

FORUM

MAGAZINE



Courage to plan
PLANT YOUR
GIVE AND GROW
PROJECT **p. 14**

Put passion and purpose
in retirement **p. 16**

Get ready
for 'Amore
in Rosemont'
p. 4

Family Days
around
the corner
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#GIVANDGROW

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On the cover: Reyna Matzke of Bradenton, Florida, completed a project that supplied seeds to her grandparents' ministry that will help widows in Uganda grow small crops for income.



Do you enjoy searching for Gleaner's wheat stalk?

It's hidden in every issue of *Forum Magazine*. Having difficulty finding the wheat stalk in this issue? Look on Page 14 for the answer.



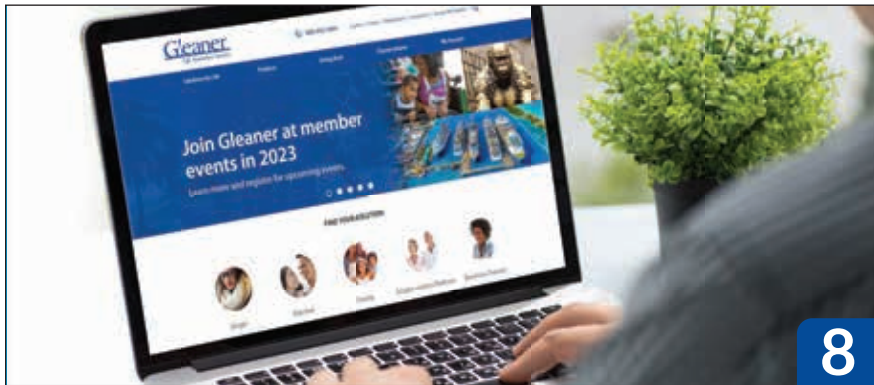
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Hours

Monday - Friday:
8 a.m. - 4:45 p.m. EST

Thoughts from the President

Dear valued Gleaner members:

Spring is here and our Society is on the move as we place emphasis on the plans that make us “thoughtful for the future.” A quick review illustrates how our plans are taking shape. Earlier this year, financial rating agencies A.M. Best and Kroll Bond Rating Agency (KBRA) reaffirmed our financial strength as “A-” rating with a “stable” outlook. This was the 15th consecutive year that Gleaner Life has received an “A-” rating from A.M. Best and the sixth consecutive year to receive the rating from KBRA. Please refer to our annual financial statement summary located on page 18 of this publication.

At Gleaner we continually strive to maintain a personal connection with our members. This is extremely important to us and part of our fraternal makeup. This is what sets Gleaner apart. This edition of *Forum Magazine* includes a feature about one of our friendly Home Office employees, Sally Feldkamp, who has been the helpful voice on the other end of your call for 29 years. When placing a call to Gleaner, you will not have to navigate an irritating voice mail menu with endless options trying to locate the department you need. Instead, our members and agents are greeted by Sally who is the initial point of contact and sets the tone for your positive service experience.

We also are excited about the Society’s financial growth prospects for 2023. I am happy to report that our independent agents helped to set a new monthly premium record as we kicked off the new year. During the month of January, Gleaner procured net premium of \$10 million. To put this in perspective, it surpasses our previous January record by \$2 million. Net premium for the shortened month of February also came in strong at \$8.3 million. Much of our premium growth can be attributed to our Foundation 9 flexible annuity product. This is a tremendous financial planning/retirement product with a 15% annual withdrawal feature. Other products include our Gleaner Indexed Annuities which provide competitive rates and the potential for greater growth, while safeguarding members’ value (even when markets perform as poorly as they did in 2022). We also introduced a new single premium immediate annuity last year that provides a guaranteed income stream. These, along with the new Multi-Year Guaranteed Annuities (MYGAs) to be introduced later this year, will help give members a strong foundation for retirement planning.

I am happy to report that our Gleaner Scholarships program continues to garner interest among college bound individuals. Reminders by our Community Engagement and Communications departments resulted in a record 164 applications for this year’s scholarships. Recipients will be notified later this spring.

We also want to encourage your fraternal efforts this spring. In this edition we take a look at how some of our younger



members are planning Give and Grow service projects to make a difference in their communities and beyond. Our arbor expansion recently reconstituted an arbor in Pennsylvania — Zelig Arbor in Zelienople. Gleaner once had several arbors in the Keystone State and we are, of course, grateful to be sharing fraternal services there once again. We also are approaching registration deadlines for several of this year’s remaining Family Day events. Please see page 6 for more about these affordable and fun activities.

Our Board of Directors recently chose its leaders, with Terry Garner reelected as Chair and Mark Wills reelected as Vice Chair. We are planning for our 61st Biennial Convention this October in Rosemont, Illinois. A story about the convention’s entertainment is on page 4 and I look forward to meeting many of you there.

Finally, spring is the season of rebirth. It reminds us that darkness will pass, that God’s plans are meant to prosper and not harm us. Let us share in the Easter season and the abundance that follows diligent planning.

Kind regards and fraternally,

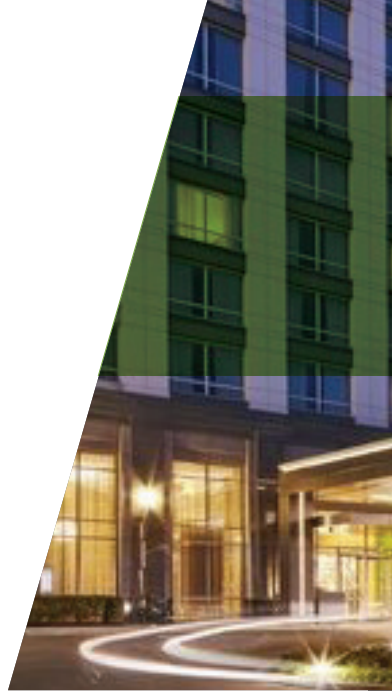
Anthony Clark
President and CEO

GLEANER LIFE

61st

BIENNIAL CONVENTION

OCTOBER 20-22
ROSEMONT, IL
2023



We're planning a heartwarming 61st Biennial Convention this Oct. 20-22 at Loews O'Hare Rosemont Hotel.

Everyone loves food, comedy and music. Combining them in the Chicago village of Rosemont ensures a first-class convention that Gleaner members are sure to call “Amore in Rosemont”!

The recipe is coming together nicely for the Society's 61st Biennial Convention on Oct. 20-22, 2023, at the Loews O'Hare Hotel in Rosemont. This is a major destination for conventions in Illinois, just 5 minutes east of O'Hare International Airport, and perfectly suited for Gleaner to conduct its biennial business.

This year's convention begins just a week after the Society marks our 129th birthday. This will be the 10th time the Society has hosted its biennial convention in Illinois dating to the first Illinois convention in 1927 in Kankakee. This year's site also will be the nearest the convention has ever been to downtown Chicago. The only other time the convention was in Cook County was in 2015 when it utilized the Renaissance Schaumburg Convention Center.

Rosemont is in Cook County and considered part of the greater Chicago

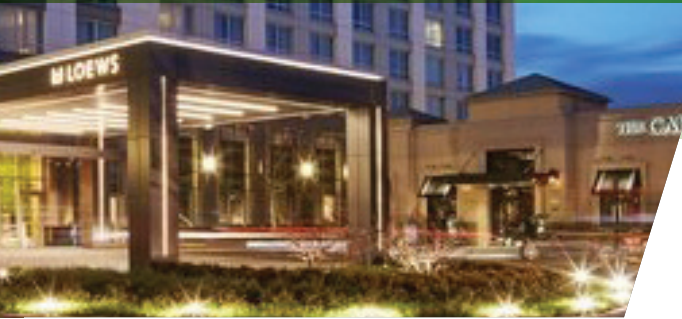
metropolitan area, but attendees need to know that Loews also has a different hotel downtown in the Windy City. Loews Rosemont is a separate hotel located about 16 miles northwest. While visitors may want to check out the sights downtown, they should make certain they check into the Loews O'Hare Hotel in Rosemont.

