

FORUM

Growing financial security p. 14

Best
GIVE
AND
GROW



p. 4

Financial responsibility for children p. 18

Family Days go back in time p. 12



Gleaner
Life Insurance Society





Foundation 9

In a solid foundation, every brick matters.

Financial independence starts with a solid foundation. With Foundation 9, a flexible-premium annuity, you can watch your money grow tax-deferred with the power of compounding interest. Later in life, you can turn your solid foundation into a steady stream of lifetime income.

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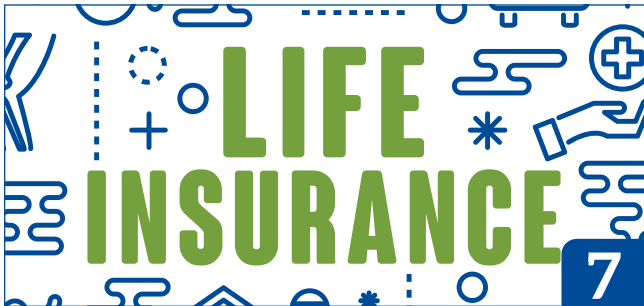
- **Competitive current interest rate with a guaranteed minimum of 1.00%.**
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- **Additional premiums not subject to an extended surrender charge period.**
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Start laying a solid foundation for your financial future. To learn more about Foundation 9, contact your Gleaner agent, listed on the back of this publication. If you don't have a Gleaner agent, visit www.gleanerlife.org to find one.

Gleaner
Life Insurance Society
www.gleanerlife.org

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The Gleaner Life
Foundation Series
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- 4 Best Give and Grow projects of 2021**
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- 7 Understanding types of life insurance**
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- 12 Events: Family Days go back in time**
Remember the low-cost days of taking a family to visit attractions? They're still here! Enjoy old-fashioned fun at old-fashioned prices with Gleaner Life's remaining Family Days events.
- 14 Growing your financial security**
With inflation raging and stock markets in flux, it may not seem like a season for growth. Using time-tested methods, however, you can cultivate a more secure future for loved ones.
- 18 Financially responsible kids**
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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 13 for the answer.



@GleanerLife



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Forum Magazine is produced quarterly at Gleaner's Home Office by Dustin Everden, Mark Lenz, Chuck Monahan and Julie Tison. For questions regarding this publication, please email forum@gleanerlife.org.

Thoughts from the president

Dear valued Gleaner members:

2021 will go down as a year of continued progress for your Society! See the summary of our annual financial statements on Pages 10-11 from CFO Todd Warner and Treasurer Kaylene Armstrong. While we ended 2021 with less member surplus than we started, you will see much of the decrease went to increases in our asset valuation reserve (AVR), which is recognized as a surplus allocation. The total decrease in member surplus plus AVR year-over-year was much smaller.

Our rating agencies, A.M. Best and Kroll Bond Rating Agency, recognized our continued strong performance by affirming our “A-” ratings with a “Stable” outlook, as we increased our life insurance sales for the fourth consecutive year. Our statutory operating loss was driven by life new business growth, expenses related to the termination of our frozen defined benefit plan, some extra COVID-19 mortality expense and continued frustratingly low interest rates.

I want to personally thank our Home Office team for all the hard work that went into making 2021 such a success. On April 1, we introduced our first-ever electronic application to our independent agents. In late summer, we expect to implement our single-premium immediate annuity (SPIA) solution, which will allow our agents to illustrate annuity payout proposals in the field in real time for the first time ever. Guaranteed monthly income and “longevity credits” on lifetime income solutions help members and potential members plan their retirement income strategy. Later this year we also plan to refresh our popular indexed universal life solution, Strategic Choice IUL®, which we first introduced in 2017.

As we approach Easter, with all the strife around the world and a seemingly needless war across the ocean, we pray for peace and the well-being of the Ukrainian people:

“Don’t worry about anything; instead, pray about everything. Tell God what you need and thank Him for all He has done.”
Philippians 4:6

Wishing you and your families a happy, healthy, prosperous 2022!

Fraternally,



Kevin A. Marti
President & CEO

P.S. Consider these words of wisdom, which adorned the walls of one of Mother Teresa’s orphanages:

Do It Anyway

*“People are often unreasonable and self-centered
— forgive them anyway.*

*If you are kind, people may accuse
you of ulterior motives
— be kind anyway.*

*If you are honest, people may cheat you
— be honest anyway.*

*If you find happiness, people may be jealous
— be happy anyway.*

*The good you do today may be forgotten tomorrow
— do good anyway.*

*Give the world the best you have
and it may never be enough
— give your best anyway.*

*For you see, in the end, it is between you and God
— it was never between you and them anyway.”*



2021'S TOP 5 GIVE AND GROW PROJECTS



Individual members find their own ways to use Gleaner funds and make life better in their communities.

Improving communities can begin simply by looking around. That was the case for Gleaner members Debbie and Tom Starkweather of Battle Creek, Michigan, whose efforts to provide food at a large food bank ended up being one of the best Give and Grow projects of 2021.

As community volunteers helping children, Debbie and Tom Starkweather saw increased community hunger during the COVID-19 pandemic. "It breaks your heart when kids come to school hungry," Debbie said. "In Calhoun County there are a lot of people who don't have food. ... I read about Gleaner's Give and Grow program and I decided it was time to do something."

The Starkweathers have worked together on hunger relief before through Scouting for Food. In March of 2021, Tom Starkweather had used a Give and Grow grant to provide hygiene supply kits to Charitable Union, a Battle Creek thrift store that helps people in need. The food bank project was the first one that Debbie Starkweather had received. The couple enlisted their daughters-in-law and grandchildren. Checking with the South Michigan Food Bank, they discovered a particular shortage of breakfast cereal and soups. Debbie found a good price at a local supermarket and loaded numerous carts with all she could buy. "We were loading up our carts," Tom added, "and the checker kept asking, 'Who is this one for?'" The store ended up giving them a discount, and the food bank received a nearly full pallet of food. "They were so appreciative of what Gleaner did for them. It hit them at the right time," Debbie said.

The Starkweathers may not be wealthy ("We have a six-figure income, if you count the two zeros after the decimal," Tom jokes), but they found funds needed with Give and Grow. Gleaner Life added a \$1,000 prize award that the Starkweathers also directed to the food bank to purchase additional food.



Tom and Debbie Starkweather used Good and Grow money in 2021 to furnish cereal, soups, and other items especially needed by the South Michigan Food Bank. Debbie's project followed an earlier project by Tom in which personal care kits (below) were given to Charitable Union for distribution to local homeless people and others in need.





Tracy Rector
Zanesville, Ohio

Having previously worked at a nursing home and rehabilitation facility, Tracy Rector knew how Christmas gifts can bring joy to residents. She also knew that most facilities do not have funds for those gifts, and that it is nearly impossible for the Activities Department to raise enough money with baked goods sales and other fundraisers. So, she applied for a Give and Grow grant to purchase presents uniquely chosen for each resident of the Cedar Hill Care Center in Zanesville, Ohio.

“They were thrilled. It meant a lot to the Activities staff that someone realized how hard they work behind the scenes on this. They have a big Christmas party. Family can come and residents gather around the tree,” Rector, a member of the new Good Deeds Arbor, said. She downplayed her own role. “I just went over and presented the check,” she laughed. “Sometimes the residents don’t know what goes into the projects. But anything that makes them happy is a blessing. And so much of what happens in the facility comes through that tiny department.”



