness or death — easier to cope with.

With help from service provider Epoq, let's take a deeper dive into one legal document you can create with LawAssure: a funeral directive.

What Is a Funeral Directive?

A funeral directive is a document that allows you to control what happens after you pass away. You do this by appointing someone called a “designated person” or “funeral agent” to be in charge of carrying out your wishes. Your funeral directive can also include wishes for what happens to your body (buried, cremated, etc.) as well as any wishes you have for a funeral service (location, religious traditions, music, etc.).

Why Do You Need One?

Many people complete funeral directives to help ease the burden on their friends and family. This will be a difficult time for them as they navigate the grieving process. You can make it a little easier by making some decisions ahead of time.

From a practical standpoint, a funeral directive is a great way to make sure your life is memorialized the



way you want. If it's not clear who is in charge of your arrangements, there could be conflict, confusion and guessing about what you would have wanted.

Is It Enforceable?

In some states, this is a legally enforceable document³. You may need to have it witnessed and notarized, and in some states your appointed funeral agent will need to sign it.

In other states, it's not legally enforceable and might be called something slightly different, such as a “Funeral Wishes Planner.” However, completing a document such as this is still likely the best way to let your loved ones know what your wishes are.

Get Started:

- Go to WoodmenLife.org/LawAssure and click “Get Started Today”
- Click “Register” to create an account
- Enter the access code and identity code

For more information, visit WoodmenLife.org/LawAssure

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. 3. WoodmenLife, its employees and Representatives are not authorized to give legal advice. Individuals are encouraged to seek advice from their own legal counsel.

Escape the Cold With These Warm-Weather Life's Perks® Deals

As the winter blues settle in, you might be wanting to find that perfect winter getaway.

Whether it's a romantic vacation on the beach, a weekend hiking outdoors or a trip with the whole family cozying up by the fireplace, a winter getaway can make you forget all about the cold weather outside.

With our Life's Perks discount program¹, WoodmenLife members² can find deals on fun destinations to unwind and spend quality time with their loved ones.

Lori Factor, secretary for Chapter 68 in Shawnee, OK, was impressed with how much she was able to save when she used Life's Perks to book with Wyndham Hotels & Resorts.

“I made my reservations through PerkSpot, the Life's Perks mobile app.

“When I checked into the hotel, the manager came out and wanted to know how I had booked my



reservation. She said I had gotten a good deal and was impressed.

“Overall, the service at the hotel was great and the trip was amazing. I'm already looking forward to planning our next vacation with Life's Perks!”

Visit WoodmenLife.org/Discounts to learn more.

1. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
2. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.

2023 Refund Amount Set

As a member, you may be eligible to receive an annual refund on your certificate, which will be sent to you via mail or reinvested in your account, depending on the preference you have set.

During 2023, members holding certain life, accident or health certificates are expected to be paid approximately \$24 million in refunds.



Where Are They Now?

Catching Up With Former Scholarship Recipients

Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized more than 4,000 young members across the United States and awarded nearly \$2.4 million in scholarships¹. Last year, WoodmenLife awarded 460 scholarships, ranging from \$500 to \$10,000.

As the application period recently opened, WoodmenLife decided to catch up with previous scholarship recipients to see how their college experience has been going, what they've used the money for and what advice they have for members looking to apply for the scholarship.

Annaliese Russell Louisiana Tech University

Russell, a graduate of Mangham High School, received a WoodmenLife Focus Forward Scholarship in 2019. That scholarship helped her earn her bachelor's degree in finance this past February.

With college covered financially through scholarships she earned from WoodmenLife and Louisiana Tech University, Russell was able to worry less about working and focus more on her schoolwork.

"I used the scholarship to pay the remaining amount of my tuition, books, housing, and meal plan," Russell said. "The extra time I had allowed me to enjoy my college experience and get more involved in campus organizations I was passionate about."

The hard work paid off. She was honored with the Outstanding Scholar Award her senior year, graduated summa cum laude, and now works as

an internal auditor for Argent Trust Company while pursuing her Master of Business Administration at Louisiana Tech.

Russell encourages members in high school to start preparing for college as soon as their freshman year.

"It's never too early to start thinking about college and how you're going to be able to pay for your education. Whether you choose to volunteer or participate in extracurriculars, consider being involved throughout high school. Joining clubs, participating in activities and taking college classes in high school will only enhance your resume and set you up for success in the future."



Isabella Donaldson Slippery Rock University

In 2020, after receiving a WoodmenLife Focus Forward Scholarship, Donaldson had a list of goals she wanted to achieve for herself:

- Complete her associate's degree in primary education at Butler County Community College
- Attend Slippery Rock University to finish her dual degree in special and early childhood education
- Become a kindergarten teacher

Two years later, Donaldson has achieved the first two goals and is close to achieving her last goal of becoming a teacher.

Donaldson is now in her third year of the education program at Slippery Rock University and has recently finished her first internship at STEAM camp for Fairview Elementary School.



"For as long as I can remember, I've always wanted to be a teacher. My internship only cemented my dream even more.

"Without the scholarship, I know this wouldn't have been possible. The scholarship helped alleviate my worries about college expenses. It has covered my tuition and has helped cover my textbooks, which can be expensive, throughout several semesters.

Donaldson's advice to other members looking to apply for the scholarship is to be yourself and speak from your heart.

"Reflect on your story, who you are and who you hope to be. Find the core values that drive you and share your experiences that demonstrate them. This makes people want to help you and give you a platform to accomplish your goals."

WoodmenLife Focus Forward Scholarship® Deadlines

There's still plenty of time to apply for one of this year's scholarships. Applications will be accepted until Jan. 17, 2023, at 3 p.m. Central Time. Members graduating high school and recent graduates are encouraged to apply. The scholarships can be used at accredited universities, colleges and trade schools for all education-related expenses.

For eligibility requirements, visit [WoodmenLife.org/Scholarships](https://www.woodmenlife.org/Scholarships)



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. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.

Meet Our Newest Community Outreach Advisors

WoodmenLife's Community Outreach Advisors (COAs) are important members of the WoodmenLife family. Their outreach efforts help us grow our programs, activities and initiatives to help our members and chapters.

Recently, we welcomed four new Community Outreach Advisors.

Tosha Freeze

North Carolina West

Tosha Freeze is located in Kernersville, NC. She has a background in early education, restaurant management and customer service. She graduated from Rockingham Community College in 2003. Before joining WoodmenLife, Freeze worked at AT&T in the Retention Department.

In her spare time, she raises chickens with her family and sells the eggs to her neighbors. She also enjoys swimming at the YMCA with her kids and visiting with friends and family.

"Life has just been so wonderful since I started as a Community Outreach Advisor for WoodmenLife. I love this position and what I do. This is what I want to do for the rest of my life, and I'm so excited to be here!"



Tosha Freeze

Jenny Ozier

Mississippi South

Jenny Ozier is located in Madison, MS. She attended Purdue University and Middle Tennessee State University and earned a degree in Community & Public Health. Before joining WoodmenLife, Ozier did nonprofit work and business development in a sales capacity.

She and her husband have been married for almost six years and have a dog.

"I come from a military family and have a servant heart. Every day I wake up with this passion to support our Veterans, military and community. I believe WoodmenLife is the best-kept secret, and it motivates me to figure out how I can increase awareness for the organization. This is the first job I've had that doesn't feel like a job. It's who I am and what I love to do."



Jenny Ozier

Deidre Snow

Pacific/Midwest

Deidre Snow is located in Omaha, NE. Snow graduated from Hastings College in 2005. She has 18 years of sales and management experience and comes to WoodmenLife from Marriott International.

On the weekends, she likes to cook, spend time with friends, attend her son's soccer games, and walk her dog, Roxy.

"I'm excited to get all the chapters and Representatives involved to make the most impact with charitable events. I'm also looking forward to finding the most successful ways to grow our membership during those events."



Deidre Snow

Lisa Farris

Kentucky West

Lisa Farris is located in Murray, KY. Farris attended Murray State University and studied Advertising/Retail Merchandising. Before joining WoodmenLife, she worked for the Calloway County Fiscal Court.

On the weekends, she enjoys spending time with her family, exercising and traveling.

"My favorite part of this position is working with the chapters and members. I like helping with projects and events. I enjoy reaching out to people and making connections. I've known about WoodmenLife my whole life, and I'm more and more impressed with the organization every day. I'm so happy to be here."



Lisa Farris

Community Outreach Advisors are here for you. If you have any questions or concerns regarding community outreach, contact your region's Community Outreach Advisor. Contact information is on the back of your magazine.

Keep an Eye Out for Tax Forms in Late January

Tax season will be here before you know it, and the Internal Revenue Service requires WoodmenLife to send you specific tax forms related to your WoodmenLife products. Here are three forms and some of the reasons they're mailed:

- A **1099-R**, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., may be mailed when funds exceed the amount paid into the certificate. These refunds can be used to purchase additional insurance, held on deposit or received in cash.