The hotel's amenities include shuttle service, its Art Museo featuring local artists, a fitness center, and a special pet program for guests traveling with their pets.

Being located near several interstate highways and between O'Hare and the rest of Chicago means Rosemont is an ideal meeting place — hosting not only conventions but also sports and music events. Although Rosemont is one of the smaller communities in metro Chicago with just 4,000 residents, it boasts about four dozen restaurants, 15 hotels, Allstate Arena, minor league sports teams and much more. The Donald L. Stephens Convention Center is just



Warming up for 'Amore in Rosemont'!



Begin thinking about this year's convention soon. Registration opens June 1, and more information is located at www.gleanerlife.org/convention. WE HOPE TO SEE YOU THERE!



four minutes from Loews Rosemont. That type of local talent means attendees can expect a professional blend of dining, mentalism, and comedy at the convention.

Friday night's entertainment features Sidney Friedman, the "Musical Mentalist." The Chicago-based Friedman specializes in mind reading guests' musical favorites, cards drawn from a pack, hidden pendants and colors, as well as other information. Performing tunes on a piano, he's also known as the "Kreskin of the keyboard." In addition to his three decades of uplifting performances, Friedman is the author of a best-selling book, "Your Mind Knows More Than You Do: The Subconscious Secrets of Success."

In addition to the morning business meeting, Saturday will feature an evening of entertainment with Tony and Tina's Wedding. This improvisational comedy debuted in 1985 in Manhattan and since then has been presented in more than 150 cities worldwide. It is "environmental/immersive theatre" that treats the audience as guests at a mock Italian-American wedding and reception. Members will enjoy the warm stereotypes brought to life by the Chicago cast. The *Chicago Tribune* has described it as, "Just like a real wedding ... only funnier."

After June 1, see our convention webpage at www.gleanerlife.org/convention to register.



PLAN NOW, PLAY LATER

at FAMILY DAYS 2023

“Plan” makes up the first part of the word “plant,” and everyone knows if you want a harvest later you need to plan and plant during the right seasons. Spring is the right season to plan for Gleaner’s remaining 2023 Family Days. Members enjoy deeply discounted ticket rates and can purchase up to eight tickets. This allows members to share memory-making events with friends and family. Deadlines are approaching so don’t wait any longer. Register at www.gleanerlife.org/familydays.



The first of these events is June 24 at **Medieval Times** in Schaumburg, Illinois. There you’ll have an arena-side seat to medieval Spain with a dinner theater show. It’s all at a replica 11th century castle just 30 miles northwest of downtown Chicago. Feast on a catered dinner while watching six knights wearing armor clash to be crowned champion in a jousting tournament. Each knight is cheered on by visitors and their visiting “kingdom.” You’ll also enjoy the architecture, suits of armor, giant candelabras, and pure-bred Andalusian horses. The \$25 ticket price includes admission, free parking and dinner. Children younger than 3 are admitted free unless they require a separate seat and meal of their own. The registration deadline is May 29.

The second event is July 15 at the **Michigan’s Adventure** amusement park just outside Muskegon, Michigan. This event at Michigan’s largest amusement and water park gives Gleaner members two parks for the price of one. At the amusement section, you’ll find five dozen rides and attractions. These include the 125-foot tall, world-class wooden roller coaster Shivering Timbers. Other rides range from the thrilling Corkscrew and Adventure Falls water flume to the much tamer Carousel, Swan Boats, and



Safari to Kalahari

Gleaner members also can participate in the popular Safari to Kalahari on Nov. 10-12. Families enjoy this annual Gleaner water resort weekend in Sandusky, Ohio. Children love Kalahari's rides, waterslides, play areas, game room, escape room and mirror maze. The signature restaurants, shops, art, indoor pools, spas and other facilities are a hit with parents and grandparents. Gleaner also will provide and host a complimentary Saturday morning breakfast. Prices will be available before registration opens early this summer, but add this weekend to your calendar now.

For more information, go to www.gleanerlife.org/kalahari or contact the Community Engagement Department at events@gleanerlife.org.

Kiddie Cars. In addition, WildWater Adventure has three children's areas with its own water rides, wave pool and lazy river. The \$30 ticket price includes admission, free parking and a catered meal. Children ages 2 and under are admitted free. The registration deadline is June 19.

The **Columbus Zoo** — with a metropolitan zoo plus its Zoombezi Bay water park — provides another great two-for-one experience July 29 in Columbus, Ohio. Where else can you enjoy a zoo, an aquarium, a water park, and receive a meal voucher, all for \$20? Purchase extra tickets and plan to invite friends and family. You'll be in the company of more than 600 species and 10,000 animals. The Zoombezi Bay water park covers 22 acres. Children will love the Tiny Tides wading pool, teens can tackle the Slippery Seals body slides and adults can check out the adults-only Croctail Creek lazy river and The Sandbar. Each ticket includes admission, free parking and a meal voucher. Children under the age of 3 are admitted free. If you prefer that the child receive his or her own meal then a ticket must be purchased for the child. The registration deadline is July 3.

This year's final Family Day event is Aug. 12 at **Fair Oaks Farms®** in Fair Oaks, Indiana. This can be an educational experience for all ages to learn about farming. Discover how innovation helps to feed our world at this northwest Indiana farm. It offers interactive experiences like The Dairy Adventure showing how milk and cheese are made, The Pig Adventure where piglets grow up, and The Crop Adventure, where you can meet farmers who help grow your food. Discover how farms' "reduce, reuse and recycle" concept creates energy, as well as practices that protect natural wildlife and clean water. The \$25 ticket price includes admission, free parking, and a catered meal. Children under the age of 2 are admitted free. In addition, members have the option to book one of the rooms reserved by Gleaner at the barn-inspired hotel on the property. Room rates are \$159 plus tax, with a breakfast buffet included. The registration deadline is July 17.



Complete a **BENEFICIARY CHECK UP**



When was the last time you reviewed your beneficiary information? If you're not sure, now is a great time to review who you have designated to receive your life insurance or annuity proceeds. After all, a lot can change in the span of a short time — from marriage to new children, divorce, and deaths of loved ones. You need to make sure your beneficiary information is up to date.

Checking your beneficiary designation is easy. Simply log on to Gleaner Life Insurance Society's member portal at www.gleanerlife.org. From the Member Portal home page, click on "My Certificates." Your beneficiary information is listed near the bottom of the page.

If you need to make a change to your beneficiary or add individuals, simply click on "Important Forms" in the left navigation and find the "Change of Beneficiary" section. Once you have completed the form, you can either mail it to Gleaner's Home Office or email it using the Secure File Transfer located on the bottom of Gleaner Life's website at www.gleanerlife.org.

If you have not yet created a portal account, you can set one up within a few minutes. Click on "My Account" from www.gleanerlife.org and then select "Create an account." Make sure you have your certificate number on hand to complete the process.

If you don't know your certificate number or have any questions about beneficiaries, contact Gleaner for help at 800.992.1894 or gleaner@gleanerlife.org.