Tracy Rector received Give and Grow funding to allow the Activities Department at Cedar Hill Care Center to buy Christmas presents uniquely chosen for each resident.



Julia Hoving
Ypsilanti, Michigan

“Last year as a family we noticed a lot of homeless people throughout the Ypsilanti area,” Julia Hoving reported, “... and our heart always went out to them.” The family created “care packages” in sealable bags to have in their car. Bags contain items like hand warmers, bottled water, food, “and also something for their soul — a pocket Bible, a rosary, or prayer card, to let them

know they were loved and not forgotten. By being prepared, we could now stop and meet these neighbors and have something to share, along with learning their names and praying with them if they wanted.”

The Give and Grow grant helped the family project expand to buy socks, chocolates, water bottles, hand sanitizer, children’s books, bubbles, chalk and supplies to fill 50 Easter baskets with “necessities and sweet reminders of God’s love!” Their grandmother knitted hats for some of the baskets, and the Catholic Diocese of Saginaw donated 50 pocket Bibles. Due to COVID restrictions the family added a new partner, St. John the Baptist Catholic Church, which has a weekly food distribution and was happy to let young children help distribute food and the Easter baskets. “People were so excited to receive something ‘fun and special’ for Easter,” Julia added.

“What really filled us with joy was to meet so many beautiful families who live right near us and be a sign of hope and friendship. It’s easy to feel isolated during this long COVID time, but all of us want to be seen and known and loved!” Julia added that the family keeps a few care packages in their car to give away.



The Hoving family expanded their community ministry to help homeless people, adding 50 Easter baskets filled with all sorts of items to give out in their neighborhood.





**Caleigh Kosarue
Adrian, Michigan**

Caleigh Kosarue’s Give and Grow grant allowed her to provide winter blankets and sleeping bags to the homeless and low-income families at The Daily Bread of Lenawee, a free soup kitchen. “The first year, 2020, they were so appreciative that they began asking the Daily Bread staff if we were coming back for Christmas 2021,” Kosarue stated. Caleigh enlisted family and friends for the project. “We used money from the Give and Grow grant as well as individual private donations. Timing was in our favor as the blankets were on sale during Kohl’s Black Friday Sale and a 30% off coupon topped it off.”

Kosarue is a high school senior and a member of Madison Arbor (MI). While this was the second year delivering new blankets, the new sleeping bags for the kids were a much-appreciated addition. “The best part was seeing the smiles on people’s faces and knowing that what we did helped people in need.”



Caleigh Kosarue, right, used a Give and Grow grant to provide blankets and sleeping bags to homeless people who gather at a food kitchen.



**Mary Jo Brandt
Bay County, Michigan**

Mary Jo Brandt, a Gleaner Life member who also serves as president of the fair board in Bay County, Michigan, noticed the county fairgrounds had few flowers but lots of old paint chipping from concrete flowerpots. “Every couple of years they have to be repainted,” Brandt said. Although the county owns the fairgrounds, it hasn’t had enough staffing to beautify the

property. “It’s sad if you drive through the fairgrounds and there’s no flowers in the flowerpots.”

To brighten the Bay County Fairgrounds, she used a Give and Grow grant and her connections with 4-H to enlist helpers. “I’m a former 4-H leader, so I see the kids and they’re always looking for projects,” Brandt said. To get ready for August’s fair, the group of about 20 youth and adults went to work June 13. They fixed up two memorial areas that honor former community leaders, one located near the horse barn and the other near the livestock barn. They also chipped paint off the planters, applied fresh paint, and added new flowers. The youths developed skills and relationships. “Some kids have never had a chance to paint anything before, so they learned that right,” Brandt said. “Some of the kids had never met before so friendships were made and, when they met at the fair, they knew each other.”

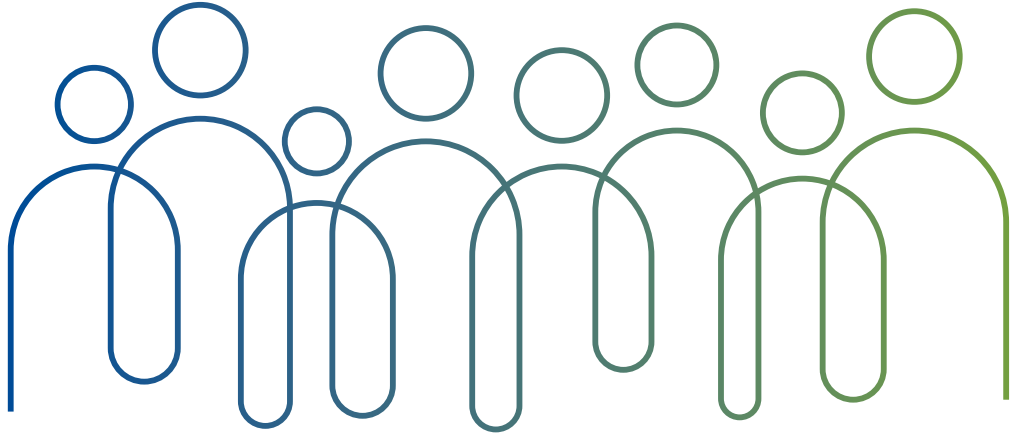


Mary Jo Brandt and about 20 volunteers beautified flower planters and memorial areas at the Bay County Fairgrounds in Michigan.



If you have a project you’d like to accomplish, visit www.gleanerlife.org/giveandgrow to learn more about bringing your idea to fruition.

DIVERSE SOLUTIONS CAN MEET DIFFERENT PEOPLE'S UNIQUE CIRCUMSTANCES.



When Gleaner Life Insurance Society began issuing life insurance policies in 1894, the choices were simple. There was a \$250 policy available and, three months later, a \$500 policy was added. For years, applicants only had to decide whether a more or less expensive policy was needed to meet their family needs.

Today, there are numerous types of life insurance available, but one thing hasn't changed — finding the type that best fits a person's needs. Here is a brief explanation of modern options. Life insurance can be divided into two types: term life insurance and permanent life insurance.



Term life insurance

Term life is the simplest and most common type of life insurance. Term insurance can help protect your insurability, especially if the plan chosen offers a conversion privilege to permanent life insurance. Basically, the purchaser picks a set number of years (the policy's "term"), and pays a regular premium to keep the policy in-force. If the insured person dies while the policy is in-force, the insurance company or society pays the person listed as the beneficiary the amount of the policy.

Term life insurance is generally the least expensive type to buy, which makes it especially popular with younger people such as newlyweds or new parents. The most common term chosen is 20 years, about the length of time for children to get through high school. Other popular terms are 15 years, 30 years (roughly the amount of time to pay off a mortgage) and 40 years (the length of many careers). At the end of the term, however, the policy's premium usually increases dramatically if you want to continue your coverage.



Permanent life insurance

Although term life insurance can protect loved ones if a primary earner "dies too soon," its value often ends with its term. There are many other types of what is known as "permanent life insurance" that provide coverage so long as the premium terms



are met. Permanent life also is a way to build cash values since most types earn some combination of interest or dividends.



Whole life insurance

Whole life insurance — The most common type of permanent insurance, whole life, provides not only a death benefit but also generates what is known as “cash value.” This is a tax-deferred account from which the owner can borrow as needs arise. Whole life policies may allow additional insurance to be added without requiring a new examination for an extra premium. Many whole life policies provide different options for how long premiums will be paid. These can include level premiums that stay the same until the policy is fully paid over 10 years, 20 years, or your lifetime, or single-premium policies that are fully paid with a lump sum.