- A **1099-INT**, Interest Income, may be mailed to report interest earned by refunds held on deposit, much like a savings account.
- A **5498**, IRA Contribution Information, may be mailed to report contributions made to a retirement plan, like an IRA.

WoodmenLife is required by federal law to mail any tax forms by Jan. 31, 2023. If you need more information about your tax forms, consult your tax advisor.

Equal Access Policy

To ensure that all members receive equal access to all the benefits and privileges of membership, WoodmenLife has implemented and affirmed its commitment to the following policy:

Those persons considered “members” for the purpose of this policy include all Home Office associates, Regional Directors, Recruiting Sales Managers, Sales Representatives, and all Chapter officers and Chapter members.

WoodmenLife welcomes its members, regardless of background and beliefs. We respect every individual’s unique perspective and contribution. We are committed to creating an inclusive environment that values differences and creates opportunities for growth, leadership and service.

WoodmenLife is an equal access membership organization that promotes a culture of inclusion. 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 status, classification or factor protected by federal, state or local law.

Within this policy, WoodmenLife has taken the position that any form of harassment of any member for any reason, not just those individuals who fall under one or more of the protected classes listed above, will not be tolerated.

Procedures for Handling Member Complaints: Any instances of discrimination or harassment involving any member of WoodmenLife should be reported immediately, in confidence, to WoodmenLife’s EEO Complaint Administrator, Michelle Walker, at 800-542-9756. Every effort will be made to promptly investigate all allegations of discrimination or harassment in as confidential a manner as possible, and take appropriate corrective action, if warranted. Members found to be engaged in discrimination or harassment in any manner against another member may be subject to

fines, loss of member privileges and their good-standing member status with WoodmenLife. Likewise, chapters found to be engaged in discrimination or harassment against a member may be subject to charter revocation. WoodmenLife associates found to have engaged in discrimination or harassment will be subject to disciplinary action up to and including termination of their employment.

Responsibility for Monitoring Equal Access Policy: Vice President & Chief Human Resources Officer Michael Hemenway serves as the EEO Officer and has primary responsibility for the implementation and enforcement of WoodmenLife’s Equal Access Policy and its communication to Chapter officers, Regional Directors, Recruiting Sales Managers, Sales Representatives, and other WoodmenLife associates who may have some involvement in chapter activities.



Recent WoodmenLife Constitution Changes

Recently, amendments were made to WoodmenLife’s Articles of Incorporation, Constitution and Laws (“ACL”). These amendments are effective Jan. 1, 2023.

Secretary of WoodmenLife

The ACL was revised to remove the requirement that the office of Secretary of WoodmenLife be held by a WoodmenLife Executive Vice President. The WoodmenLife President & CEO will recommend and the National Board of Directors will appoint the Secretary of WoodmenLife.

Vacancy In the Office of President & CEO

In the event the office of WoodmenLife President & CEO becomes vacant, the longest-serving WoodmenLife Executive Vice President in that capacity will be the ex officio President & CEO until the WoodmenLife National Board of Directors elects a new President & CEO.

Indemnification of Officers and Employees

The ACL was revised to clarify that current and former National Directors will generally be indemnified against losses assessed against the National Director in connection with their service for WoodmenLife.

The full text of the current ACL can be viewed and/or downloaded at [WoodmenLife.org/Constitution](https://www.woodmenlife.org/Constitution)

Jurisdictional Expenses

The National Board of Directors is no longer responsible for establishing guidelines for the payment of jurisdictional expenses and allocation of jurisdictional funds.

Jurisdiction of the Pacific

The Jurisdiction of California — composed of the States of California, Hawaii, Nevada, Washington, Oregon, Idaho, Utah, Wyoming, Alaska, and Montana — is renamed to the Jurisdiction of the Pacific.

Rules of Order for Use by Subordinate Bodies

The Rules have been revised to clarify that they apply to both WoodmenLife chapters and jurisdictions.

Approval of Chapter Expenses

The Chapter Bylaws were revised to clarify that the chapter Treasurer is to pay all expenses approved by the chapter Secretary and attested by the chapter President, not the WoodmenLife President & CEO, as formerly drafted.

Share Photos of Your Community Events

Take photographs of your WoodmenLife community activities and share them with us. Every photo you take tells a story of how WoodmenLife and you make a difference where you live. You can submit photos at [WoodmenLife.org/Photos](https://www.woodmenlife.org/Photos)

Your Chapter Could Be Recognized as the 2023 National Chapter of the Year

Throughout 2023, chapters across the country can build the resume needed to be called the best in their region — and even the best in the entire country. Through our new National Chapter of the Year Award, chapters will have the opportunity to showcase how they support our Sales Force, establish and manage strong partnerships, and effectively engage in their communities.

Judging will take place in 2024 based on activity in 2023. Each region's Community Outreach Advisor will work with a committee of judges to choose the top chapter as their Regional Winner. Each Regional Winner will receive a \$500 prize and submission for consideration as National Chapter of the Year. Then, a committee at the Home Office will evaluate the Regional Winners and select the overall National Winner, which will receive \$10,000 and a spotlight in *WoodmenLife Magazine*.

The top five chapters will be recognized and will receive a cash prize:

- First Place: **\$10,000**
- Second Place: **\$5,000**
- Third Place: **\$2,500**
- Fourth Place: **\$1,500**
- Fifth Place: **\$1,000**

Chapters will be evaluated on:

- Partnerships, both new and existing
- Community and member engagement
- Five-Star Chapter status
- Support of our Sales Force
- Net increase in chapter membership and chapter-in-good-standing status throughout the year
- New Sales Representative referrals and member referrals

Other notable considerations:

- Chapter efforts to keep members engaged and active throughout the year
- Activities or events that resulted in a new community partnership or strengthened an existing one

Good luck to you and your chapter as you make 2023 the best year yet for engaging members, supporting the Sales Force and making a difference in your community.



2023 Chapter Centennials

Happy 100th to the Following Chapters:

Chapter 111
Tucson, AZ
March 8, 1923

Chapter 1152
Cartersville, GA
April 15, 1923

Chapter 862
Murfreesboro, NC
July 5, 1923

Chapter 269
Bristol, VA
Aug. 6, 1923

Have You Checked Out Our Member Website?

As a WoodmenLife member, you can use our secure member website for a personalized view of your coverage. With access to the member website, you can:

- ✓ Review your certificate information
- ✓ View your coverage
- ✓ Check to make sure your beneficiary information is up to date
- ✓ Make payments on your certificates



To access or sign up for an account, visit WoodmenLife.org and click "Sign In" in the upper right corner.

For more information or assistance logging in, contact Customer Service at 1-800-225-3108.

Here's Your Chance to Win \$1,000

Help your family, friends, co-workers, and neighbors on the path to financial security by sending us their names.

You could win one of 30 \$1,000 prizes for sharing the name of someone you know who would benefit by joining the WoodmenLife family.



Scan or visit WoodmenLife.org/Share to submit up to five referrals by March 31.

ShareCare

your



You could win \$1,000 ... all for helping those you love

Open to WoodmenLife members only. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. This promotion is not open to New York residents. Go to WoodmenLife.org/Share for official rules. D1598 12/21 Woodmen of the World Life Insurance Society, Omaha, NE

WoodmenLife Is Here When You Need Us

As a WoodmenLife member, you have access to extras¹ that help you and your family get more out of life.



Protect Your Family Now

WoodmenLife Focus Forward Scholarship®
Help recent high school graduates pay for college²

LawAssure™
Free, easy-to-use online legal templates³

Student Loan Relief
Help to lighten the load of student loan debt

Life's Perks®
Discounts⁴ at more than 30,000 local and national retailers



Protect Your Family When You Need It Most

Family Legacy
Being there for your children when you can't

Natural Disaster
Financial assistance to help get you back home

First Responders
A tribute to the families of fallen First Responders⁵



Scan the QR Code with your mobile device camera or a QR reader app to find out more about WoodmenLife Extras.

Find out more at WoodmenLife.org/Extras

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. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.

3. 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.

4. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.

5. \$25,000 benefit applies to officially registered non-military First Responders. WoodmenLife Extras are not contractual, are subject to change and have specific eligibility requirements. 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.

Giving Together Projects Showcase WoodmenLife's Community Service

WoodmenLife Sales Representatives and volunteers worked hard to improve communities across the country this year. Their efforts were part of the second year of our Giving Together projects.

The projects were designed as community cleanup, beautification or painting activities. They helped Representatives get to know people in their hometowns and helped people get to know WoodmenLife.

They also demonstrated how our organization is committed to making a difference in communities where our members live and work. And how individuals can have noticeable impacts on their hometowns by taking part in small, but meaningful, projects.