“Meet the Voice of Gleaner”

When Sally Feldkamp started working at Gleaner Life Insurance Society 29 years ago, she thought her new coworkers were playing a prank when they said everyone had Friday afternoon off. “Every Friday, I would stay later than everyone to make sure it wasn’t a trick,” says Feldkamp. The Home Office later changed its hours to remain open all day on Fridays. Employees work on A and B schedules, alternating so one group has Friday off while the other works. As a result, Sally is the “voice of Gleaner” who callers hear when they telephone the Home Office nine days out of 10.

It’s the personal touch that allows Sally and other Home Office employees to get to know members. If you have ever called the Home Office, you know Sally’s voice. She’s the cheerful, helpful person who says “Gleaner Life!” and then promptly connects your call to the correct department. She is the first line of service in Gleaner’s business model, which strives to ensure every member and agent who calls the Home Office speaks with a person. In this age of automated messages and dealing with companies that outsource customer service, Gleaner stands firmly behind this customer-first model.

This is the reason Sally has stayed with Gleaner for most of her career. “I have grown to know so many people and have made so many friends with members. It’s been special to

see repeat generations of members — to see a new member getting married and purchasing a life insurance policy and then see them planning for retirement and finally hearing they are purchasing a Just For Kids® policy for a grandchild. It’s amazing to watch a family go full circle,” said Feldkamp.

“The personal contact with members sets us apart from others. I love getting to know everyone,” says Sally, and she truly means everyone. When COVID-19 forced the Home Office to close its doors to face-to-face meetings, it was hard on Sally. “I missed the connection with our members.”

When Sally isn’t at work, she’s spending time with her greatest joys — her children and grandchildren who include her son Derek and daughter-in-law Leah who live in Royal Oak, Michigan, with Charli, 2 years old, and daughter Corrie and son-in-law Sean who live in Onsted, Michigan, with Haydn, 9 and Maggie Joy, 7.

Despite the ways Gleaner Life has evolved over the years, the commitment to offering the best service to members and agents remains the same. This time-tested business model is one that Gleaner employees take pride in as they care for those they serve. “It’s been such a great job,” says Sally. “It’s home away from home five days a week.”

EVERYDAY ITEMS TELL GLEANER HISTORY



This ruler, manufactured in 1936 when Gleaner had existed for 42 years, recently was added to the Gleaner historical collection. Today, Gleaner is approaching its 129th birthday.

The last 128 years reflect many changes, and the Gleaner Frank Dick History Room helps to tell their stories.

To measure the success and stability of groups like Gleaner Life Insurance Society, people might use ratings, assets, or the 128 years since we were founded.

Another way might be with an old ruler, a clock, convention badges, and other items. These help measure some of the many changes weathered by the Society — and society in general — since Gleaner formed in 1894.

The ruler recently was furnished to the Home Office's Frank Dick History Room. It was used at the three most recent Home Office sites. In the 1960s it was used in the Gleaner Home Office's keypunch department where computer programming required punched cards. The ruler was manufactured when Gleaner headquarters were in Detroit, and proclaims "42 Years Dependable Life Insurance Service." That indicates the ruler was made in 1936. Forty-two years was remarkable then. Since then, the Society has protected families for 86 additional years through the end of the Great Depression, World War II, several recessions, and the COVID pandemic. On these pages are some other historical Gleaner items.

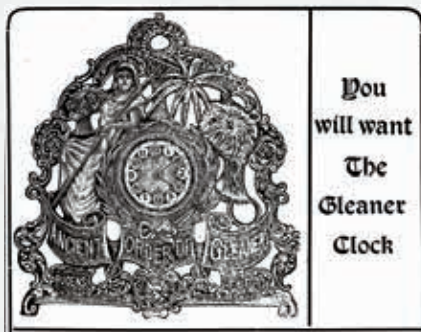
Arbor members voted on new members using the blackball method common among fraternal groups in the 1800s. They placed either a white marble to accept the applicant or a black marble to reject them into wooden boxes. (The word "ballot" comes from the Italian word "ballota," a "small ball for voting" or "secret vote using ballots." The method using colored rocks dates to ancient times.) Three black marbles



GET READY TO ELECT DELEGATES



rejected, or “blackballed,” an applicant. The voting box could be held over the shoulder to ensure voting would be secret, as this 1977 photo featuring Board of Directors members Leonard Davis and George Leonard illustrates. Arbor members were urged to “think twice before depositing a black ball,” and not to reject anyone for “petty jealousy,” as an 1899 article in *The Gleaner* stated.



**You
will want
The
Gleaner
Clock**

This bronze Gleaner clock originally was offered in 1902, long before digital timepieces. It also is shown in *The Monthly Gleaner*. It

was given as a membership prize prior to when life insurance was handled by licensed agents. The wind-up clock’s design includes the biblical figure of Ruth holding a sheaf of wheat on her lap, the Society’s name at the time (“Ancient Order Of Gleaners”), and the Society’s motto at the bottom, “Prudens futuri” (“Thoughtful for the future”). The clocks were manufactured by James M. Goodell of Austin, Illinois.



These are old premium receipts mailed to West Lockport Arbor (IL) between 1910 and 1956. They were sent to the arbor’s two Treasurers during that period, James Warthen and William H. Hawes, who took over in 1925. Note that no address was needed for Warthen beyond “Lockport, Ill.” Also note the 1 cent mail. The price doubled to 2 cents in 1952.

Culture has changed enormously, and smoking no longer is as common. This matchbook was made for Gleaner Life by the Universal Match Corp. of Detroit sometime between 1951 and 1957, when Gleaner Life moved its Home Office out of Detroit.



This 1948 cookbook described itself as the “The Gleaners Original Cook Book.” It was produced by Society members who attended First St. John’s Lutheran Church in Toledo, Ohio, and a copy was placed at the Home Office.



This pin at the Home Office is for members of the Junior Gleaner program, which began in 1926. These groups of young members elected their own leaders and had their

own meetings. Many of the early Junior Gleaners later served in World War II.



Uniforms and costumes were used by several Gleaner groups. The Kankakee Arbor (IL) Gleaner Women's Drill Team was one of the best known, especially during the 1940s. This uniform was donated by the arbor to the Home Office in April 1985.



Two of the Gleaner symbols — the wheat sheaf and the sickle — were included in a concrete medallion placed near the top of the Gleaner Home Office when it was built in Detroit in 1908. The building was sold when Gleaner moved operations to Birmingham, Michigan. Before the building was torn down in 1997, the wheat sheaf and sickle were saved and moved to the Home Office in Adrian.



This delegate badge was worn by *Gleaner Forum* editor Mabel Clare Ladd at the 23rd Biennial Convention held in 1947 in Ft. Wayne, Indiana. Ladd worked at Gleaner for 52 years starting in 1903. Her career spanned the eras of horses and wagons to the jet age, and she compiled Gleaner history documenting much of its first seven decades.



When the U.S. entered World War I in 1917, the military did not use a common identification method for all servicemen. Worried that some might be killed and never identified, Gleaner responded by issuing members in service a special ID coin. Each was numbered and had instructions for contacting the Home Office in Detroit. These were closer in size to the “dogs tags” the military eventually adopted prior to World War II.



Dartball — a dart game that includes scoring and outs like baseball — was a popular arbor activity. This trophy was awarded to Beaverville F Arbor (IL) in 1946 after it won its second Illinois League championship on April 7. All-Star teams also were chosen. Sulphur Springs Arbor, Illinois had the two team captains in Kenneth Clark and Sam Douglas.