Universal life insurance

Universal life insurance — For flexibility, universal life insurance offers the widest range of possibilities. This may be important for changing circumstances. Owners have flexibility on their premium amount, or can even pay their premiums using cash value if needed. Many also enable owners to periodically adjust how their cash value is invested.

Because universal life premiums offer so much flexibility, it's important to set decisive intentions and keep the policy well-funded. Paying “target” premiums will usually keep the policy in-force, but adding additional premium can help the policy truly grow into an asset. It may sound complex, but an agent can help you navigate the world of universal life insurance with ease. Indexed universal life solutions even offer a way to participate in returns linked to the market.



Variable life insurance

Variable life insurance — Although it lacks other options found in universal life insurance, the cash value in variable life insurance is tied to market performance like an indexed universal life account. Its cash value is placed in sub-accounts that operate like mutual funds and are invested in securities. The advantage of variable life is that the cash value may grow significantly if the markets for the particular sub-accounts do especially well. Disadvantages include a limited number of investment options, and a risk that cash value can potentially be wiped out if the markets suffer a major loss. Gleaner does not offer variable life insurance.

Life insurance has progressed a great deal since 1894, but it's still important for people to know how different options can meet their needs not only today but also tomorrow. Whether you're looking for basic protection or an investment that will leave a legacy for others, see your Gleaner independent agent listed on the back cover or visit www.gleanerlife.org. Helping you provide for your family's financial security is our mission!



Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI and WV.

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

December 31, 2021

Gleaner Life Insurance Society's financial strength continued to grow in 2021 despite the challenges created by the COVID-19 pandemic for our members, independent agents and employees. For the fourth year in a row, we repeated substantial growth in life new business. Total premium decreased \$3.2 million from 2020 (after adjusting for ceded annuity reinsurance premium). First-year life premium including single is up \$2.4 million (73%), life premium in total is up \$3.6 million (37%). First-year annuity premium including single is down \$5.5 million (11%), annuity premium in total is down \$6.8 million (12%). Most of our increased life premium is due to sales of our indexed universal life solution.

The Society's balance sheet grew even stronger this year, with a high-quality investment portfolio and a very strong member surplus position. The Society's assets are \$1.4 billion as of Dec. 31, 2021, a 3% increase from 2020. These successes were reassuring as interest rates declined and continue to remain historically low. Gleaner's stable financial foundation supports our members' financial and community engagement goals and our future business initiatives.

We experienced a \$25.3 million decrease in member benefits paid compared with the previous year (after adjusting for ceded annuity reinsurance). Annuity surrenders decreased \$14.4 million and life surrenders increased by \$485 thousand, while life death benefits increased \$2.1 million and annuity death benefits decreased \$13.5 million.

Gleaner's investment portfolio continued to perform well in 2021 and net investment income increased \$1.3 million despite continued low interest rates. 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 94.0 percent investment-grade quality. We have an overall bond portfolio rating of "A" as of Dec. 31, 2021. 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 2021, we have \$36.5 million of preferred and common stock holdings. Of this, \$35.1 million of preferred stock is held as part of the reinsurance

arrangement with Heritage. Our common stock holdings include capital stock requirements (\$1,351,900) 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 2021 surplus is \$117.2 million — a \$7.6 million decrease from year-end 2020. Our surplus has increased \$36.5 million since 2012. The Society's surplus ratio remains above the average of 25 leading life insurance companies. We have \$109.12 of assets for every \$100 of liabilities.

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

Our surplus declined due to a net loss of \$1.48 million, and increases in our Asset Valuation Reserve (AVR) of \$4.6 million. AVR is capital 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 \$1.48 million in 2021, compared with net income of \$38.3 million in 2020 (due primarily from the gains from annuity reinsurance). The net loss in 2021 was due to a combination of factors, including the final termination of the defined benefit pension plan which increased expenses by \$500 thousand. Life death benefits costs increased \$645 thousand over 2020 and new life business increased expenses by \$6.3 million, or an increase of \$2.0 million over 2020. This was offset by the positive impact of a transition in reserve methodology for annuities issued in 2021 of \$2.4 million.

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

As of December 2021, both of our **A.M. Best** and **KBRA** financial strength ratings were affirmed at **"A- (Excellent)"**

with a stable outlook. According to A.M. Best, our current rating is assigned to insurance companies that have an excellent ability to meet their ongoing insurance obligations. A.M. Best and KBRA are global full-service credit-rating agencies dedicated to serving the financial and health care services industries.

The Society continues to be in very strong position. Our continuing 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 128th 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.

Kaylene S. Armstrong, FLMI
Vice President, Finance, Controller
and Treasurer

Todd M. Warner
Senior Vice President, Chief Financial
and Investment Officer

*Audits were conducted as of December 31,
2021 and 2020 by Strohm Balkweg, LLP.*

Balance Sheets

	December 31	
	2021	2020
ASSETS		
Investments		
Bonds	\$1,229,282,142	\$1,219,935,913
Stocks (preferred and common)	36,464,714	23,612,100
Mortgage loans on real estate	20,583,314	11,898,687
Real estate, net of depreciation	1,375,926	1,204,803
Cash and short-term investments	28,202,081	32,180,753
Certificate loans	33,486,747	33,068,366
Derivatives	3,761,723	3,364,630
Other invested assets	29,559,431	15,578,843
Invested Assets	<u>1,382,716,078</u>	<u>1,340,844,095</u>
Accrued investment income & other receivables	19,677,555	16,963,012
Other assets	544,253	610,495
Total Assets	<u>\$1,402,937,886</u>	<u>\$1,358,417,602</u>
LIABILITIES AND SURPLUS		
Certificate reserves and contract liabilities	\$533,577,264	\$492,605,597
Accrued expenses and other liabilities	732,234,326	725,784,209
Interest maintenance reserve	7,244,444	7,122,191
Asset valuation reserve	12,646,237	8,044,055
Total Liabilities	<u>1,285,702,271</u>	<u>1,233,556,052</u>
Surplus	<u>117,235,615</u>	<u>124,861,550</u>
Total Liabilities and Surplus	<u>\$1,402,937,886</u>	<u>\$1,358,417,602</u>

Statements of Operations

	December 31	
	2021	2020
INCOME		
Net premium income:		
Life	\$13,267,186	\$9,676,357
Annuities	47,739,892	(349,784,516)
Accident and health	2,485	5,135
Net investment income	47,959,551	46,625,512
Other income	3,286,057	3,564,629
Total Income	<u>112,255,171</u>	<u>(289,912,883)</u>
EXPENSES		
Increase in certificate reserves	41,024,855	(378,272,040)
Member benefits	35,508,231	60,841,399
Commissions	3,903,743	3,709,706
Other operating expenses	14,446,689	15,831,027
Refunds to members	783,690	885,385
Remittance of investment income on funds withheld account	13,073,361	14,124,160
Gains released from IMR due to reinsurance	9,047,743	(45,357,572)
Total Expenses	<u>117,788,312</u>	<u>(328,237,935)</u>
Income from Operations	<u>(5,533,141)</u>	<u>38,325,052</u>
Net realized investment gains (losses)	4,054,535	(10,544)
Net Income	<u>\$ (1,478,606)</u>	<u>\$ 38,314,508</u>
SURPLUS ACCOUNT		
Surplus at December 31, previous year	\$124,861,550	\$106,198,050
Net income	(1,478,606)	38,314,508
Other surplus adjustments	(6,147,329)	(19,651,008)
Net change in surplus for the year	<u>(7,625,935)</u>	<u>18,663,500</u>
Surplus at December 31, current year	<u>\$117,235,615</u>	<u>\$124,861,550</u>

THE NATIONAL GLEANER FORUM

ORGANIZED A.O. S.O.G. AGRICULTURE

HISTORICAL HIGHLIGHTS

Events: Gleaner has Greenfield Village history

Upcoming events include the Indianapolis Zoo, Cedar Point, a Chicago cruise, and Greenfield Village.