Updating an Outdoor Garden

The impact of the project in Olive Branch, MS, could be seen in the faces of the kids using the newly improved outdoor classroom at Lewisburg Primary School.

“It was amazing to see the smiles on the children’s faces as they got to use this space for the first time,” said Representative David Hardy of Southaven, MS. “The PTO posted pictures of teachers and students using the space, and it was rewarding to see them enjoying it.”

Hardy organized the project — conducted in August — because the classroom had fallen into disuse.

“It had some overgrowth on the gazebo and lots of wasps, so it was not being used,” he said. “Our project included clearing the weeds, trimming the shrubs, getting rid of the wasps, planting new flowers, hanging wind chimes, and painting the butterfly bench, plus other benches.”

In addition to completing what the school’s principal called a “much-needed” project, the work by Hardy and eight other volunteers created camaraderie.



Representative David Hardy led a team of volunteers that cleaned up an outdoor classroom at Lewisburg Primary School in Olive Branch, MS. The group pulled weeds, planted flowers and painted the butterfly bench.

“This project happened at the beginning of a new school year, and some parents did not know each other,” Hardy said. “It was great to see a volunteer grab a paint brush and help another volunteer paint and get to know each other while painting.”

At the end of the morning, the group celebrated their work — a key part of every Giving Together project — with Chick-fil-A sandwiches and fries.

“It was great to see a volunteer grab a paint brush and help another volunteer paint and get to know each other while painting.”

— David Hardy
WoodmenLife Sales Representative

A Better Place to Play Ball

The project led by Representative Samantha McCowan of Cookeville, TN, made a significant impact on her and the community. She and her team of volunteers cleaned up and painted the Rickman Community Center.

“I was so glad to get to be part of the huge project that is still going on at our little community center,” McCowan said. “I have been going to that community center since I was a little girl.”

The community center had been neglected with no updates. The same is true of the nearby playground, bleachers, ballfield, tennis court, basketball court, and picnic shelter. Recently, community members moved to restore the facilities. McCowan was eager to make her August Giving Together project part of the restoration efforts.



Led by Representative Samantha McCowan, volunteers helped clean up and paint the Rickman Community Center near Cookeville, TN. “I could not have been happier with the turnout and the way the building looked after we got done,” she said.

“It was amazing to see just what a little painting could do for a place,” she said. “I am currently still helping with the community center, as they have huge plans for it. It is amazing what you can accomplish with some hard work and determination.”



Her team was eager, grabbing brushes and getting to work right after celebrating the occasion with breakfast.

“I could not have been happier with the turnout and the way the building looked after we got done,” McCowan said.

She added that the organizers working to improve the community center were equally thankful for WoodmenLife’s involvement.

The time and talent lent during Hardy’s and McCowan’s projects — as well as during the others nationwide — are more examples of what sets WoodmenLife apart. Thank you to all our Representatives and volunteers who made this year’s Giving Together program a success.

Member Highlights

Gary Gilliam Appomattox, VA Chapter 71 Member Since 2022 

My Choice IUL[®] Proves Right Choice for Member

Gary Gilliam contacted his WoodmenLife Representative, Josh Harrison, when he wanted guidance on how to do the most good for his situation and make his life insurance work for him at the same time.

“I’ve known Josh for a long time; he’s a really good guy,” Gilliam said. “Josh assessed my current financial situation, and he listened to what I wanted.”

What Harrison saw was an opportunity for Gilliam, 57, to protect his family’s financial future with a My Choice IUL certificate.

“Gary was attracted to the life insurance coverage he received with the certificate, knowing his loved ones will benefit should the unexpected happen,” Harrison said. “Plus, he was looking for a place to put his money with an upside potential¹, which also had some downside protection.

“The IUL was the perfect complement to Gary’s financial portfolio.”

That potential for cash value growth can come with either the indexed or fixed account options. For the indexed account option that Harrison mentioned, the growth comes from credits, linked to the performance of an index over a specific time period, up to a maximum cap rate. For the fixed option, it grows at a set interest rate.

CONTINUED ON NEXT PAGE →

Member Gary Gilliam is nearing retirement and didn't want to notice a loss in lifestyle after leaving work. He worked with his WoodmenLife Representative to find the best solution for his unique financial needs. In retirement, Gilliam and his wife, Thea, are looking forward to spending more time with their grandchildren, Millie and Elijah.

The downside protection against a down market comes from a guaranteed 0% floor², which means an IUL certificate's interest rate will never be less than 0%, thus offering some protection in a fluctuating market.

Preparing for the Future

Gilliam, of Appomattox, VA, saw the IUL certificate's attributes as tools to help in his retirement planning³. In addition to the potential to build cash value, the ability to access that cash⁴ was appealing.

"You want money to be available in case something unexpected should occur⁴," he said.

He had begun thinking hard about retirement when his three now-grown children completed college. In addition to a pension from his state job as an environmental health supervisor, Gilliam also has a long-term annuity investment.

Gilliam sought Harrison's advice when he was ready to make another move focused on the future.

"I had an amount of money that I didn't need right now, and this had growth potential and wouldn't be tied up⁵," he said. "And it had the benefit of life insurance that would take care of my wife and family.

Maximum Cap Interest Rate

In the 28 months from June 2020 through September 2022, the maximum cap interest rate for My Choice IUL was reached on 21 occasions, or 75% of the time.

"I want to leave my children something that they could put to their use, whether it's a need or it's a pleasure."

Now knowing his family is taken care of, Gilliam is looking forward to a retirement where he "doesn't notice a loss in lifestyle after leaving work."

He and his wife, Thea, 54, who also will receive a pension from her county social services job, want to be able to take vacations and see their children and two grandchildren whenever they want.

"In retirement, I don't want to be tied to home," Gilliam said. "I want a little bit of freedom to put myself wherever I want."

For more information, contact your WoodmenLife Representative or visit WoodmenLife.org/MyChoice



Photo by Abrea Crackel Photography

Another Way to Build Cash Value

If you prefer a more conservative approach to growing cash value, the IUL's fixed account could be right for you. Your account will earn interest at a competitive current interest rate that will never be lower than the minimum guaranteed interest rate. The account may be outperformed by the indexed account in up markets, but provides an opportunity for steady, stable growth.

You have the option to grow your funds in either an indexed account or a fixed account — or a combination of both. You also have the option to transfer these funds from one account to the other⁶.

Additional Riders an Attraction for IUL Holders

The IUL offers protection with a Chronic and Terminal Illness Accelerated Death Benefit Rider⁷. This rider allows you to access a portion of your life insurance benefits while you're still living. You will be able to access up to 50% or 65% of your death benefit⁸, with one or more qualifying conditions.