Ribbons such as these were worn at conventions by arbor officers during the early 1900s. This one was for the Chaplain of Harrison Arbor (OH). Similar ones have been found by antique hunters. Nancy Johnson of Sulphur Springs Arbor (IL) recently spotted an Outer Guard’s ribbon from Mohawk Arbor (IL), posted in a Facebook group. Mohawk was one of 10 arbors in Grundy County, Nancy’s husband Carl reported. The symbol of the sickle, included in these medallions, was used less after 1923 when the Soviet Union adopted its hammer and sickle emblem. The Society voted to update its name to Gleaner Life Insurance Society at the 1931 Biennial Convention.



This glass is part of a set commemorating the Society’s 1979 convention in Toledo, marking its 85th anniversary. The convention also marked the formal installation of Frank Dick as the Society’s sixth President and CEO. He is shown in this photo from the 1979 “Roaring ’20s” convention along with Fraternal Vice President Bill Warner, wives Shirley Dick and Sharon Warner, and others.



DuPage Valley Arbor (IL) was represented with this button in 1915, manufactured in Chicago.

YOUTHS DIG IN WITH **GIVE AND GROW**

You're never the wrong age to plan ahead for your own project to assist others.



Reyna and Travis Matzke of Bradenton, Florida, completed a 2020 project that supplied red noodle bean seeds.



The Rev. Kaija (kneeling) and the Rev. Okello pose with the Chummy Okra. This variety is of interest because it will grow compact, ideal for the Refugee Seed program.

It's never too late or too early to help others. By making Gleaner Life's Give and Grow part of their plan, youth members are discovering they're old enough to make an impact in their communities, and even around the world.

Reyna Matzke was one of several teens and preteens who completed Give and Grow projects in 2022. Her seed-packaging project in November helped her grandparents who are agricultural missionaries with Day 3 Seeds, an agricultural program. Reyna had asked her grandfather how she could help.

The Matzkes and Reyna's grandparents have supported the work of Pastor Raymond Kaija in Uganda. The Seeds for Souls East Africa organization uses seeds in its Widow Seed program. It helps widows earn a small income by growing seed-saving crops. The seed crops of Meta Tomato and Chummy Okra needed to be further shelled, cleaned, packed into seed packets, and sent to Uganda.

The Gleaner grant purchased seed packets, labels, and shipping. "I prepared vegetable seed packets by putting a label on the packet and a level spoon of seeds," Reyna reported. "It was cool to know that my time had an impact across the globe."

The idea of using Give and Grow to fund and promote her project came from her mother, Bethany Matzke. "I work for Joseph Wietecha, a Gleaner representative in Bradenton, Florida," Bethany explained. "That is where I learned about the Just for Kids® life insurance and Family Days. I have enjoyed listening to clients who have benefited from Gleaner." A similar project in 2020 helped the family send out red noodle bean seeds with the help of some of their children's school friends.

The projects also have had an impact with the Matzke family. "We worked on this program as a family too," Bethany reported. "It was fun to bond through the service project. It has been interesting to discover how Reyna's free time here, empowered by Gleaner's Give and Grow grant, produced a tangible connection to people to Uganda."

The project was chosen as 2022's fourth quarter bonus winner, which Bethany said will assist more people. "That means more garden crops and seeds!"

Two other 2022 Give and Grow recipients were brothers Evan and Chase Rector, who both attend school in New Concord, Ohio. Although a college town, New Concord also is in rural Appalachia. Many families there face food insecurity. Evan Rector's project helped provide food for the food pantry at College Drive Presbyterian Church. Lead Pastor Keith Taylor notes that the church food pantry serves nearly 85 families, a significant number for the village's size.

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 21** in the second **Caro Arbor** photo.



Evan Rector helped a church food bank meet needs in New Concord, Ohio.

Supplies to the Mid-Ohio Food Bank have been lower than usual so Evan, a sophomore at John Glenn High School, was led to use Give and Grow funds to buy groceries and donate them to the church pantry. Evan's mother Tracy notes that while grocery shopping with teens is always an interesting adventure, Evan learned a bit about how far money stretches on food these days with inflated prices.



Chase Rector (left), with head coach Rob Ellison, helped make it possible for other students to compete in local archery shoots.

Chase Rector, meanwhile, used a \$250 Gleaner Gives award to help his middle school's archery team defray registration fees for other students to attend local fun shoots. These are opportunities for young archers to gain experience in

competition, but some could not afford the fees. The grant was used by the Archery Boosters to cover registration fees for some of their 60 archers in the winter-spring events. "Having opportunities to serve in different ways is great for teens and we are thankful that Gleaner provides programs such as Give & Grow to help my boys shape a service-minded approach as they get closer to adulthood," their mother added. "Plus, my kids can opt to do a project each year and may try different things to make an impact."



Drew Chang purchased snacks and treats to help facilitate a three-day teachers training seminar.

Another great project was completed by Drew Chang. He worked with his mother to encourage and assist district elementary school teachers with sessions held over three days. Each day was devoted to helping different grades with the heavy issues facing teachers including writing instruction, students' social-emotional needs, and assessments. To make the sessions better, Drew's project provided snacks and drinks throughout the three days. There also was candy on each table. "They were SO excited about all of the treats, and it helped our work on these days to be productive, positive, and efficient," his mother Laura reported.

Gleaner Life makes it easy for benefit members of any age to help others. Applicants who are awarded a viable Give and Grow service project grant are then placed into a quarterly drawing during the quarter of their project to become eligible for a \$1,000 bonus to the charity of their choice. Plan at least six weeks ahead and apply at www.gleanerlife.org/giveandgrow, or call 800.992.1894.



How to have a LONG, HEALTHY retirement

“How to Retire and Not Die” by agent Gary Sirak uses easy planning tools to add purpose and passion as key parts of your retirement.

It never ceases to amaze agent and author Gary Sirak how much his clients will plan for highlights during a trip to Italy, yet how little they plan for post-career highlights.

“It blows me away that people spend more time figuring out their two-week vacations than they do figuring out their retirement,” said Sirak, explaining why he wrote his latest book, “How to Retire and Not Die.” It’s a fun, quick read about planning a retirement filled with the same sort of passion you’d expect from a vacation.

Our needs for passion and purpose appear in the book's first story drawn from more than 40 years as a financial advisor. Gary's father started Sirak Financial Services in 1957 and had a client who had just agreed to sell his own business for \$10 million. Gary was happy for him, but his father was worried:

"All he does is work. It's his passion. It's his purpose. And he's about to lose them, and that's not good."

"Passion? Purpose? Who needs those," Gary asked, "when you've got 10 million bucks?"

"Everyone. Gary, it's not about money and it never will be," his father replied, adding that they'd soon be at the client's funeral if he didn't figure out his retirement's passion and purpose. The prediction proved tragically correct. The client died within two years.

This is not a gloomy book, however, because Sirak focuses on positive ways to avoid similar outcomes. He explains how to build in more of what you enjoy. This begins by knowing yourself and why you're retiring. Some people don't need to fully retire, and assessing your needs comes first. "Getting to know yourself is the only shot you have at getting retirement right," Sirak writes. Part of this involves simple lists such as your "WishList" — similar to a "bucket list" but more hopeful. Others, called your "Retirement Key," identify your "hates," "likes" and "loves." Finally, there are simple techniques such as his "Three Steps" that combine accountability with flexibility to get things accomplished in work and retirement.