Gleaner members' first glimpse of Greenfield Village was in 1930 — more than two years before the outdoor museum opened to the public. On Sept. 24, members will have a chance to return at discount prices for one of this year's remaining Gleaner Life Family Day events.

The Gleaner Society came of age in the same era as Henry Ford's automotive transformation. It's no wonder Society members enjoy the twin museums Ford created to preserve America's history of invention and progress.

You can ride in a Model T at Greenfield Village, a historic community showcasing 400 years of life. Artisans use 1900s-era techniques, farmers and animals demonstrate work on the Firestone Farm, and a railroad runs through Main Street. It includes famous buildings such as Thomas Edison's workshop, Ford's birthplace and his Mack Avenue factory, the Wright brothers' bicycle shop, a replica of Independence Hall, plus the homes of ordinary Americans back to the 1760s. You can also shop for historic foods at the Village Store or the Farmers Market. A complimentary lunch is included with each \$20 ticket.

Gleaner employee Mabel Clare Ladd was connected to Ford's wife Clara through the National Farm and Garden Association. Ladd received a 1930 tour to see the village's progress. She described each of the buildings, and quoted Henry Ford describing it as, "A living textbook of human and technical history." She also described lunch at the Clinton Inn, built in 1831 as the first hotel on the Detroit to Chicago road. It was the first building moved to the village in 1927. The village opened to the public in 1933, and has hosted many Gleaner events.

Next door to Greenfield Village is The Henry Ford museum, where visitors can see and experience thousands of items. Trains, planes, and automobiles. Modular homes and microprocessors. Historic clothing, furniture, and



The December 1930 edition of The National Gleaner Forum included a sneak peek at the unfinished Greenfield Village, more than two years before it opened to the public.

farm equipment. Items showcase American freedom from the revolution to modern civil rights events. Visitors also have hands-on opportunities such as sitting in the seat of an overland touring car, cranking up electricity, or learning in the Mathematica exhibition.

Gleaner members attending Greenfield Village on Sept. 24 also will receive a ticket for The Henry Ford museum that they may use one time, any day. That allows them to return another day at their convenience if they choose, while focusing on Greenfield Village's attractions on Gleaner's Family Day. The day coincides with a special extra, the Fall Flavor Festival, which is jam packed with local vendors and their wares. Even with hundreds of years of progress, there's always something new and interesting at Greenfield Village.



The Sunrunner, a 1990 solar-powered car that raced in the U.S. and Australia, was added to Henry Ford Museum. It was built and raced by University of Michigan students including John Hensler, who had received a Gleaner student loan. It is located today at the museum's Welcome Center.

FAMILY DAYS AND OTHER EVENTS PLANNED

Gleaner Family Day events are a bargain, such as \$25 tickets to Cedar Point that include lunch and parking. There still is time to sign up for most of 2022's activities. Members can purchase up to eight tickets so friends and family can enjoy old-fashioned fun together at old-fashioned prices. To register, sign up at www.gleanerlife.org/familydays.



Indianapolis Zoo Indianapolis, Indiana | June 11

See wildlife and their environments. The Indianapolis Zoo features more than 3,800 animals from more than 320 species and subspecies, and is a leader in conservation and research. Highlights include

St. Vincent Dolphin Pavilion, International Orangutan Center, MISTery Park and the Flamingo Feed Experience. Ticket price includes a lunch voucher. Parking is included.

\$15 per ticket | Ages 2 and younger free
Registration deadline: May 16



Cedar Point Sandusky, Ohio | July 9

Enjoy enormous savings at this amusement park along Lake Erie. Ticket price includes a lunch voucher and parking is included. All ages will find plenty to enjoy with 17 top roller coasters, rides, dining, music, shopping and

shows. Included is the adjacent Cedar Point Shores Waterpark to cool off with pools, slides, redesigned cabanas and much more.

\$25 per ticket | Ages 2 and younger free
Registration deadline: June 13



Chicago Riverboat Cruise Chicago | July 23

Enjoy dinner, fireworks and a river-level perspective of Chicago's world-famous landmarks and skyscrapers. The Chicago Riverboat boards at 8 p.m. and cruises down all three branches of the Chicago River.

As evening transforms the city, you'll enjoy spectacular views aboard the Emerald Lady, the newest vessel in Chicago's First Lady fleet. Ticket price includes dinner and fireworks. Parking is not included.

\$35 per ticket | Ages 2 and younger free
Registration deadline: June 27



Henry Ford/ Greenfield Village Dearborn, Michigan | Sept. 24

Step back in time with tickets to two amazing museums and also their Fall Flavor Festival. Greenfield Village recreates an American village of more than 100 years ago with a working

farm, main street, craftworks, food and much more. Both have child-friendly attractions. The Henry Ford Museum of American Innovation contains a remarkable collection of historic items. Ticket price includes lunch. Parking is included.

\$20 per ticket | Ages 2 and younger free
Registration deadline: Aug. 29

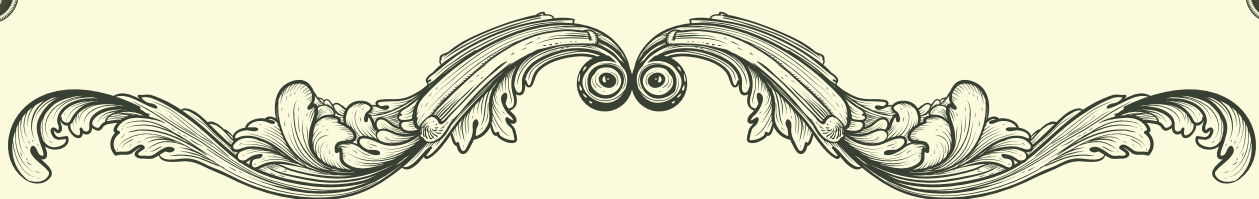


2022 GETAWAYS

- Society members who registered for the Alaskan Cruise by the April 1 deadline are looking ahead to that Gleaner Getaway event coming up Aug. 14-21.
- Registration opens on May 1 for the Safari to Kalahari, planned Nov. 11-12. Sandusky, Ohio, is the place where children enjoy Kalahari's wild waterslides and play areas, and adults explore Kalahari's range of signature restaurants, shops, art, indoor pools, spas, and other facilities. Gleaner also will provide and host a complimentary Saturday morning breakfast. The cost is \$185 per night plus tax for the Double Queen or Double Queen Sofa room options. Other room types may also be available. For more details, go to www.gleanerlife.org/kalahari or contact the Community Engagement Department at events@gleanerlife.org.

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 26** in the Maple City Arbor photo.



GROWING FINANCIALLY IN UNCERTAIN TIMES

Life insurance and annuities offer long-term security in upheaval, plus ways to fight inflation.