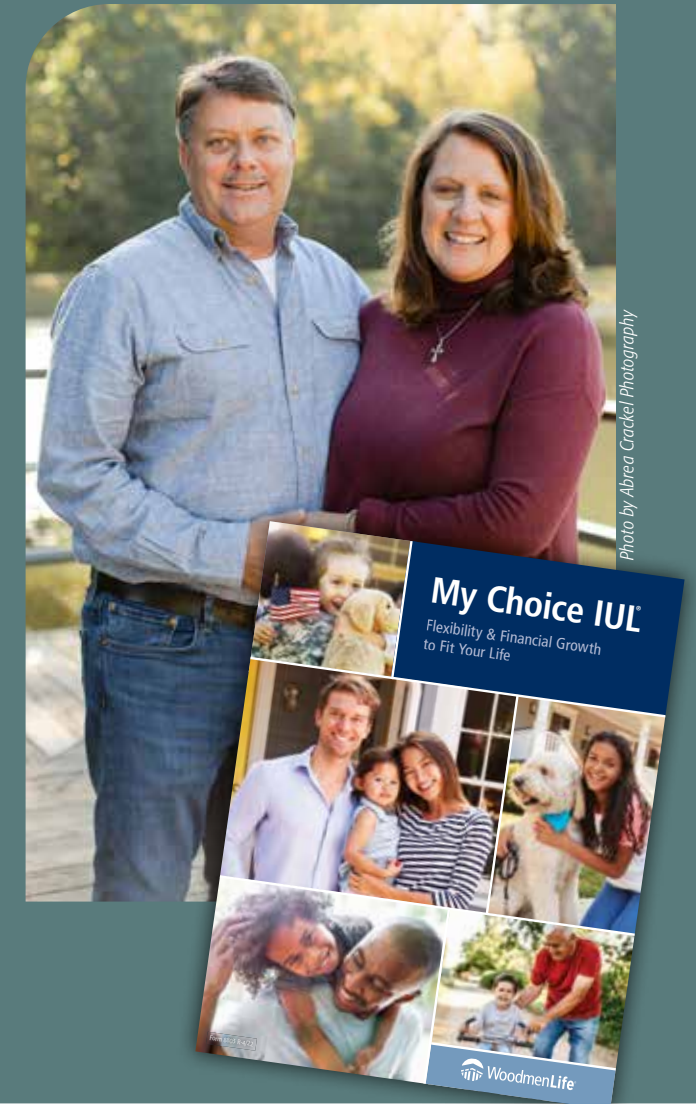


Photo by Abrea Crackel Photography

1. 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.
2. Guarantees are backed by the claims-paying ability of Woodmen of the World Life Insurance Society ("WoodmenLife")
3. The IUL product is not intended to serve as a primary source for retirement, pension income or deferral of taxable income.
4. Loans and withdrawals will reduce the policy's death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor.
5. There may be tax implications for policies recognized as modified endowment contracts (MECs). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½. Loans and withdrawals will reduce the policy's death benefit and available cash value. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor. Surrender charges may apply.
6. Some transfer restrictions may apply.
7. All contractual provisions apply and may vary by state. Benefit payments may affect eligibility for public assistance programs. Certain eligibility requirements apply. This rider is not long term care insurance, nor is it intended to replace long term care insurance. Not available in CA or NY.
8. Maximum benefit for terminal illness is the lesser of \$250,000 or 65% of death benefit amount available and usually paid in one lump sum. Maximum benefit for chronic illness is the lesser of \$250,000 or 50% of the death benefit amount available, subject to the annual per diem limitation declared by the Internal Revenue Service. Payments made under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code. As with all tax matters, a tax professional should be consulted to assess the impact of this benefit.

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. Flexible Premiums Adjustable Indexed Life Certificates ICC18 8730 4-18, 8730 4-18 (XX). Rider Forms: 8731 4-18, 8731 4-18 (XX), 388 4-10 (XX) & O-388 4-10 (XX). All products may not be available in all states.



Mississippi South Community Outreach Advisor Jenny Ozier and her regional team partnered with The Salvation Army to raise money and distribute water to those in need in Jackson. The Home Office and every chapter in Mississippi pitched in to help.

Water Delivered to Jackson Residents Amid Water Crisis

When there's a crisis, the WoodmenLife family shows up to help out.

This summer, after Jackson, MS, experienced severe flooding and its water system began failing, Mississippi South Community Outreach Advisor Jenny Ozier and her regional team organized a water donation event in partnership with The Salvation Army.

The situation was so dire that Jackson city leaders were advising residents to boil their water before drinking it. Nearly 180,000 residents had been left without clean water to drink, cook, bathe, or take care of their most basic hygiene needs.

Donation After Donation

Before the event started, cars started lining up for water.

"It was all hands on deck," Ozier said. "The line wrapped around by the Interstate, and it was nonstop for a couple of hours. We lost count after 300 cars."

Over the course of a few days, they were able to raise more than \$12,000. This allowed the Mississippi South team to partner with Brown Bottling Company to purchase a full semitruck load of water, which came out to be more than 1,700 cases of water.

With the money left over, they purchased food for the local homeless shelter, Shower Power.

"When we reached out to Shower Power, they said they had people coming in droves for food," Ozier

said. "If they didn't get food in the next two days, their pantry would be bare. We jumped on the opportunity to help and took care of them the next day."

Coming Together for Jackson

Every chapter in Mississippi donated to this effort, including those in the Mississippi North region. Even the Home Office in Omaha, NE, pitched in.

"The donations really came from everywhere, and it was amazing to see WoodmenLife come together for Jackson," Ozier said. "Many of our chapters and members responded to the call, and we are thankful to everyone who stepped in to help those in need in Jackson."

Annual Regional Events Gave Members the Chance to Connect

The last few years have been difficult for many people, with limited interaction among friends, family and co-workers. As WoodmenLife members, you embody a collaborative spirit and have been hoping to get together again. To give you a forum, WoodmenLife has developed Annual Regional Events (AREs).

AREs are a direct response to members expressing a desire to get together more than once every four years for jurisdictional conventions. These events are used to help members collaborate, but also to educate, entertain and give out recognition. There were 32 AREs held in 2022.

This year, we started small — only some chapter officers were invited. But the plans are to expand the events in the future.

"Next year, we intend for these events to be bigger, with members and nonmembers alike," said Robby Molony, Vice President, Fraternal. "We want to continue to make these beneficial and fun."

AREs are a great opportunity for members to connect with each other, as well as with Sales Representatives. Members can foster community and exercise their voices.

We're excited to have another occasion where we can cultivate relationships among the WoodmenLife family. The success of this year's AREs is evidence of how important these relationships are. Keep your eyes peeled for more information about your region's ARE in 2023.



WoodmenLife's new Annual Regional Events (AREs) are an opportunity for members to share ideas, recognize accomplishments and have a little fun. This year's events were kept small, but plans are to expand in the future.



Courtesy of Auburn Athletics

Elina Sinz is a junior on the Auburn University women's golf team. The 20-year-old has been playing competitively since she was 9, and has racked up numerous achievements. And she has no plans to stop any time soon — her goal after college is to play golf professionally.

Member Feels 'Empowered' as She Pursues Her Passion

Member Highlights

- Elina Sinz 
- Cabot, PA 
- Chapter 8 
- Member Since 2002 

Elina Sinz knew at a young age that she might have a future in golf. Now a junior on the Auburn University women's golf team, she's thankful for the opportunities that could lead to a professional career in the sport.

"I feel pretty empowered to be able to do what I love," the 20-year-old said, "and to get the opportunity to play at the same level as men and at the same exposure level."

It hasn't always been that way, of course, and Sinz recognizes what the passage of Title IX legislation and the subsequent progression of female athletics has meant for her generation.

"Women's sports are now on a bigger stage than they ever were before," she said. "Now, we have the same opportunities. We get to travel and play just like (the men do)."

Following Dad

Before Sinz was playing collegiately at a major university in a major conference, she was a little girl heading to a golf course in Katy, TX. Her father, David, played golf and often took her along with him. It didn't take long before she got the hang of the game.

"I started to play competitively at around 9," Sinz said. "I felt like I was naturally pretty good at it."

Soon, she started competing in American Junior Golf Association (AJGA) events, which gave her greater exposure and designs about playing in college. In fact, her recruiting process began in eighth grade when she contacted potential schools about attending and playing.

When it came time to pick a school, Sinz had the credentials that schools wanted:

- She won the 2019 AJGA Folds of Honors Junior Championship
- She won the 2019 AJGA Junior Championship at the University Club
- She made the 2017 AJGA Junior All-Star Team
- She was a three-time all-district and all-region team member
- She was a two-time all-state team member

During a visit to Auburn with her father and mother, Helle, Sinz fell in love with the university.

"It was like one big family," she said.

Looking to the Future

Sinz has been a member of the WoodmenLife family since birth. And she has a literal family connection to the organization: Her grandfather was a WoodmenLife Representative.

In addition to her grandpa, she has fond WoodmenLife-related memories because of summer activities she took part in.

"It was a lot of fun," Sinz said.

Fun is central to any advice she would offer to young girls who might want to pursue a path similar to hers.

"I'd say go and do what makes you happiest," Sinz said. "Ten, 20 years down the road, make sure you're doing what will make you the most content."

For her own future, Sinz, who was named to the All Southeastern Conference Freshman Team, plans to play golf professionally.

"That goal was a big part of the recruiting process," she said. "I wanted to play at a place that could help me get to the next level."

Sinz's blueprint looks solid, as she shot an under-par round during the NCAA Regionals last season. And Auburn made the national semifinals.

If things change, Sinz has a Plan B: She'd like to use the Environmental Science degree she's pursuing.

"You need to have something to fall back on," she said.



Courtesy of Auburn Athletics

Chapter Offers Local Veterans Dinner and an Opportunity to Connect

Returning to civilian life can be a difficult adjustment for Veterans, often leaving them feeling disconnected from others within their community.

WoodmenLife Chapter 1 in Petersburg, VA, wanted to give Veterans an opportunity to make their voices heard and share their stories.

The chapter partnered with a local Mission BBQ® restaurant to provide dinner for some of the Veterans in town.

Chapter President Garland Moody said that for many Veterans, talking to others who have had similar war zone experiences helps them bridge that connection they need in the community.

“That’s what the dinner was for,” Moody said. “Many Veterans often feel alone after returning home from combat, so it’s good for them to open up and share their stories.”

The chapter hosted eight Veterans and their spouses. As they arrived, chapter members gave each Veteran a card with a star from a retired flag as a keepsake.

“It wasn’t just another dinner for them,” Moody said. “It was the significance of that dinner, and the Veterans could see that.”

Moody knew most of the Veterans and said it was a good way to sit down and listen to them talk.

“When Veterans get around each other, it gives them a forum to share their experiences, and that is pretty rewarding. When we give back to our Veterans, it gives them a chance to give back to our community and educate us on our military and American values.”