All of these help prioritize your "passions" and identify your "purpose." Your passions are the things that make you feel like a kid, give you enthusiasm, and help you stay young. Your purpose consists of what you do for others, and Sirak provides numerous ideas. The best purposes work in tandem with activities that also happen to be passions. Gleaner members can relate with arbor events, Give and Grow projects and other fraternal activities. These give Gleaner members what Sirak would call "scaffolding," support for people to build their own structure. The plan — the third of Sirak's "3 Ps" — is to put it all together and build a life that you "retire to."

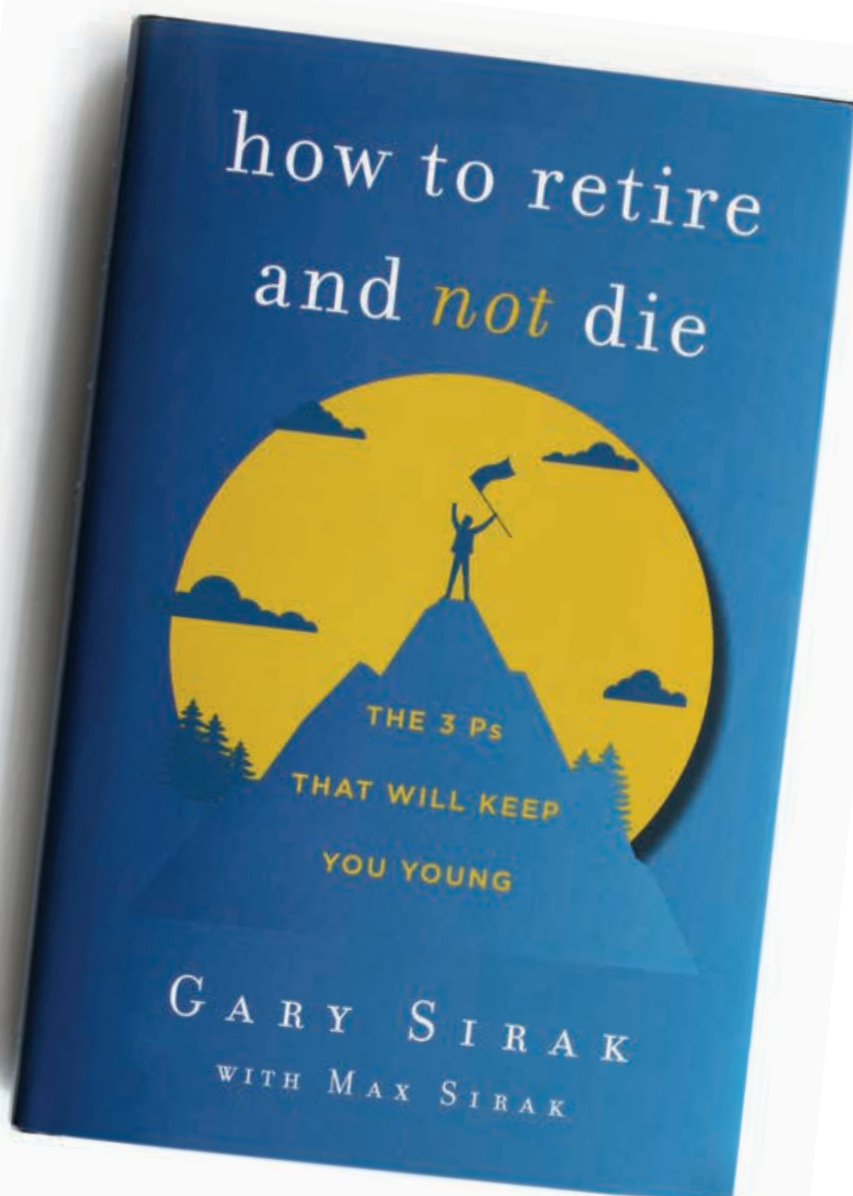
This is not a financial planning book, as Sirak emphasizes in the introduction. Yes, there are valuable tips about the value of "retirement jobs" and how to leverage your experience to make one. The emphasis is on living, however, rather than finance. "You can't retire if you don't have money, but once that's

over, what do you do with the rest of your life?" Sirak asks in one of his YouTube talks. "I was watching friends and clients who couldn't figure out the rest of their life and just died."

Readers benefit from practical advice about finding someone they could use as a retirement model, social networks, and the rewards of becoming a volunteer or even a mentor. The book is full of relatable examples. Sirak keeps it humorous as he shares his love of mochas, 1960s-'70s music, and whiskey old-fashioned drinks. There's even a retirement metaphor in making an old-fashioned for the first time, cleaning up the mess, and trying again until you get the recipe right.

Successful retirements full of passion and purpose are like that. They take planning, practice and a recipe of likes and purpose. "If you can figure out what your passion is and do what you love," Sirak says, "you're going to have a great retirement."

To order your complimentary copy, visit www.gleanerlife.org/Sirakbook.



Gleaner Life Insurance Society Statements of the Society's Financial Condition

December 31, 2022

Gleaner Life Insurance Society's financial strength continued to grow in 2022. Total premium increased \$6.7 million from 2021 (after adjusting for ceded annuity reinsurance premium). First year annuity premium including single increased \$7.4 million (17%), annuity premium in total was up \$7.4 million (17%). Life premium in total was down \$659,000 (5%).

The Society's balance sheet continues to be very strong, with a high-quality investment portfolio and a very strong member surplus position. The Society's assets are \$1.3 billion as of Dec. 31, 2022. Gleaner's stable financial foundation supports our members' financial and community engagement goals and our future business initiatives.

We experienced a \$8.3 million increase in member benefits paid compared with the previous year (after adjusting for ceded annuity reinsurance). Annuity surrenders increased \$5.6 million and life surrenders increased by \$1.1 million, while life death benefits increased \$1.6 million and annuity death benefits decreased \$682,000.

Gleaner's investment portfolio continued to perform well in 2022 and net investment income increased \$2.7 million as interest rates have risen in the past year. The Society's diversified investment portfolio is built on prudent policies and practices. Gleaner's conservative philosophy and professional management provide a sound foundation for our investments.

The Society's bond portfolio (after adjusting for ceded annuity reinsurance) is 90.0 percent investment-grade quality. We have an overall bond portfolio rating of "A-" as of Dec. 31, 2022. Mortgage loans, certificate loans, cash and short-term investments, high yield instruments, stocks, real estate, and other invested assets (including derivatives purchased to support our indexed solutions) comprise the remaining portions of our investment portfolio.

As of year-end 2022, we have \$34.4 million of preferred and common stock holdings. \$33.9 million of preferred stock is held as part of the reinsurance arrangement with Heritage. Our common stock holdings include capital stock requirements

(\$1,404,000) for our membership in the Federal Home Loan Bank of Indianapolis (FHLBI). Gleaner is a member of FHLBI to enhance our liquidity position and have ready access to reliable, low-cost funds.

Also, the Society is proud to report it continues to operate with zero debt!

Gleaner's 2022 surplus is \$119.3 million — a \$2.1 million increase from year-end 2021. Our surplus has increased \$38.5 million since 2012. The Society's surplus ratio remains above the average of 25 leading life insurance companies. We have \$109.77 of assets for every \$100 of liabilities.

(Independent Comparative Report: Standard Analytical Service Inc.).

Our surplus increased due to decreases in our Asset Valuation Reserve (AVR) of \$8.1 million, offset by a net loss of \$1.8 million and other unrealized losses of \$2.9 million. AVR is capital required to be set aside by an insurance company to hedge against declines in the risk, credit quality and value of invested assets. AVR is mandatory under state and NAIC financial reporting to protect against the natural fluctuations in investments. Because of this additional reserve, credit rating agencies often add the AVR and Surplus together to get a more accurate picture of total capital.