Americans trying to get ahead can be forgiven for feeling unsettled during the end of 2021 and beginning of 2022:

- Final inflation numbers for 2021 came in at 7%, followed by a 7.9% inflation reading for February, the highest in 40 years.
- Stock markets slid, including a 1,000-point drop by the Dow Jones Industrial Average on Jan. 24. Markets fell more than 10% from their peak early in 2022.
- February's survey of consumer confidence fell to its lowest level in more than 10 years.

Add to those the Russia-Ukraine crisis, fuel prices, the lingering COVID pandemic and

interest rate increases by the U.S. Federal Reserve. Growth may seem far from certain.

At the same time, the temptation to withdraw one's money and try hanging onto it carries its own set of risks, taxes, and penalties. Rising inflation, discussed in more detail on Page 17, erodes purchasing power. Wage earners and Social Security recipients saw their gains offset by inflation. Worse, any retirees who relied mostly on bank savings, long-term low-interest CDs, or other fixed income saw cash assets lose 7% of their purchasing power in 2021.

These concerns may be even greater for women, who traditionally have had lower lifetime earnings and less access to retirement savings accounts such

as 401(k) plans or pensions. Because of this, they may find the need to wisely structure income for the future especially important.

Growing our financial stability in 2022 amid shifting economic storms could be challenging, however life insurance and annuities offer several methods. Like a long-growing tree, they prioritize strong roots that keep developing despite current winds. The principles of planning and patience are the same ones which Gleaner Life Insurance Society has used successfully since 1894 to protect families' futures.

The first objective is to ensure our loved ones are financially protected. Life insurance is specifically designed to meet this obligation. In general, it supports our survivors with a pool of tax-exempt benefits. Life insurance creates an immediate estate by providing the specified amount of tax-free money, set in advance, at the exact time the money is needed most.

Benefits created by life insurance can be put to work in several ways. The most obvious is as future income for a surviving spouse. The problem is that those benefits may not be enough for future needs. Approximately two-thirds of American workers rely on term life insurance provided by their own or their spouse's employer, according to a 2021 survey.¹ The study went on to note that the median basic coverage offered at most workplaces is either a flat payment of \$20,000 or one-year's salary. Both options are far less than the amount required to meet a household's future needs, which one rule of thumb puts at as many as 10 to 15 times the annual income of the insured person.

Therefore, supplementing workplace life insurance with separate individual policies early is important. Even if we purchase a basic term policy, it can have much higher benefits to potentially meet years of future expenses. Another advantage is that the policy won't be lost if the insured changes jobs.

Another option is permanent life insurance. (See a related story on page 7.) In addition to permanent coverage, this type of solution helps

grow our financial strength in other ways. It builds "cash value" from which a tax-free loan can be taken, a loan without large interest payments often associated with a bank loan. Instead, a permanent life insurance policy helps save money to meet future needs, and the cash value grows tax-deferred. This value compounds over time, so purchasing a permanent life policy early can create a sizable tax-deferred nest egg later.

A complementary solution for protecting both spouses is a joint life SPIA (single premium immediate annuity). An annuity is a guaranteed contract that can be structured to make payments for as long as the annuitant lives. A joint life SPIA can be created with a single premium, and continues to protect whichever spouse survives. These can be set up to pay at 100%, 75% or 50% of the original amount when the first annuitant passes away.

Turbulent markets may not bother some individuals, especially younger ones who anticipate a longer period of investment returns and are optimistic about future growth. For them, an indexed universal life insurance solution may be appropriate. It allows them flexible options to share in market gains while ensuring that — even in a market decline — their indexed interest will not be less than zero. Universal life insurance also has flexible premium and guaranteed insurability options to allow it to adapt to its owner's changing needs.

Another way that life insurance can help people manage inflation is through having more than one policy. Purchasing a single policy establishes insurability, and a guaranteed insurability option rider can enable a person to add additional coverage as circumstances change. That might be due to a new mortgage on a more expensive home, or worries about whether their original policy would meet their spouse's long-term health costs. Additional policies can help address future price increases.

One of the key features of life insurance is that its death benefit payments are generally not subject

\$5.99



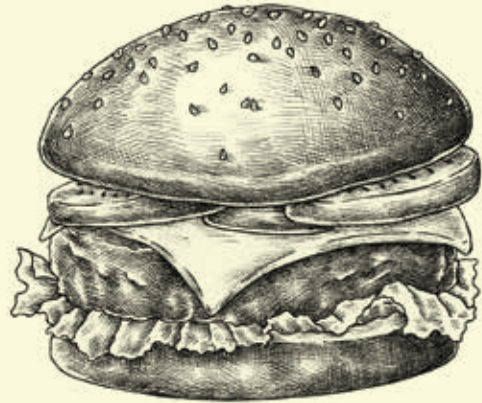
THEN

to taxes. Its death benefit payment can be used by a surviving spouse to provide guaranteed income for as long as they live, using a series of laddered annuities. Single-premium immediate annuities can be set up and scheduled to annuitize at various intervals. One might be early in retirement, a second might start later to help with inflation, and yet another might be created for long-term care expenses. Waiting longer to annuitize some takes advantage of higher income payouts at older ages and potentially higher interest rates.

Life insurance also has a basic inflation-fighting feature. Your premium can be guaranteed to remain the same throughout your policy's term or payment period, unlike the price of hamburger or a hospital visit. That helps families plan their financial future and use any income growth toward other investments they can count on.

Looking to the future, most of us face a similar challenge. We need to make our future income

\$5.99



NOW

grow faster than inflation, but without all the risks of the stock market. Life insurance and annuities can be a key part of that growth.

¹ <https://www.limra.com/siteassets/newsroom/fact-tank/fact-sheets/wpbc-facts-of-life-2021-format-v-final.pdf>



How inflation erodes long-term savings

Rampant inflation is a daily concern once again. The last time Americans saw anything like February's 7.9% inflation rate was 40 years ago, when the 1970s' high-inflation era was winding down in 1982. It was a different era. Ronald Reagan was president, the Vietnam Veterans Memorial was dedicated, and the new Gleaner Home Office was preparing for its first July open house.



The first McDonald's located east of the Mississippi opened in 1955 in Des Plaines, Illinois. Its 15-cent hamburgers show how inflation grows and eats away purchasing power. (McDonald's museum photo by Bruce Marlin/commons license.)

Like pay phones and other relics, 1980s-style inflation might not return. Experts have mixed views about how significant a role the COVID pandemic has played in fueling inflation, as well as whether today's inflation will generate a wage-price spiral as it did during the 1970s.

Even so, this new inflation is important for people to consider — both because of its potential, and because U.S. inflation never fully disappears.

Inflation is most noticeably marked by rising prices. Americans in December saw average prices continue to jump. Examples compared with December 2018 included a gallon of milk, \$3.74, up 31% from 2018; a pound of ground beef, \$4.79, up 29%; and a gallon of gasoline, \$3.41, up 41%.²

While many working Americans received pay raises in 2021, those gains usually failed to match rising prices. The 5.9% Social Security cost of living increase also was more than wiped out by inflation. Even if it never reaches the worst levels in recent memory — 14.5% in 1980 — today's inflation already is hurting most Americans.

Also, even mild inflation significantly erodes purchasing power over time. When the first McDonald's franchise opened east of the Mississippi in 1955 in Des Plaines, Illinois, the cost of a hamburger was 15 cents. Today, that wouldn't buy a bite. For a more recent example, in 1982 the average annual income was \$21,050, the average new car cost \$7,983 and a gallon of gas cost 91 cents. If a person thought they could save their salary and have the same purchasing power in 40 years, they'd be wrong. Today, due largely to inflation, a single new car costs about \$47,000.