Chapter Highlights

- Chapter 1 
- Petersburg, VA 
- 565 Members 
- Founded in 1894 



Chapter 1 in Petersburg, VA, hosted a barbecue dinner for local Veterans. The event wasn’t just about providing a meal, but also about creating a forum where Veterans could connect and share their stories.

Community Spirit

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



As part of its third-quarter Shared Commitment project, Chapter 825 donated backpacks to Apopka Memorial Middle School students. The 48 backpacks were filled with school supplies and food. Pictured are members Keith Oldaker, Denise Oldaker, Marilyn Harshman, and Ken Harshman.



On behalf of Chapter 20, Jonathan Darnall, right, presented a flag to Pam Metts and Heather Pritchett of the John L. Street Library in Cadiz, KY.



Three Louisiana chapters — Chapter 134 in St. Martinville, Chapter 238 in Lafayette and Chapter 448 in Broussard — teamed up to donate money to the Youngsville Police Department for new police radios. WoodmenLife Representative Delana Harris presented a check to the officers.



Chapter 207
Sandersville, GA

Chapter 207 in Sandersville, GA, served a barbecue meal to the local sheriff's and fire departments to show its appreciation for all that the First Responders do in the community.



Chapter 1228
Allen, OK

Chapter 1228 donated diapers, baby formula and bottles to the House of Hope in Ada, OK. The organization provides help to pregnant women and mothers in need. Pictured are Chapter Treasurer Molly Nye, left, and WoodmenLife Representative Loretta Abney.



Chapter 3
Las Vegas, NV

Members of Chapter 3 in Las Vegas, NV, delivered food collected as part of a food drive to the St. Elizabeth Ann Seton Food Pantry. In total, about \$400 worth of food was donated. Pictured from left are Randall Kumabe, Lorna Kumabe, Patty McGuire, and Will Domingo.



Chapter 130
Tupelo, MS

Jannie Brown, president of Mississippi Chapter 130, presented gift bags to Marsenio Nunn, David Washington and Nekia Wheeler of the Verona Police Department in appreciation for all they do for the community.



Chapter 70
Perryville, AR

Jordan Middleton helped Chapter 70 members place flags on Veterans' graves at Ada Valley Cemetery in Adona, AR.



Chapter 2197
Texas City, TX

Chapter 2197 officers Albertha Gordon, Ida Proctor and LT Gordon helped support WoodmenLife's National Community Focus of fighting hunger by purchasing and serving lunch to a local Veteran's program.



Chapter 60
Fayetteville, NC

Members of North Carolina Chapter 60 presented a monetary and food donation to the Fayetteville Urban Ministry food pantry.



Chapter 870
Chauvin, LA

Members of Chapter 870 donated food and diapers to the Good Samaritan Food Bank in Houma, LA.



Chapter 1456
New Albany, MS

WoodmenLife Representative Justin Price presented a U.S. flag to members of the New Albany Fire Department.



Chapter 89
Rocky Mount, VA

Chapter 89 hosted a dunk tank to raise money for four food banks in Franklin County, VA. Pictured from left are Justin Altice, Dana Kelley, Joyce Gordon, and Leanne Warley.



Chapter 306
Urania, LA

WoodmenLife Representative Keith Reichardt and his children, Camille, Lydia and Ella, delivered donated food to the Love's Lighthouse Food Bank in Tullos, LA.



Chapter 704
Bellevue, NE

Members of Chapter 704 in Bellevue, NE, donated groceries to the chef at New Visions Homeless Services. The chapter also presented 50 hygiene kits, a monetary donation and an American flag to the organization.



Chapter 4450
Angleton, TX

WoodmenLife Representative Zeke West presented new 5-foot-by-8-foot United States flags to the Angleton American Legion.



Chapter 384
Saraland, AL

Members of Chapter 384 in Saraland, AL, hosted a First Responders Appreciation event for the Satsuma Police and Fire Departments.



Chapter 502
Aynor, SC

WoodmenLife Chapter 502 members presented a check for \$500 to the Disabled American Veterans group based in Conway, SC.

Answer key from Sudoku on Page 49

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

See Yourself Here!

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

Answer key from word search on Page 48

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

WoodmenLife is proud of its partnership with the Gary Sinise Foundation. Both organizations are committed to honoring our Defenders, Veterans, First Responders, their families, and those in need. To show our support, we asked WoodmenLife chapters to donate their reward for completing a Shared Commitment project to the Gary Sinise Foundation — and they delivered! We want to recognize and thank these chapters for their generous gift.

Thank you!

ALABAMA NORTH

- Chapter 4
Gardendale, AL
- Chapter 8
Florence, AL
- Chapter 43
Decatur, AL
- Chapter 63
Fayette, AL
- Chapter 87
Northport, AL
- Chapter 93
Gadsden, AL
- Chapter 101
Jasper, AL
- Chapter 116
Carrollton, AL
- Chapter 140
Haleyville, AL
- Chapter 165
Pell City, AL
- Chapter 193
Falkville, AL
- Chapter 436
Fort Payne, AL
- Chapter 491
Blount County, AL
- Chapter 513
Vernon, AL
- Chapter 514
Limestone County, AL

- Chapter 800
Wedowee, AL
- Chapter 1066
Red Bay, AL
- Chapter 1137
Sylacauga, AL
- Chapter 1558
Leeds, AL
- Chapter 1600
Huntsville, AL
- Chapter 1850
Cullman, AL
- Chapter 1862
Jackson County, AL
- Chapter 1870
Russellville, AL
- Chapter 1881
Cullman, AL
- Chapter 1893
Tuscaloosa, AL
- Chapter 1918
Marshall County, AL

ALABAMA SOUTH

- Chapter 1
Mobile, AL
- Chapter 3
Selma, AL
- Chapter 15
Butler County, AL
- Chapter 16
Eufaula, AL

- Chapter 25
Montgomery, AL
- Chapter 30
Brewton, AL
- Chapter 131
Dothan, AL
- Chapter 213
Choctaw County, AL
- Chapter 298
Prattville, AL
- Chapter 322
Clanton, AL
- Chapter 338
Phenix City, AL
- Chapter 384
Saraland, AL
- Chapter 391
Thomasville, AL
- Chapter 420
Troy, AL
- Chapter 458
Enterprise, AL
- Chapter 672
Linden, AL
- Chapter 930
Brantley, AL
- Chapter 1498
Ozark, AL
- Chapter 1896
Evergreen, AL

- Chapter 1916
Camden, AL
- Chapter 1961
Semmes, AL
- ARKANSAS/
OKLAHOMA**
- Chapter 4
Jonesboro, AR
- Chapter 5
North Little Rock, AR
- Chapter 6
Pine Bluff, AR
- Chapter 7
Hamburg, AR

- Chapter 12
Fayetteville, AR
- Chapter 15
Batesville, AR
- Chapter 19
Camden, AR
- Chapter 35
Conway, AR
- Chapter 58
Malvern, AR
- Chapter 68
Searcy, AR
- Chapter 70
Perryville, AR

WoodmenLife chapters
raised more than
\$265,000
for the



GARY SINISE
★ FOUNDATION ★



Gary Sinise Foundation

- Chapter 86
Nashville, AR
- Chapter 87
Ashdown, AR
- Chapter 104
Clinton, AR
- Chapter 134
Walcott, AR
- Chapter 233
Arkadelphia, AR
- Chapter 341
Magnolia, AR
- Chapter 522
Quitman, AR
- Chapter 621
Carlisle, AR
- Chapter 1422
Morrilton, AR
- Chapter 1425
Hasty, AR
- Chapter 1428
Marshall, AR
- Chapter 6005
Hot Springs, AR

- Chapter 3
Phoenix, AZ
- Chapter 123
Flagstaff, AZ
- Chapter 154
Mesa, AZ
- Chapter 6035
Wichita, KS
- Chapter 25
Springfield, MO
- Chapter 1
Albuquerque, NM
- Chapter 3
Santa Fe, NM
- Chapter 6
Roswell, NM
- Chapter 233
Las Cruces, NM
- Chapter 1
Oklahoma City, OK
- Chapter 68
Shawnee, OK
- Chapter 111
Altus, OK

- Chapter 154
Norman, OK
- Chapter 266
Wewoka, OK
- Chapter 558
Durant, OK
- Chapter 592
Marlow, OK
- Chapter 1213
Drumright, OK
- Chapter 1219
Muskogee, OK
- Chapter 1228
Allen, OK
- Chapter 3887
El Paso, TX
- FLORIDA**
- Chapter 1
Pensacola, FL
- Chapter 2
Tallahassee, FL
- Chapter 3
Jacksonville, FL