We recorded a net loss of \$1.8 million in 2022, compared with net loss of \$1.4 million in 2021. The net loss in 2022 was due to a combination of factors. Expenses increased \$416,000, which included one-time costs of \$816,000 for management restructuring. Community engagement costs increased \$517,000 as Family Day programs were reintroduced after COVID and expenses for the 2023 convention were accrued.

Gleaner affirms its commitment to containment of operating expenses, a disciplined approach to setting credited interest rates and appropriate pricing of new financial solutions. Successful management of our investment portfolio has also resulted in fewer realized losses.

In January 2023, **rating agency KBRA** affirmed our rating at **“A-” (Excellent)** with a stable outlook. On March 8, rating agency **A.M. Best** also affirmed its rating for Gleaner Life at **“A-” (Excellent)** with a stable outlook.

The Society continues to be in very strong position. Our continued positive growth, and our financial strength improvement is attributed to the Society’s management team, our independent agents, dedicated staff and key relationships with our business partners. And of course, our success always lies with YOU, our members, and your commitment to financial security and community service.

The Society recognizes the importance of helping our members achieve financial security and stability while also supporting our fraternal spirit in the communities in which we live and work. We are focused on maintaining a strong and improving financial position through all types of economic conditions. The Society has committed to protecting our members and maintaining your trust and confidence as we begin our 129th year as your fraternal benefit society! Gleaner will continue to make responsible decisions in the best interests of our valued members and the Society’s long-term financial strength.

Todd M. Warner

Senior Vice President, Chief Financial and Investment Officer

2022 financial statements are unaudited. The audit is not expected to be complete until May.

Balance Sheets

	December 31	
	2022	2021
ASSETS		
Investments		
Bonds	\$1,219,935,913	\$1,229,282,142
Stocks (preferred and common)	23,612,100	36,464,714
Mortgage loans on real estate	11,898,687	20,583,314
Real estate, net of depreciation	1,204,803	1,375,926
Cash and short-term investments	32,180,753	28,202,081
Certificate loans	33,068,366	33,486,747
Derivatives	3,364,630	3,761,723
Other invested assets	15,578,843	29,559,431
Invested Assets	<u>1,340,844,095</u>	<u>1,382,716,078</u>
Accrued investment income & other receivables	16,430,744	19,677,555
Other assets	609,994	544,253
Total Assets	<u>\$1,357,884,833</u>	<u>\$1,402,937,886</u>
LIABILITIES AND SURPLUS		
Certificate reserves and contract liabilities	\$492,647,539	\$533,577,264
Accrued expenses and other liabilities	725,209,499	732,234,326
Interest maintenance reserve	7,122,191	7,244,444
Asset valuation reserve	8,044,054	12,646,237
Total Liabilities	<u>1,233,023,283</u>	<u>1,285,702,271</u>
Surplus	<u>124,861,550</u>	<u>117,235,615</u>
Total Liabilities and Surplus	<u>\$1,357,884,833</u>	<u>\$1,402,937,886</u>

Statements of Operations

	December 31	
	2022	2021
INCOME		
Net premium income:		
Life	\$12,607,776	\$13,267,186
Annuities	55,129,414	47,739,892
Accident and health	1,912	2,485
Net investment income	50,675,480	47,959,551
Other income	4,687,395	3,286,057
Total Income	<u>123,101,977</u>	<u>112,255,171</u>
EXPENSES		
Increase in certificate reserves	35,548,344	41,024,855
Member benefits	43,827,070	35,508,231
Commissions	4,117,044	3,903,743
Other operating expenses	14,862,849	14,446,689
Refunds to members	948,450	783,690
Remittance of investment income on funds withheld account	10,396,891	13,073,361
Gains released from IMR due to reinsurance	14,033,507	9,047,743
Total Expenses	<u>123,734,155</u>	<u>117,788,312</u>
Income from Operations	<u>(632,178)</u>	<u>(5,533,141)</u>
Net realized investment gains (losses)	(1,189,606)	4,054,535
Net Income	<u>\$(1,821,784)</u>	<u>\$(1,478,606)</u>
SURPLUS ACCOUNT		
Surplus at December 31, previous year	\$117,235,615	\$124,861,550
Net income	(1,821,784)	(1,478,606)
Other surplus adjustments	3,928,178	(6,147,329)
Net change in surplus for the year	<u>2,106,394</u>	<u>(7,625,935)</u>
Surplus at December 31, current year	<u>\$119,342,009</u>	<u>\$117,235,615</u>

ARBORS *in action*

As the holidays approached and cold weather set in, many of our arbors expanded their efforts to help those in need. Using funds provided by Gleaner, arbors partnered with local organizations to support a variety of programs including holiday food baskets for the needy, Christmas toy drives for children, and much more. The last few months also found arbors carrying on the longstanding tradition of hosting special dinners and receptions to honor local charities and present their generous donations.

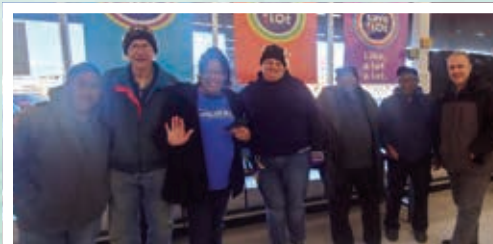


Adrian Arbor (MI) donated a high quality, state of the art scanner capable of scanning virtually anything to the Lenawee Historical Society. The new scanner is capable of converting a 35mm slide into an 8x10 (or larger) digital file without any loss in fidelity. The Historical Society and the Arbor held an open house to showcase the capabilities of the new machine and to demonstrate how it will be used by the Society. The open house allowed community members to convert their own negatives or slides into high-resolution digital files.

The Historical Society shared with arbor members some negatives which were severely damaged. The scanner was able to pick up the image that volunteers thought may have been lost. They are excited to start working through negatives that have been donated to the society.

Buckeye City Arbor (OH)

teamed with the National Christian Network to provide 75 turkeys and 75 boxes of stuffing to the needy in their congregations for Thanksgiving. The National Christian Network includes four churches in Columbus. The Sunday before Thanksgiving, each church pastor distributed the donations at their churches.





Caro Arbor (MI)

members presented gifts and food to adopted families within the Caro community for Christmas.



Champion Arbor (MI)

hosted a pizza party and made Christmas cards for 500 Michigan inmates. Christmas cards were signed, stuffed, sealed, and stamped by volunteers.

Chester Arbor (OH)

sponsored an appreciation luncheon for the National Alliance of Mental Illness (NAMI) organization volunteers from Franklin, Delaware and Morrow counties. NAMI is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness. A potato bar and cheesecake was served. The theme of the day was "You make a difference." Each was given a plaque with that inscription, an ornament with that hand-painted saying, and a package of M&M's reminding them "You make a difference more & more every day! Many thanks for all you do!"





Glen Arbor (MI) celebrated an early Thanksgiving luncheon with Clio area seniors. The menu consisted of turkey, scalloped potatoes, stuffing, green beans, coleslaw, cranberries, rolls and pumpkin rolls. The meal was prepared and served by arbor members.



Grand Arbor (MI) hosted an Impact event at the Rockford Equest Therapeutic Riding Center in November. Youth participants learned about horses, brushed and rode them in a heated arena. Some of the children were so excited they could hardly contain themselves. There was an overlook room for children who were waiting for their turn to ride. They colored pictures of horses and got face paintings. A luncheon was provided for all. Promotional items for children and adults were available to take home.