Even in good times, history shows how inflation will eat away purchasing power. Before that happens, today is the best time to invest those dollars to protect your loved ones, build up your community and create a legacy.

²<https://www.bls.gov/charts/consumer-price-index/consumer-price-index-average-price-data.htm>



HELP YOUR CHILDREN GROW TO BE FINANCIALLY RESPONSIBLE

Think back to your 20s. What are some of the financial decisions you wish you could go back and change? Don't let your children make those same mistakes. You can help them establish healthy financial habits by having open conversations and slowly introducing them to sound financial practices. If you're not sure where to start, here are a few ideas about how to teach children to be responsible with money starting young.

Ages 5 and under

Fun toys can facilitate teaching financial principles in natural ways. Young children enjoy pretend play with toy money and cash registers. Set up a store with toys or household items and let your children shop and pay. Then, reverse roles and let them run the cash register.

In real life, encourage children to save money with a piggy bank. Young children love putting the

coins inside. This can be a great opportunity to have brief conversations about the importance of saving. Check out Page 32 for a fun craft project to help your children build their own piggy bank.

Start a savings account for your child. Children often receive money for birthdays, Christmas, baptisms, and other special occasions. Start a savings account for them with that money. It will be a great surprise for them in the future.

Ages 6-11

Consider giving your children an allowance or a way to make money periodically by doing extra chores around the house. When children make their own money, it teaches them the concept of budgeting. For many children, this is the first time they make a connection between making money, saving for items they want and spending¹. Perhaps one of the top benefits is allowances provide

a small amount of money that gives children the independence to spend or save money on their own. On a small scale, this provides a safe environment for them to learn about spending where mistakes can be educational.

Encourage children to contribute to their savings account. Many banks partner with schools to create and contribute to savings accounts, which is a great and easy way to encourage your children to contribute their allowance money (or a portion of it) to their savings account. This age is a great time to talk to them about some bigger financial goals like saving for college or their first car.

Share your shopping strategies. Talk to your children about making grocery lists, using coupons and sticking to a budget. When you shop with your children, point out good sales and talk to them about why you buy some items in bulk. This will help them start thinking more about the strategy behind spending.

Ages 12-15

Now that your children are getting older, they understand the value of money and know they must save for bigger purchases. Help your children create a budget. While parents provide the necessities, this is a great age for children to understand that if they

want to do fun things with friends, like roller-skating, they must budget for it. If your child likes to shop, encourage them to set aside a certain amount for activities and another for shopping. Of course, these categories can be set to fit your child's needs.

Another way to encourage responsible spending is to get them a debit card designed specifically for children. With several options — from Greenlight to GoHenry — these prepaid debit cards provide youth with their first glimpse into using debit cards². Parents can load these cards with funds they might otherwise give them as cash to use or with allowance funds.

Talk about ways to make money. If your child is interested in making more money, this is a great time for them to explore ways to earn their own. While they might be too young to get a regular job, they can explore making items to sell (earrings, etc.) or getting other odd jobs like yard work, farm help and more.

Ages 16-18

If your child has a steady job, even just a few hours a week, encourage them to open a checking account. They can easily continue contributing to



their savings account, but this can help them keep track of their money and budget their expenses.

Start talking to your children about the importance of credit. Let them know how to establish credit and how they could potentially destroy their credit if they're not careful. Explain the importance of paying bills on time, how interest works, etc. Encourage them to not get a credit card until they have a steady job to ensure they make the payments each month.

Talk to your child about the importance of investing and why it's important to start young. Share your personal experience with them and explain how compounding interest can help them establish a strong financial foundation.

No matter what ages your children may be, it's a good idea to talk about finances. Teaching children how to be financially responsible can be simple but should also be intentional. Just having open conversations about money clears a path toward more knowledge and an increased likelihood for their financial success.

Teach Your Kids About Money at any age



¹<https://moneyning.com/kids-and-money/five-reasons-you-should-give-your-kids-a-monthly-allowance/>

²<https://www.cnet.com/personal-finance/banking/debit-cards-for-kids-and-teens/>

50-YEAR MEMBERS

Idaho

John L. Barnard, *Boise*

Illinois

Mary D. Eilers, *Channahon*

Lois A. Lamz, *Mount Carroll*

Claudia J. Stadler, *Reddick*

Edward L. Stadler, *Reddick*

Deborah D. Sthay, *Bonfield*

Raymond J. Sthay, *Bonfield*

Roger T. Wood, *Kankakee*

Maryland

Renee L. Wright, *Laurel*

Michigan

Jeanne M. Bigler, *Greenville*

Delores J. Eastwell, *Alger*

Denise M. Fortier, *Manistee*

Teresa M. Jenks, *Six Lakes*

Jason T. Jessup, *Breckenridge*

Marc E. Riffle, *Scottville*

Avis Aileen Thompson, *Hersey*

Edward J. Vakula, *Lapeer*

Jack W. Vos, *Hastings*

Patricia A. Walters, *Laingsburg*

Missouri

Joan L. Schloemer, *Kimberling City*

Nevada

Leon G. Jenks, *Las Vegas*

North Carolina

Charles D. Karakas, *Fuquay-Varina*

Ohio

Elwood L. Bumpus, *Weston*

Richard K. Green, *Cardington*

Burt R. Long, *Minerva*

Congratulations

75-YEAR MEMBERS

Arizona

Robert E. Dionne, *Tucson*

District of Columbia

Rene M. Dionne, *Washington*

Florida

Sandra E. Ens, *Port Charlotte*

Edward Rozelle Jr., *North Palm Beach*

Illinois

Gerald T. Boucher, *Minooka*

Richard Boucher, *Plainfield*

Joleen M. Dupuis, *Grant Park*

Rodger Flegal, *Zion*

Margaret A. Joubert, *Kankakee*

Wayne F. Tholen, *Bourbonnais*

Indiana

Martha R. Pierson, *Fort Wayne*

Robert J. Salyers, *New Palestine*

Sandra K. Stiffner, *Ligonier*

Michigan

John D. Braman, *Saint Joseph*

Jack F. Geiger, *Beaverton*

Marjorie Kushion, *Saint Charles*

Joyce E. Linton, *Edmore*

Penny A. Mickiewicz, *Cassopolis*

R. Wendell Peabody, *Blanchard*

Anna J. Telman, *Muskegon*

New Jersey

Gary R. Peterson, *Barrington*

Ohio

Diane Basiger, *Delaware*

Vincent L. Bennett, *Cecil*

Sally A. Bresler, *Bloomdale*

Sharon R. Counts, *Spencerville*

South Carolina

Carolyn Kay Limehouse, *Charleston*

Tennessee

Walter F. Peterson, *Cleveland*

Texas

Stephen W. Smith, *Gunter*

Wisconsin

F. Jeanne Rockafellow, *Eagle River*

ARBORS IN ACTION

With so many communities disrupted by winter waves of COVID, Gleaner arbors found ways to make the season brighter. Beneficiaries included food pantries, homeless shelters, senior living centers, families, schools, first responders, halfway homes, a veterans center, shut-ins, animal shelters, troops serving in the military — and lots and lots of children!



Bay Arbor (FL) could not fully take part in Christmas programs as in years past, but it still delivered gift packages to the children of the Ruskin Park and Mary Martha House clientele. Arbor members in November had selected 65 children's names supplied by the two groups. Members were given \$90, a wish and needs list, and a gift bag for each name, and asked to purchase items. Members volunteered three SUVs and one van to load gift bags and deliver the 65 bags to the two locations. President Hiller also collected 14 purses and filled each with donated personal care items, a makeup bag, one piece of jewelry and a \$5 gift card for distribution to the abused mothers at the Mary Martha House.