- Chapter 10
DeFuniak Springs, FL
- Chapter 37
Tampa, FL
- Chapter 61
Clarksville, FL
- Chapter 65
Marianna, FL
- Chapter 78
Lakeland, FL
- Chapter 406
Panama City, FL
- Chapter 460
Perry, FL
- Chapter 698
Fort Walton Beach, FL
- Chapter 825
Apopka, FL
- Chapter 860
Naples, FL
- Chapter 883
Chipley, FL
- Chapter 899
Jacksonville, FL

- Chapter 906
Milton, FL
- Chapter 913
Port St. Joe, FL

GEORGIA CENTRAL

- Chapter 10
Macon, GA
- Chapter 100
Carrollton, GA
- Chapter 109
Thomaston, GA
- Chapter 199
Barnesville, GA
- Chapter 207
Sandersville, GA
- Chapter 238
Waynesboro, GA
- Chapter 252
Conyers, GA
- Chapter 358
Round Oak, GA
- Chapter 369
Forsyth, GA
- Chapter 370
Griffin, GA
- Chapter 542
Gray, GA
- Chapter 739
Milledgeville, GA
- Chapter 982
Stapleton, GA
- Chapter 1220
Wrightsville, GA
- Chapter 1288
Monroe, GA
- Chapter 1406
Harlem, GA
- Chapter 1436
Louisville, GA

Chapter 1571
Martinez, GA

Chapter 1854
La Grange, GA

Chapter 1863
McDonough, GA

Chapter 2002
Covington, GA

Chapter 6023
Macon, GA

GEORGIA NORTH

Chapter 7
Atlanta, GA

Chapter 8
Athens, GA

Chapter 20
Rome, GA

Chapter 24
Dalton, GA

Chapter 29
Gainesville, GA

Chapter 34
Elberton, GA

Chapter 47
Toccoa, GA

Chapter 143
Clarkesville, GA

Chapter 148
Hartwell, GA

Chapter 150
Lavonia, GA

Chapter 210
Summerville, GA

Chapter 251
Royston, GA

Chapter 264
Commerce, GA

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LaFayette, GA

Chapter 389
Canton, GA

Chapter 553
Cornelia, GA

Chapter 885
Dillard, GA

Chapter 1000
White, GA

Chapter 1152
Cartersville, GA

Chapter 1180
Blairsville, GA

Chapter 1245
Marietta, GA

Chapter 1344
Pendergrass, GA

Chapter 1374
Dahlonega, GA

Chapter 1395
Winder, GA

Chapter 1415
Comer, GA

Chapter 1936
Cumming, GA

Chapter 6019
Cedartown, GA

Chapter 6429
Powder Springs, GA

GEORGIA SOUTH

Chapter 3
Columbus, GA

Chapter 4
Savannah, GA

Chapter 21
Albany, GA

Chapter 26
Quitman, GA

Chapter 28
Bainbridge, GA

Chapter 43
Thomasville, GA

Chapter 106
Cordele, GA

Chapter 144
Tifton, GA

Chapter 158
Statesboro, GA

Chapter 172
Sylvester, GA

Chapter 202
Americus, GA

Chapter 239
Fitzgerald, GA

Chapter 247
Adel, GA

Chapter 278
Hazlehurst, GA

Chapter 320
Brunswick, GA

Chapter 477
Waycross, GA

Chapter 580
Cairo, GA

Chapter 630
Alma, GA

Chapter 688
McRae, GA

Chapter 843
Abbeville, GA

Chapter 1192
Milan, GA

Chapter 1197
Byron, GA

Chapter 1761
Reidsville, GA

Chapter 1770
Savannah, GA

Chapter 1775
East Dublin, GA

Chapter 1853
Rochelle, GA

KENTUCKY EAST

Chapter 269
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Chapter 14
Louisville, KY