Grand Blanc Arbor (MI) hosted a Christmas party for Xceptional Heroes, an organization in Genesee County, Michigan, that facilitates social, recreational and life skills opportunities for young adults with cognitive and intellectual disabilities. The party was a formal event held December 17 at Faith Lutheran Church in Grand Blanc. The Arbor provided dinner and snacks, decorations, a DJ, professional photographer, and photo booth for 88 Xceptional Heroes attendees. A dozen volunteers decorated, served dinner, and cleaned up after the festivities. Dressed in their finest attire, the Heroes were able to enjoy an evening of dinner, dancing, karaoke and socializing with friends. The love, acceptance, encouragement and hope they show to each other and to us as well was overwhelming.



Gulf Coast Arbor (FL) hosted Christmas for local children. The day included pizza, snacks, drinks and presents handed out by Santa and Mrs. Claus, who were escorted by a motorcycle club. Each child was called up to meet with Santa and Mrs. Claus and receive a gift and take photos.



Jasper County Arbor (IN) planned a Community Movie Event at a local movie theater, Fountain Stone Movie Theater in Rensselaer. This event was open to the public and completely free. A small popcorn and soft drink were supplied to the first 150 attendees (adults and children). The arbor also passed out coloring books and candy canes to all attendees. There were three movies available for families to view: “Home Alone,” “Polar Express” and “A Christmas Story.” “This was an amazing event that we loved doing. It allowed us to sponsor a fun holiday event while supporting a local business,” said Marissa Hornback.



Legacy Arbor (MI) hosted a food drive for the Fishes & Loaves food pantry in Adrian, Michigan. A total of 297 pounds of food were collected thanks to the generosity of the Gleaner Life Home Office staff. The arbor also donated \$500 to the food pantry to help with additional needs.



Michigan Thumb Area Association

hosted an evening at the Sloan Museum in Flint, Michigan. Attendees received dinner tickets, an entry for a raffle prize, and a Gleaner flashlight. They then explored three halls open at the museum: Discovery Hall, The Durant Gallery for vehicles, and The History Gallery. Discovery Hall featured hands-on exhibits which included a vacuum-tubed wall, a water table, and much more. A group of boys had a blast playing on the wall where they could move pieces and make a ball roll to different spots. The vacuum tube was a huge hit as well as you could put colorful scarves and poofs through the tubes and watch them fly out. The Durant Gallery featured many old cars on display, included a few concept cars. The History Gallery showcased a handmade birch wood house and canoe. Lots of fun was had by all.

Maple City Arbor (MI) held a Veterans Day luncheon at the Sam Beauford Woodworking Institute. A total of 144 people were served cider, donuts and a BBQ luncheon. Michigan State Representative Bronna Kahle was in attendance. The Sam Beauford Woodworking Institute provides free programs to the Woodworking Warriors program, an effort to provide veterans with opportunities for personal and professional growth.



Rivertown Arbor (MI) collected donations for Hand2Hand, an organization in Jenison, Michigan, that provides food for children on the weekends to help combat food insecurity. In addition to food donations, the arbor donated \$500 to the organization.



Sulphur Springs Arbor (IL) hosted a Community Service Awards presentation on Dec. 3, 2022. Attendees enjoyed a buffet dinner of fried chicken, ham, green beans, mashed potatoes, gravy, salad, rolls, and chocolate cake. President Mark Wills explained Gleaner highlights to our guests. Secretary Nancy Johnson invited each award recipient up front to receive their award and read their lists of community services. Recipients of the awards were Karen Wills, Melissa Dunning, and Bristol Sjostrom.



USA Arbor (MI) purchased 72 \$25 gift cards to Luke's Supermarket in Sebewaing, Michigan, and labeled each gift card with a note saying "Merry Christmas! \$25 card courtesy of the USA Gleaner arbor." Arbor members and other helpers including several youths handed out the gift cards to random patrons as they entered the store. "The kids love helping out with our activities, so we let them give the gift cards away. Some people refused the gift cards so they could be given to those that needed them. Everyone was surprised at the thought, and we were able to spread some Christmas cheer in our community," said Sherri Thorp.



Vulcaner Arbor (MI) donated a ping pong table to the reward room at Vassar High School. Six Gleaner members helped assemble the ping pong table. An arbor member is also building an entertainment lock cabinet for the Atari system for the reward room, which students will be able to go and enjoy as a reward for good behavior.



White Pine Arbor (MI) donated funds to the Ogemaw youth wrestlers to help purchase uniforms and participate in a tournament. The arbor presented the wrestling club with a check for \$1,000.00.

Black Swamp Arbor (OH) completed a blanket project with the junior high and high school Sunday School students from the Apostolic Christian Church. Arbor members and the youth cut and tied many fleece blankets. Others had cut and braided edges for a different type of blanket. The children and some adults finished 88 blankets. These blankets will be donated to the Christian Aid Ministries and will be shipped all over the world.

In January, **North Baltimore Arbor (OH)** members visited City Mission, a shelter in Findlay, Ohio, to provide extra support and helping hands to those in need at the shelter. Arbor members helped prep and serve the evening meal to the patrons who stay at the shelter, as well as the public window where anybody can come and receive food to go. They also provided health and beauty supplies, toilet paper and needed cleaning supplies to the shelter. While some members served dinner, others helped sort and organize food items stored in their inventory; and sorted coats, hats and gloves that were donated by the community to the shelter.

Tecumseh Arbor (MI) members gathered at Fieldstone Assisted Living to hear Ear Candy entertain with songs from the '60s, '70s and '80s. Ear Candy is a trio of upbeat singers and an accomplished piano accompanist. Before leaving, arbor members distributed bags containing sugar free candy and word games to the residents.

DID YOU KNOW ALL GLEANER MEMBERS ARE PART OF AN ARBOR?

Through their arbor, members have the opportunity to have a voice in how the funding from Gleaner is used to help others. If you aren't active with an arbor, now is the perfect time to find one near you.

Visit www.gleanerlife.org/arbors, call Gleaner's Community Engagement Department at 800.992.1894 or email communityengagement@gleanerlife.org.



Officers for Zelie Arbor (PA) include (from left) Doreen George, Secretary-Treasurer; Donn George, President; Evan George, Media Reporter; and Scott George, Vice President. Not pictured is Randy Herbe, Chaplain.

GLEANER WELCOMES NEW ARBOR in Pennsylvania

Gleaner Life recently welcomed a new arbor in Zelienople, Pennsylvania. **Zelie Arbor (PA)** serves in Butler County, about 25 miles north of Pittsburgh on the western side of the commonwealth. Gleaner Life was licensed in 2018 to operate in Pennsylvania.

Zelie Arbor marks Gleaner Life's arbor return to the Keystone State. In the early 1900s, four arbors were active in Pennsylvania but were consolidated with the Detroit Home Office's Temple Arbor during World War II.

50-YEAR MEMBERS

Arkansas

Elizabeth K. Anderson, *Siloam Springs*

California

James T. Tulk, *Long Beach*

Florida

Kathleen T. Martin, *Bushnell*

Illinois

Diane L. Eartly, *Coal City*

Floyd W. Linton, *Chicago*

Kathleen Parlor, *Trilla*

Ray C. Tholen, *Carterville*

Virginia C. Tholen, *Carterville*

Michigan

Dennis L. Alleshouse, *Battle Creek*

Gerald M. Beck, *Gladwin*

Stacy Jo Burden, *Lenox*

Dawn A. Depner, *Jackson*

Jerry Lynn Drury, *Owosso*

Brigitte H. Fleming, *Chippewa Lake*

Charles E. Fleming, *Chippewa Lake*

Darlene C. Hutchens, *Elk Rapids*

Tanya Lewis Quinn, *Dearborn*

Scott Russell Mapes, *Vestaburg*

Heather Ann Settles, *Jackson*

Carl R. Staffen, *Morley*

Missouri

James L. Gautz, *Stotts City*

Karon J. Gautz, *Monett*

Heather L. Hill, *Buffalo*

Nebraska

Harry A. Gavin, *Omaha*

Ohio

Shelby Lynn Burch, *Cardington*

Gerald J. Fletcher, *Sunbury*

Oklahoma

Vicki Oliver, *Mustang*

Texas

Felecia Faith Carroll, *New Braunfels*

75-YEAR MEMBERS

Armed Forces, Americas

Kenneth R. Riberdy

Arizona

Ronald Dean Cook, *Tucson*

Colorado

Kathryn A. Mulligan, *Fort Collins*

Florida

Ada V. Anderson, *Jacksonville*

Wendell Yates, *Seminole*

Georgia

Richard Wisniewski, *Ball Ground*

Illinois

Walter C. Obman, *Plainfield*

Rex W. Reinagle, *Piper City*

Margaret L. Wood, *Rantoul*

Indiana

Constance R. Balkenbusch, *Fort Wayne*

David J. Mains Jr., *Albion*

Michigan

Connie Lou Beach, *Six Lakes*

Marlene E. Cummings, *Rodney*

John Freer Jr., *Mattawan*

Audrey I. Fryover-Swanson, *Mason*

Leslie A. Hintz, *Traverse City*

Phyllis Rae Hogle, *Lakeview*

Keith L. Litchfield, *Williamston*

James M. Middaugh, *Parw Parw*

Lana J. Portwood, *Brighton*

Dale H. Powers, *Bitely*

Delane H. Ruess, *Owosso*

Sandra R. Siegle, *Pittsford*

Lee H. Sparks, *Cassopolis*

Andrew E. Stanley, *Barryton*

Minnesota

Michael H. Diemer, *Mahtomedi*

Ohio

Gloria A. Benschoter, *Bowling Green*

Robert B. Curran, *Millersport*

Joann Parker, *Wauseon*

Robert A. Payne, *Shelby*

Tennessee

Sheila R. Johnson, *Crossville*

Texas

Doris Dunham, *Lewisville*

Wisconsin

Gerald R. Baltz, *Ellison Bay*

John H. Walters, *Oshkosh*



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Strategic Choice Indexed Annuity® gives you the power to plan for retirement on your own terms. By allocating your annuity premiums to fixed and indexed accounts, you can maximize long-term growth without losing value when markets perform poorly. The index-linked feature allows you to take advantage of the upside potential increases in the index, subject to the participation rate, while protecting you from losses if the index return is negative.

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- Competitive current interest rates for fixed allocations
- Surrender charge period of seven years¹
- No annual maintenance fees

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Gleaner
Life Insurance Society

www.gleanerlife.org



5200 West U.S. Highway 223
P.O. Box 1894, Adrian, MI 49221
p 800.992.1894 | f 517.265.7745



Sharing with Sheryl

With each season, we welcome new reasons to celebrate. I enjoy getting out more and more as the weather warms up. Staying active helps me clear my mind and nature reminds me of the beauty in everyday life.

With spring and summer on the horizon, you might need to whip up recipes for family gatherings or cookouts with friends. I lean towards creating healthy recipes when bringing a dish to pass. Some of my favorite recipes don't necessarily look healthy but, by substituting ingredients, they are often more heart healthy and easier on the waistline.

Over the years, I have found creative ways to modify some of my favorite recipes, especially if the recipe calls for anything dairy. I often use almond or soy milk instead of a variety of dairy products such as sour cream, yogurt and, of course, cow's milk.

Sure, it might be easier to find a recipe that is already on the healthy side, but if you have some favorite recipes or recipes passed down through generations, you probably want to keep them as close to the original as possible.

Do you have a favorite recipe, but want to be more health conscious? Try some of these popular substitutes.

If the recipe calls for ...

Butter: Try using coconut oil.

Cream cheese: Try almond or soy milk? Simply reduce the amount by a tablespoon.

Sugar: Try using maple syrup or honey.

Eggs: Try applesauce or bananas.

Of course, these substitutes are just a few of many out there to adapt recipes. If you find yourself in need of cutting out something for health reasons or if you just want to be more health conscious, I encourage you to experiment with your own substitutions!

On the next page, I am sharing a popular recipe made with healthier alternatives, so you can indulge without jeopardizing your daily calorie count.

May you enjoy many blessings during this Easter season!

Sincerely,

Sheryl Clark,
Wife of President and CEO Anthony Clark

HOMEMADE GRANOLA BARS

If you like granola bars but don't love the added ingredients often found in popular store-bought varieties, below is a simple delicious recipe.

Ingredients:

1 cup of dates	1 cup roasted almonds
¼ cup of honey	1 ½ cups oats
¼ cup of creamy peanut butter or almond butter	½ cup dark chocolate chips

Directions:

Blend dates to form dough-like consistency.

In a large bowl, combine dates, oats, almonds and dark chocolate chips.

Use a small saucepan to warm honey and peanut butter over low heat. Stir often. Once creamy, pour over dry mixture and then stir until well mixed.

Transfer to a baking dish or parchment paper and spread it into a large rectangle. Then, press the mixture down to flatten. Next, cover the mixture and place in the freezer for 15 minutes or until firm.

Finally, cut into rectangles and store in an air-tight container.



BENNY'S PAGE

Hi, Kids!

Spring is officially here! I don't know about you, but I love this season because of the new blooms that appear on trees and pop out of the ground. I can't wait to see the tulip bulbs I planted in the fall pop into beautiful flowers. While I await these blooms to fill my vase, I decided to make some of my own flowers! They are easy and fun. I hope you'll make some, too!

HANDPRINT LILIES¹

Supplies needed:

- Colored paper
- Green and yellow pipe cleaners
- Scissors
- Pencil
- Clear tape

Instructions:

1. Trace the outline of your hand onto the colored paper.
2. Cut the traced handprint.
3. Curl the bottom of the hand cutout into a cone and secure it with tape. Leave a small hole to fit a pipe cleaner through.
4. Take a round pencil and curl each one of the fingers of the handprint outward.
5. Next, grab the pipe cleaners. Cut the yellow one so it is about six inches long, then bend it in half.
6. Make a small hook on the end of the green pipe cleaner and loop it over the bend in the yellow pipe cleaner then wrap it around to secure it in place.



7. Next, bend one side of the yellow pipe cleaner in half again, leaving the other side straight. Take the longer yellow piece and wrap it tightly around the shorter side as many times as you like. Trim the remaining piece.
8. Finally, take the pipe cleaner stem and poke it through the middle of the handprint flower, pulling it all the way through so the green stem is below the flower and the yellow part is in the middle of the flower.

Take care!

BENNY

The Benevolent Lion



¹<https://onelittleproject.com/handprint-lilies/>



FIND 7 DIFFERENCES



Hand, Monkey, Bear's Mouth, Buffalo, Elephant, Mouse, Giraffe and Hedgehog



*Move ahead this
Easter season*

The Easter season includes a call to go forth courageously. Why be paralyzed with fear and remain at the empty tomb? The resurrection offers us the mightiest of encouragements: God loves us all, all things are being worked together for good, and death is defeated. May you spring forward with inspired plans for each season this year, and "Fear not!"