Black Swamp Arbor (OH) invited the Manz Strings & Karen (a band that includes two Gleaner members) to play gospel music and sing on Nov. 4. The arbor coordinated with the Flat Rock Fall Festival, which invited their people to join as a fundraiser. Don Manz led prayer, John Manz led the Pledge of Allegiance and Diane Manz prepared refreshments. The enjoyable hour-long performance included a free-will donation. The arbor plans to present \$1,000 to the group.



Caro Arbor (MI) assembled baskets for four different first responder agencies in the community. Members from the Caro Fire Department, Tuscola County Sheriff Department, Michigan State Police and Caro Police Department met at the fire department to receive goodie baskets and water as part of Law Enforcement Appreciation Day. Seven members and six guests took part.



Entrican Arbor (MI) managed to hold several meetings despite the pandemic. It honored Mark Edwards with its Community Volunteer Recognition certificate gift bag with a gas card. The arbor also assisted the Have Mercy homeless family assistance giving trees. The arbor purchased hats, gloves, sweatshirts, bath care sets, cleaning supplies and paper products.



Good Deeds Arbor (OH) packed boxes Nov 10 at Northside Church of Nazarene for troops serving in the military. Eight members and seven guests spent about three hours loading snacks into 22 boxes to be sent to multiple bases, including many overseas. The arbor followed up with an appreciation project for staff and teachers at a local school, and a similar activity for staff at Genesis Hospice and Morrison House.



Gulf Coast Arbor (FL) held its Santa event Dec. 19 at St. Jude Church. Tables were set up with pizza, snacks and drinks, and gifts were put on the stage. Visitors enjoyed the food and received updates from master of ceremonies Fernando Rivera about Santa's parade progress. Santa and Mrs. Claus arrived on their sleigh, escorted by motorcycles and an exotic red car. Once the cheering finished and Santa was seated, each child on the list was called and had a chance to receive their gifts from Santa and take a photo. With cooperation from the motorcycle club, the event was another success.



Homer Twp. Oak Arbor (IL) teamed with six teens from the Library Teen Group to assemble 40 Christmas presents for Meals on Wheels recipients. Some of the items included cans of peanuts, boxes of cookies, hot chocolate, shoehorns, back scratchers, Gleaner flyers, note cards, postage stamps, pens, cough drops, hard candy, an apple, and a banana. The group met at the Homer Township Library to bag the items and to attach a Christmas card from the arbor signed by the teen who assembled the bag.



Jasper County Arbor (IN) treated families from several surrounding communities to a free movie theater event Dec. 18 at Fountain Stone Movie Theater in Rensselaer, Indiana. The theater was rented, movies were shown, and the arbor paid for snacks, drinks and popcorn in addition to tickets. Coloring books and candy canes also were given to all guests. The community was extremely appreciative as 163 individuals participated. “It was a fun event,” the arbor reported, “and we can’t wait to host more events like this in the future.”

Legacy Arbor (MI) used three carloads of gifts to help meet a variety of Christmas wish lists Dec. 16. The arbor collected items for months for Hospice of Lenawee and the Lenawee Humane Society, and once again selected a local nursing home (Lynwood Manor) to donate enough fleece blankets for each resident. A matching grant was obtained from Adrian’s Meijer supermarket to double purchases for Hospice of Lenawee. These included towels, pillows, first aid items, nightgowns, and hygiene and other personal care items. The Lenawee Humane Society received 24 cardboard pet carriers, an industrial mop bucket, 10 Kong toys, three boxes of disposable gloves, trash bags, back-up batteries for walkie talkies, pee pads, and other necessities.



Madison Arbor (MI) staged its annual Santa Paws photo fundraiser for the Lenawee Humane Society. Families were invited to bring pets for a professional Christmas photo. Fifty-three humans participated with 48 pets — mostly dogs and five cats. Two baskets with items for either a dog or a cat were given in a drawing. The event was praised by participants as a professional and positive experience for people and pets alike. Attendees received a photo card and could print pictures on site. All photos taken also were uploaded to Facebook for downloading. The \$340 raised for the shelter made it one of the most successful Santa Paws yet.



Maple City Arbor (MI) provided a free Veterans Day lunch on Nov. 10 at the Sam Beauford Woodworking Institute in Adrian. Twelve members and 130 guests took part in the free meal from a taco truck sponsored by the arbor plus free doughnuts and cookies. All veterans were able to tour the facility. They learned about its Woodworking Warriors program offered to veterans every Wednesday when they can learn woodshop skills to grow personally and professionally.



Mid Michigan Arbor (MI) presented gift boxes to local fire departments to acknowledge the work that firefighters do for the community. Meijer supermarket donated 21 large boxes. Arbor members Nancy Markel and Rosie Detzler shopped for items such as nuts, smoked meats, cheese, crackers, protein bars, etc. Five members gathered on Jan. 17 to fill and decorate the boxes, and the arbor invited all members to attend the monthly meeting of area fire chiefs. Arbor President Tom Matuszewski presented the boxes to the appreciative fire chiefs.

Mt. Pleasant Arbor (MI) hosted free ice-skating Nov. 27 at Martin Ice Arena. Skaters arrived at the ice arena where they brought canned goods for the local food pantries. Each person received free skate rental, a bag of chips, pop, and entry into a drawing for gift cards. Everyone had a good time. Approximately 350 canned goods, and many packages of pasta, rice, and snacks were delivered to the Storehouse Emergency Food Pantry in Weidman and REAP in Rosebush.





New Beginnings Arbor (OH) had two great projects to close the year. On Nov. 19, members distributed turkeys to 72 community residents to help with their Thanksgiving meals. On Dec. 10, eight members helped 122 adult guests and 361 children for the fifth annual Lord's Pantry Toy Distribution. Parents picked out toys and received prayer. Each child received three major gifts, five stocking stuffers, a hat and glove set, one new coat, new clothes, one new pair of shoes, one stuffed animal, one ball, and one book.



North Baltimore Arbor (OH) provided Christmas gifts to local teachers in 2020, so for 2021 it gave presents to non-teachers such as bus drivers, office and kitchen staff, aides, janitors etc. Nine members and one guest gathered Dec. 11 to put together the bags. Two Gleaner members delivered the bags on Dec. 15, starting at North Baltimore High School and continuing at Powell Elementary School.



Oakwood Arbor (OH) found numerous ways to help financially in Paulding County, but it also provided service on Dec. 10 when members served hot chocolate at a Christmas lights event held several weekends annually. The lights were set up at Fresh Encounter Woods, which also had shepherds and sheep. Ten members and 12 guests served hot chocolate, coffee, and cookies. Among other donations, the arbor donated \$250 to Fresh Encounter Woods.



Plank Arbor (MI) served dinner and gave gifts at the Heart's Content adult care facility in Breckenridge. Several members cooked the pork loin dinner and apple crisp dessert at a local church, then served 25 residents. After dinner, Arbor President David Briggs gave out presents to residents. A goody box for the facility also was given. It included eight DVDs, a bingo game, dessert mixes for residents who like to cook, and other items. Members noted the event went well but wished the residents had more guests.