Chapter 611
Falmouth, KY

Chapter 688
Independence, KY

Chapter 698
Salyersville, KY

Chapter 714
Martin, KY

Chapter 722
West Liberty, KY

Chapter 857
Flemingsburg, KY

Chapter 871
Germantown, KY

Chapter 879
Cynthiana, KY

Chapter 880
London, KY

Chapter 884
Corbin, KY

Chapter 888
Berea, KY

Chapter 890
Tollesboro, KY

Chapter 891
Georgetown KY

Chapter 915
Maysville, KY

Chapter 918
Alexandria, KY

Chapter 936
Carlisle, KY

Chapter 969
Somerset, KY

Chapter 974
Hodgenville, KY

KENTUCKY WEST

Chapter 5
Hopkinsville, KY

Chapter 20
Cadiz, KY

Chapter 38
Bardwell, KY

Chapter 138
Hazel, KY

Chapter 296
Brownsville, KY

Chapter 978
Clinton, KY

Chapter 912
St. Charles, MO

LOUISIANA

Chapter 1
Lake Charles, LA

Chapter 6
Crowley, LA

Chapter 10
Monroe, LA

Chapter 14
Denham Springs, LA

Chapter 15
Bastrop, LA

Chapter 20
Clinton, LA

Chapter 31
Rayne, LA

Chapter 33
Jennings, LA

Chapter 34
New Iberia, LA

Chapter 44
Amite, LA

Chapter 47
Opelousas, LA

Chapter 49
Minden, LA

667
WoodmenLife chapters
participated in total

Chapter 51
Convington, LA

Chapter 54
Shreveport, LA

Chapter 66
Columbia, LA

Chapter 107
Winnfield, LA

Chapter 115
Jonesboro, LA

Chapter 134
St. Martinville, LA

Chapter 207
Natchitoches, LA

Chapter 238
Lafayette, LA

Chapter 241
Carencro, LA

Chapter 243
Eunice, LA

Chapter 259
Berwick, LA

Chapter 306
Urania, LA

Chapter 308
Houma, LA

Chapter 366
Dry Prong, LA

Chapter 371
Bogalusa, LA

Chapter 383
Iota, LA

Chapter 420
Ville Platte, LA

Chapter 436
Plaucheville, LA

Chapter 440
Winnsboro, LA

Chapter 444
Church Point, LA

Chapter 448
Broussard, LA

Chapter 452
Breux Bridge, LA

Chapter 455
Scott, LA

Chapter 518
Mamou, LA

Chapter 664
Raceland, LA

Chapter 684
Kaplan, LA

Chapter 714
Maurice, LA

Chapter 738
Simmesport, LA

Chapter 870
Chauvin, LA

Chapter 1135
Elton, LA

Chapter 1145
Jena, LA

Chapter 1154
New Roads, LA

Chapter 1163
Elmer, LA

Chapter 1180
Pineville, LA

Chapter 1216
Jonesville, LA

Chapter 1218
West Monroe, LA

Chapter 1257
Farmerville, LA

MISSISSIPPI NORTH

Chapter 15
Grenada, MS

Chapter 54
Starkville, MS

Chapter 58
Ripley, MS

Chapter 60
Booneville, MS

Chapter 64
Corinth, MS

Chapter 94
Eupora, MS

Chapter 100
Senatobia, MS

Chapter 102
Louisville, MS

Chapter 130
Tupelo, MS

Chapter 147
Aberdeen, MS

Chapter 165
Houston, MS

Chapter 373
Ackerman, MS

Chapter 423
Ecru, MS

Chapter 508
Burnsville, MS

Chapter 518
Dennis, MS

Chapter 897
Greenville, MS

Chapter 1190
Fulton, MS

Chapter 1366
Bruce, MS

Chapter 1456
New Albany, MS

MISSISSIPPI SOUTH

Chapter 2
Madison, MS

Chapter 9
Brookhaven, MS

Chapter 28
Hattiesburg, MS

Chapter 40
Hazlehurst, MS

Chapter 63
Ocean Springs, MS

Chapter 84
Forest, MS

Chapter 173
Laurel, MS

Chapter 330
Philadelphia, MS

Chapter 332
Union, MS

Chapter 336
Magee, MS

Chapter 624
Newton, MS

Chapter 709
Columbia, MS

Chapter 1361
Meadville, MS

Chapter 1409
Natchez, MS

Chapter 1443
Pearl, MS

NORTH CAROLINA EAST

Chapter 6
Wilmington, NC

Chapter 12
New Bern, NC

Chapter 18
Laurinburg, NC

Chapter 46
Kinston, NC

Chapter 56
Weldon, NC

Chapter 60
Fayetteville, NC

Chapter 118
Raeford, NC

Chapter 125
Lumberton, NC

Chapter 130
Cerro Gordo, NC

Chapter 137
Whiteville, NC

Chapter 139
Tabor City, NC

Chapter 144
Lumberton, NC

Chapter 160
Shallotte, NC

Chapter 208
Bladenboro, NC

Chapter 218
Greenville, NC

Chapter 225
Fairmont, NC

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Clarkton, NC

- Chapter 328
Ahoskie, NC
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Merritt, NC
- Chapter 456
Seaboard, NC
- Chapter 463
Hertford, NC
- Chapter 481
Grantham, NC
- Chapter 508
Mount Olive, NC
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Selma, NC
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Jacksonville, NC
- Chapter 567
Ayden, NC
- Chapter 623
Washington, NC
- Chapter 652
Ernul, NC
- Chapter 695
Dover, NC
- Chapter 710
St. Pauls, NC
- Chapter 764
Lucama, NC
- Chapter 862
Murfreesboro, NC
- Chapter 917
Farmville, NC
- Chapter 923
Wallace, NC
- Chapter 924
Clinton, NC
- Chapter 935
Beulaville, NC
- Chapter 940
Mamers, NC
- Chapter 974
Rose Hill, NC
- Chapter 989
La Grange, NC
- Chapter 1004
Pinetops, NC
- Chapter 1034
Spivey's Corner, NC
- Chapter 1044
Tar Heel, NC
- Chapter 1086
Nashville, NC
- Chapter 1087
Wilson, NC
- Chapter 1088
Evergreen, NC
- Chapter 1097
Bailey, NC
- Chapter 1284
Delco, NC
- Chapter 1319
Goldsboro, NC
- Chapter 1343
Oak City, NC
- Chapter 1353
Fort Barnwell, NC
- Chapter 1403
Walstonburg, NC
- Chapter 1428
Plymouth, NC
- Chapter 1483
Hampstead, NC
- Chapter 1491
Sneads Ferry, NC
- Chapter 1513
Morehead City, NC

- Chapter 1514
Richlands, NC
- Chapter 1516
Pembroke, NC
- Chapter 1518
Benson, NC
- NORTH CAROLINA WEST**
- Chapter 3
Monroe, NC
- Chapter 4
Wadesboro, NC
- Chapter 16
Concord, NC
- Chapter 17
Oxford, NC
- Chapter 25
Albemarle, NC
- Chapter 26
Greensboro, NC
- Chapter 45
Lincolnton, NC
- Chapter 62
High Point, NC
- Chapter 70
Marshville, NC
- Chapter 105
Elkin, NC
- Chapter 111
Landis, NC
- Chapter 310
Waxhaw, NC
- Chapter 323
Mocksville, NC
- Chapter 360
Durham, NC
- Chapter 379
Matthews, NC
- Chapter 560
Sylva, NC

- Chapter 606
Catawba, NC
- Chapter 647
Statesville, NC
- Chapter 753
Roxboro, NC
- Chapter 806
Hamptonville, NC
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Southern Pines, NC
- Chapter 921
Asheboro, NC
- Chapter 925
Rutherford, NC
- Chapter 969
North Wilkesboro, NC
- Chapter 970
Swannanoa, NC
- Chapter 976
Denton, NC
- Chapter 991
Raleigh, NC
- Chapter 999
Harmony, NC
- Chapter 1031
Marion, NC
- Chapter 1282
High Point, NC
- Chapter 1473
Holly Springs, NC
- Chapter 6025
Winston-Salem, NC
- NORTHEAST REGION**
- Chapter 120
New Haven, CT
- Chapter 6
Cumberland, MD
- Chapter 11
Oakland, MD

- Chapter 41
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- Chapter 45
Friendsville, MD
- Chapter 381
Middletown, NY
- Chapter 421
Albany, NY
- Chapter 461
Glens Falls, NY
- Chapter 462
Chazy, NY
- Chapter 467
Hempstead, NY
- Chapter 1016
Plattsburgh, NY
- Chapter 1024
Tupper Lake, NY
- Chapter 1026
Rome, NY
- Chapter 8
Butler, PA
- Chapter 19
Somerset, PA
- Chapter 229
Trevorton, PA
- Chapter 364
Hershey, PA
- Chapter 390
Hazleton, PA
- Chapter 433
Pitman, PA
- Chapter 585
East Stroudsburg, PA
- Chapter 687
Kittanning, PA
- Chapter 688
Bedford, PA
- Chapter 691
Howard, PA

- Chapter 693
Lewisburg, PA
- Chapter 696
Clarion, PA
- Chapter 715
Mechanicsburg, PA
- Chapter 717
Muncy, PA
- Chapter 721
Millersburg, PA
- Chapter 1945
Blairsville, PA
- Chapter 1
St. Albans, VT
- PACIFIC/MIDWEST**
- Chapter 1
Victorville, CA
- Chapter 6
Norwalk, CA
- Chapter 47
Los Angeles, CA
- Chapter 146
Whittier, CA

- Chapter 199
Oxnard, CA
- Chapter 247
Ventura, CA
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San Diego, CA
- Chapter 339
Sacramento, CA
- Chapter 341
Gilroy, CA
- Chapter 393
Riverside, CA
- Chapter 397
Northridge, CA
- Chapter 399
Sacramento, CA
- Chapter 1
Honolulu, HI
- Chapter 18
Des Moines, IA
- Chapter 33
Burlington, IA
- Chapter 635
Missouri Valley, IA

- Chapter 640
Earling, IA
- Chapter 649
Ute, IA
- Chapter 6011
Council Bluffs, IA
- Chapter 16
Omaha, NE
- Chapter 29
Nebraska City, NE
- Chapter 264
Lincoln, NE
- Chapter 704
Bellevue, NE
- Chapter 710
West Point, NE
- Chapter 3
Las Vegas, NV
- Chapter 3
Eugene, OR
- Chapter 35
Renton, WA
- Chapter 84
University Place, WA

- Chapter 85
Seattle, WA
- Chapter 74
Arcadia, WI
- SOUTH CAROLINA**
- Chapter 1
Charleston, SC
- Chapter 2
Ballentine, SC
- Chapter 3
Greenville, SC
- Chapter 4
Rock Hill, SC
- Chapter 10
Turbeville, SC
- Chapter 14
Pelzer, SC
- Chapter 17
Orangeburg, SC
- Chapter 19
Sumter, SC
- Chapter 27
Kingstree, SC
- Chapter 28
Spartanburg, SC
- Chapter 29
Hilda, SC
- Chapter 42
Westminster, SC
- Chapter 52
Florence, SC
- Chapter 60
Troy, SC
- Chapter 67
Greer, SC
- Chapter 98
Laurens, SC
- Chapter 120
Dillon, SC
- Chapter 122
Marion, SC

- Chapter 123
Mullins, SC
- Chapter 124
Conway, SC
- Chapter 127
Lamar, SC
- Chapter 152
Hartsville/
Darlington, SC
- Chapter 157
Bishopville, SC
- Chapter 186
Landrum, SC
- Chapter 206
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- Chapter 268
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Lynchburg, SC
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Inman, SC
- Chapter 317
Effingham, SC
- Chapter 323
Union, SC
- Chapter 344
Travelers Rest, SC
- Chapter 376
Lancaster, SC
- Chapter 379
Easley, SC
- Chapter 437
Newberry, SC
- Chapter 462
Saluda, SC



Chapter 493
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Chapter 516
Ruby, SC