Portage Center Arbor (OH) had its planned bingo event cancelled due to COVID two days before it was to occur, but the arbor pivoted to assist the Elmwood Food Pantry instead. Although the food pantry had food items covered, there was a need for paper and hygiene products that the pantry normally doesn't stock. Arbor President Dale David purchased more than \$150 worth of products from Dollar General to be given at the pantry's December distribution. These included paper plates, paper towels, toilet paper, deodorant, laundry detergent, hand soap, etc. Arbor members were on hand to learn how the pantry operates and saw the response to the donated items. "They were a hit, flying out of the pantry, some not even making it to the display table," the arbor reported. It was an educational experience for the arbor and a blessing to the participants.



Vulcaner Arbor (MI) helped spread Christmas cheer in Vassar with several projects at the beginning of December. On Dec. 3, member Peggy Barnes organized a packing day at the Catholic Church across from the high school, using coupons to help buy household and hygiene supplies. A total of 56 boxes were assembled and dropped off to 15 families. The boxes also had a meal that could be made up for Christmas. On Dec. 8, Lyla Fabbro organized other members to decorate the exterior of the high school. The school looked festive and, afterward, everyone was invited to go out for coffee or hot chocolate.

Florida Arbor (OH) purchased gifts for all residents of the Alpine Village Assisted Living Facility. All the arbor ladies gathered Dec. 15 to sort and assemble gifts. Items were compiled from resident wish lists, as well as necessities. Peanut brittle was also purchased to give to each member of the facility's staff. Handwritten notes to each resident were included with the gifts, which were then delivered to the facility so everyone could enjoy these Christmas blessings from Florida Arbor members.

Champion Arbor (MI) had already completed its four impact events but wanted to do another project, so it hosted and blessed a local church with a "harvest celebration" Oct. 31. Cider, doughnuts, candy, 5-pound bags of potatoes, onion and apples were passed out, and additional produce was given to halfway homes, a veterans center and to a lot of senior shut-ins. A total of 110 people including 10 arbor members participated.

Korinne's Korner



Some of life's best pleasures are the simplest ones. Enrich your life with more of them and your heart will be happy.

— Robin S. Sharma

The long winter months in Michigan give me time to pause and think. Although I'm grateful to be involved in morning activities outside of the house like exercise classes,

pickleball, and coffee with friends, my afternoons are usually spent at home. I should add, I love being at home, as no doubt it's my comfort zone. My thoughts recently focused on the joy of simple pleasures that bring me peace, happiness, and fulfillment.

A few of my simple pleasures:

1. Music

I'm not sure of the total minutes accumulated any given day, but I listen to music/songs in the car, in the house, in the kitchen, when I sew — you get the idea. Contemporary Christian music lyrics lift my spirits and keep me focused on all the blessings in my life. My new favorite song is "Smile" by Sidewalk Prophets. The refrain:

There is always a reason to always choose joy.

There's something deeper that the world can't destroy.

Smile when you think you can't.

Smile, get up and dance.

Smile, there's a bigger plan.

The storm only lasts for a while, so smile.

2. Quilting

Especially during the winter months, I enjoy making quilts. My sewing machine is positioned in front of an upstairs window facing the lake. (Of course, I also have my music playing as well!). Quilts from the Heart



is a local volunteer group of women that make quilts for veterans organizations, area hospitals, social service agencies and families in need. I applied for a Give and Grow grant to help us offset costs, particularly for the large rolls of batting needed to complete the quilts. Pictured below are some of the ladies involved in this wonderful organization shown with a patriotic quilt that was given to a deserving local individual.

3. Reading

I try to read the devotional "Jesus Calling" by Sarah Young daily. It's an amazing book with a short devotional for every day of the year. In all honesty, my daily intent to read has a higher success rate during the summer months when I sit out on the dock platform lakeside and take in the beauty of God's world, but I keep trying to do better during these winter months. In addition, I am a member of a monthly book club. Every effort is made to give our participants a variety of books to read. My suggestion for 2022 was the novel "Original Grace" by William Kent Krueger. It's a literary tale based on a tragic summer event in the early 1960s, and how it affects a country pastor and his family. It's both a *New York Times* Bestseller and Edgar Award winner for Best Novel.

Remember:

"All God's pleasures are simple ones: health, the rapture of a May morning, sunshine, the stream blue and green, kind works, benevolent acts, the glow of good humor."

— Frederick William Robertson

Fraternally yours,

Korinne Marti

Wife of President &
CEO Kevin Marti



Recipe File

Crumb Cake

I am sharing a recipe for Crumb Cake that is really new to me. But take pleasure in its simple ingredients and enjoy.

Cake ingredients:

2 sticks butter at room temperature

1 c. sugar

4 eggs

1 Tb. vanilla extract

2 c. flour

1/2 t. salt

1/3 c. milk

Preheat oven to 350 degrees. Line a 13 x 9-inch pan with foil (overlapping 2 inches on the side) and spray with PAM. Mix butter and sugar until light, about 3 minutes. Add eggs and vanilla, scraping the bowl occasionally. Reduce speed and gradually add flour and

salt until blended. Finally, add milk until the batter is smooth. Pour into prepared pan. Bake 15 minutes.

Crumb topping:

3 c. flour

1/2 c. brown sugar and also granulated sugar

1 t. cinnamon

2 sticks melted butter

Combine above ingredients and cut with hands or pastry blender. Remove cake after 15 minutes, sprinkle topping evenly on top of cake; replace in oven and cook another 30 minutes. Check to make sure it's done. Cool in pan completely, about 30 minutes. Using foil, lift cake from pan and serve warm. Can garnish with confectioners' sugar.





BENNY'S PAGE

HI KIDS!

I hope you're having a great spring and exploring new things every day. I'm working on being responsible with my money this year. When I earn money, I make sure to set aside some to donate, some to spend and some to save for the future. The money I saves goes directly into my piggy bank.

Do you have a place to keep your change and other money you earn? It's important to keep it safe and save it for your future. You might be saving for a special toy you want or for something much bigger like a college fund. I have a special project you can create to keep your money together — your very own piggy bank.



PIGGY BANK PROJECT

MATERIALS NEEDED:

- Empty, clean laundry detergent bottle or another plastic bottle
- Acrylic paint of your choice
- Paint brushes
- Scissors
- Markers
- Googly eyes, craft foam (for ears and tail) and any other craft items you want to decorate your pig
- Hot glue gun + glue sticks
- X-Acto knife (for an adult to use)

DIRECTIONS:

1. To start, ask a parent or other grownup to cut a slit in the side of the bottle that is long enough to fit a quarter.
2. Paint the bottle (it will likely take a few coats of paint).
3. Cut out foam or felt for the pig's ears and tail.
4. After the paint dries, glue on the eyes, ears and tail with the hot glue gun.
5. Finish decorating your pig any way you want! Write your name on the side, paint some flowers, etc.

<http://therehomesteaders.blogspot.com/2012/01/recycled-piggy-bank.html>

In the Fall 2021 issue of *Forum Magazine*, I shared a step-by-step guide to drawing me! Thank you to all who participated. See some of the drawings below!



Regina, Age: 11



Rosie, Age: 4



Martin, Age: 8



Ezra, Age: 9





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Sharing Easter's Eggs

"Don't put all your eggs in one basket!" we're told, and Easter offers a different way to view that. See the incredible gifts put into our basket: eternal life, heavenly love, earthly resources, hope, joy, peace, and many more. We're also entrusted with the privilege of sharing these. We pray that, this season, we won't leave all our eggs in our basket — we'll pass them along benevolently, the same way they were shared with us!