Chapter 525
Abbeville, SC

Chapter 531
Moore, SC

Chapter 566
Greer, SC

Chapter 704
Aynor, SC

Chapter 737
Bethune, SC

Chapter 808
St. Matthews, SC

Chapter 853
Neeses, SC

Chapter 966
Wallace, SC

Chapter 1054
Pomaria, SC

Chapter 1075
Loris, SC

Chapter 1076
Camden, SC

Chapter 1092
Gresham, SC

Chapter 1094
Aiken, SC

Chapter 1105
Timmonsville, SC

Chapter 1111
Myrtle Beach, SC

Chapter 1117
Andrews, SC

Chapter 1120
Manning, SC

Chapter 1945
Columbia, SC

Chapter 6230
Batesburg, SC

TENNESSEE EAST

Chapter 3
Lenoir City, TN

Chapter 6
Chattanooga, TN

Chapter 16
Cleveland, TN

Chapter 93
Bristol, TN

Chapter 111
Greeneville, TN

Chapter 803
Knoxville, TN

Chapter 879
Cookeville, TN

Chapter 1072
Knoxville, TN

Chapter 1077
Smithville, TN

Chapter 1094
Livingston, TN

Chapter 1110
Sparta, TN

Chapter 1150
Bluff City, TN

Chapter 1222
LaFollette, TN

Chapter 6246
Maryville, TN

Chapter 6297
Manchester, TN

TENNESSEE WEST

Chapter 18
Columbia, TN

Chapter 40
Henderson, TN

Chapter 49
Lexington, TN

Chapter 74
Lewisburg, TN

Chapter 78
Selmer, TN

Chapter 82
Milan, TN

Chapter 157
Bradford, TN

Chapter 173
Trenton, TN

Chapter 179
Jackson, TN

Chapter 196
Hornbeak, TN

Chapter 291
Martin, TN

Chapter 488
Alamo, TN

Chapter 844
Collinwood, TN

Chapter 938
Linden, TN

Chapter 943
Pulaski, TN

Chapter 946
Obion, TN

Chapter 992
Ardmore, TN

Chapter 1026
Greenfield, TN

Chapter 1069
Clarksville, TN

Chapter 1075
New Johnsonville, TN

Chapter 1115
Gallatin, TN

Chapter 1135
Dickson, TN

Chapter 1149
Gleason, TN

TEXAS NORTHEAST

Chapter 1
Dallas, TX

Chapter 2
Fort Worth, TX

Chapter 4
Cleburne, TX

Chapter 5
Corsicana, TX

Chapter 11
Denison, TX

Chapter 19
Texarkana, TX

Chapter 22
Sulphur Springs, TX

Chapter 46
Waxahachie, TX

Chapter 72
Tyler, TX

Chapter 86
Hillsboro, TX

Chapter 194
Longview, TX

Chapter 207
Henderson, TX

Chapter 210
Nacogdoches, TX

Chapter 250
Center, TX

Chapter 279
Pittsburg, TX

Chapter 303
Jacksonville, TX

Chapter 447
Allen, TX

Chapter 882
Quitman, TX

Chapter 4659
Bullard, TX

Chapter 4660
Wylie, TX

TEXAS SOUTHEAST

Chapter 6
Waco, TX

Chapter 7
Columbus, TX

Chapter 13
Conroe, TX

Chapter 32
Bridge City, TX

Chapter 105
Sealy, TX

Chapter 168
Bay City, TX

Chapter 237
Milano, TX

Chapter 275
Alvin, TX

Chapter 302
Muldoon, TX

Chapter 381
Lufkin, TX

Chapter 535
Rosenberg, TX

Chapter 701
Centerville, TX

Chapter 2053
Waller, TX

Chapter 2197
Texas City, TX

Chapter 3060
Bellville, TX

Chapter 3147
Clute, TX

Chapter 3365
Galveston, TX

Chapter 3698
Houston, TX

Chapter 3909
Needville, TX

Chapter 4450
Angleton, TX

Chapter 4520
Houston, TX

Chapter 4536
Industry, TX

Chapter 4631
Bryan, TX

Chapter 4645
Brenham, TX

Chapter 4647
Madisonville, TX

Chapter 4652
Crockett, TX

Chapter 4657
Katy, TX

Chapter 4663
Bastrop, TX

Chapter 6177
Beaumont, TX

TEXAS WEST

Chapter 16
Temple, TX

Chapter 33
Yorktown, TX

Chapter 37
Georgetown, TX

Chapter 55
San Antonio, TX

Chapter 58
Kerrville, TX

Chapter 66
San Angelo, TX

Chapter 136
Abilene, TX

Chapter 283
Bertram, TX

Chapter 502
Amarillo, TX

Chapter 703
Mineral Wells, TX

Chapter 875
Lubbock, TX

Chapter 1036
Hale Center, TX

Chapter 1094
Bandera, TX

Chapter 2126
Corpus Christi, TX

Chapter 2441
Kingsville, TX

Chapter 2449
Maxwell, TX

Chapter 2619
Weslaco, TX

Chapter 3040
Seguin, TX

Chapter 3668
Orange Grove, TX

Chapter 3871
Littlefield, TX

Chapter 4155
San Juan, TX

Chapter 4525
San Antonio, TX

Chapter 4546
Stephenville, TX

Chapter 6167
Rio Grande City, TX

VIRGINIA

Chapter 1
Petersburg, VA

Chapter 2
Suffolk, VA

Chapter 7
Lynchburg, VA

Chapter 15
Danville, VA

Chapter 18
Franklin, VA

Chapter 46
Chesapeake, VA

Chapter 48
Martinsville, VA

Chapter 63
Lawrenceville, VA

Chapter 66
Roanoke, VA

Chapter 71
Appomattox, VA

Chapter 77
Fredericksburg, VA

Chapter 89
Rocky Mount, VA

Chapter 106
South Boston, VA

Chapter 124
South Hill, VA

Chapter 136
Nathalie, VA

Chapter 159
Richmond, VA

Chapter 167
Verona, VA

Chapter 175
Bedford, VA

Chapter 179
Wylliesburg, VA

Chapter 269
Bristol, VA

Chapter 279
Charlottesville, VA

Chapter 287
Emporia, VA

Chapter 316
Waynesboro, VA

Chapter 341
Harrisonburg, VA

Chapter 347
Grottoes, VA

Chapter 355
Amelia Court House, VA

Chapter 410
Lebanon, VA

Chapter 441
Wytheville, VA

Chapter 466
Buena Vista, VA

Chapter 468
Mechanicsville, VA

Chapter 6091
Providence Forge, VA

WEST VIRGINIA

Chapter 1
Columbus, OH

Chapter 142
Cleveland, OH

Chapter 232
Akron, OH

Chapter 387
Hillsboro, OH

Chapter 6092
Fremont, OH

Chapter 6099
Cleveland, OH

Chapter 1
Parkersburg, WV

Chapter 20
Fairmont, WV

Chapter 66
Huntington, WV

Chapter 217
Princeton, WV

Chapter 223
Milton, WV

Chapter 226
Bruceton Mills, WV

Chapter 229
Philippi, WV

Chapter 254
Charleston, WV

Chapter 300
Spencer, WV

Chapter 302
New Haven, WV

Chapter 315
Peterstown, WV

Chapter 323
Morgantown, WV

Chapter 332
Paden City, WV

Chapter 6081
Keyser, WV

These four regions had

100% participation:

- Alabama North
- North Carolina East
- Texas Southeast
- West Virginia

THE WEATHER OUTSIDE IS FRIGHTFUL

'Tis the season ... to curl up inside. Luckily, there's no shortage of fun things to do. Have a go at these activities while tucked away from the cold, snowy weather.

WORD SEARCH

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

- Bake
- Board game
- Cook
- Crochet
- Crossword
- Draw
- Exercise
- Journal
- Knit
- Movie
- Music
- Nap
- Paint
- Podcast
- Puzzle
- Read
- Sudoku
- Television
- Video game
- Write



(Find answers on Page 39.)

WINTER WORD SCRAMBLE

(Find answers below.)

- 1. Zlrzbid _____
- 2. Wasfkoenl _____
- 3. Hlwi clidn _____
- 4. Paeutmreetr _____

JOKES

Knock, knock!
 Who's there?
Lettuce.
 Lettuce who?
Lettuce in, it's cold outside!

Q: What do trees say after a long winter?
 A: What a re-leaf.

Q: What did the icy road say to the car?
 A: Want to go for a spin?

SUDOKU PUZZLE

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

(Find answers on Page 39.)

- (1) Blizzard; (2) Snowflake;
- (3) Wind chill; (4) Temperature



In Memoriam



Katelynn Marie Akers
Age 13
Chapter 1535
Odessa, TX



Maurine Bowles
Age 88
Chapter 5
Hopkinsville, KY



Delmond Walter "D.W." Carpenter
Age 93
Chapter 4
Wadesboro, NC



Mattie Chandler
Age 98
Chapter 1225
Dyersburg, TN



Dale Cruce
Age 87
Chapter 1558
Bessemer, AL



Shirley Dail
Age 88
Chapter 111
Tucson, AZ



Allen E. Dershem
Age 79
Chapter 693
Lewisburg, PA



Joey Elkins
Age 65
Chapter 262
Clarkton, NC



Lettell "Buzz" Fontenot
Age 78
Chapter 518
Mamou, LA



Billy Drew Fordham
Age 63
Chapter 158
Statesboro, GA



Brenda Hancock
Age 69
Chapter 1069
Lexington, NC



Jesse Thomas "J.T." Helms Jr.
Age 84
Chapter 3
Monroe, NC



Marilyn Herzog
Age 52
Chapter 117
Phoenix, AZ



David R. Jones
Age 65
Chapter 370
Griffin, GA



Leslie E. Jones
Age 60
Chapter 370
Griffin, GA



Thomas L. Massingale
Age 66
Chapter 160
Shallotte, NC



E.J. Mitchell
Age 80
Chapter 1288
Monroe, GA



Clayton Durrelle Morris
Age 87
Chapter 1406
Harlem, GA



Shirley Rabun Morris
Age 87
Chapter 1406
Harlem, GA



Alan Myres
Age 71
Chapter 254
Charleston, WV



David Pickard
Age 83
Chapter 75
Blanchard, OK



Larry J. Rabon
Age 69
Chapter 502
Aynor, SC



Seabie Rucker
Age 89
Chapter 5
Lake Butler, FL



Lena Mae "Bill" Tolson
Age 89
Chapter 516
Ruby, SC

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.

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December 2022

PERIODICALS



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

