

FORUM

MAGAZINE



COMMUNITY
for a full life
p. 10



Gleaner's Blueprint

Whole Life Series™

Durability designed for your lifetime deserves a Blueprint

A well-designed home is not built by accident. It requires planning to fit your lifetime needs, plus flexibility to accommodate change. Life insurance to help meet your needs also requires careful planning.

Gleaner's Blueprint Whole Life Series™ gives you the permanence of whole life insurance, guaranteed cash value, dividends, plus the flexibility of options for your family's needs:

- A level-premium option with three ways to pay: 10-year pay, 20-year pay, and paid up at age 100.
- Subject to underwriting approval, level-premium riders available include a guaranteed insurability option to add coverage in the future regardless of your health, and a waiver of premium in case you become permanently disabled.
- Blueprint Single-Premium Whole Life is a simple solution that establishes immediate cash value and becomes a potential legacy for loved ones or charitable organizations.

Whether you prefer the simplicity of a one-time, single premium payment or to pay for your plan over time, Gleaner's Blueprint Whole Life Series™ is designed for your needs. For more information, contact your Gleaner agent listed on the back of this publication or visit www.gleanerlife.org.

Gleaner Life Insurance Society is domiciled in Michigan and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI and WV. Blueprint Single-Premium Whole Life form number: ICC21-SPWL with state-specific variations. Blueprint Level-Premium Whole Life form number: ICC21-WL with state-specific variations.

** Benefits received from these riders are subject to the terms and conditions specified in the certificate.*

Product features

Whole life options:

- Blueprint Single-Premium Whole Life
- Blueprint Level-Premium Whole Life
 - 10-year pay
 - 20-year pay
 - Paid-up at age 100

Issue ages:

- 0 to 80 (10-year pay)
- 0 to 75 (20-year pay)
- 0 to 85 (Paid-up at age 100; single-premium)

Minimum face amount:

- \$25,000 (ages 0-49)
- \$10,000 (ages 50 and above)

Maximum face amount: None
(subject to Home Office approval)

Living Benefit Riders:*
Chronic Illness Rider, Critical Illness Rider, Terminal Illness Rider

Additional level-premium riders: Guaranteed Insurability Option, Waiver of Premium

Dividend options:
Paid-up additions (default), paid in cash

Additional level-premium dividend options:
Reduced premium, accumulate with interest

Gleaner
Life Insurance Society

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Family Day activities have begun, and we've added some incredible events to help make 2024 fun for everyone.

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Sharing our time with family, friends and others around us eases our national epidemic of social isolation. It also supports our local communities and enriches our lives.

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Trailblazing Gleaner women were among the first female fraternal benefit officers in Michigan, led courtroom changes in Indiana, and provided an Ohio arbor with all-female officers in 1927.

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Today's medical field recognizes the health implications of our social interactions with others.

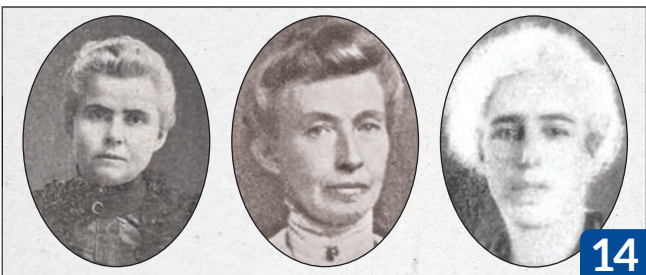
Cover: Adrian Arbor (MI) members including Linda Progler, left, and Barbara Ross, right, shared frog stories with Head Start students. It was part of a Feb. 29 "Leap into Literacy" project.



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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 30 for the answer.



Forum Magazine is made from soy-based ink products and is recyclable.

Make a small impact on conservation by recycling this publication or passing it on to a friend.

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Gleaner Life Insurance Society's Statements of the Society's Financial Condition for 2023 will be available on our website at www.gleanerlife.org on or before June 1, 2024. You may also request a physical copy by calling 800.992.1894 after June 1, 2024.

Senior Officers

Kevin A. Marti, FSA, CLU, ChFC
Executive Consultant

Jaime Reynolds, FIC
Vice President, Communications and Engagement

Officers

Amy Hawken, FLMI, ACS
Assistant Vice President, Member Services

Judy Lawrence, FLMI, ACS
Assistant Vice President, IT Development and Processing

Dawn Osborn, AALU, ALMI, ACS
Assistant Vice President, Underwriting and New Business

David Pittman, MTAX, CPA, CGMA, CMA
Assistant Vice President, Financial Analysis and Chief Compliance Officer

Larry Weichel, ChFC, FIC
Assistant Vice President, Sales and Sales Support

Michelle Zimmanck, FLMI, AAPA, ACS, BPMs, OCSA, OCWA
Assistant Vice President, IT Operations

Board of Directors

Margaret M.S. Noc, Chair
Stephanie R. Andresen, Vice Chair
Donna K. Baker | Russell E. Cunningham | Allen D. Underwood | Jennifer D. Valdez

Supreme Arbor Officers

Norma Garner, Supreme Chief Gleaner
Linda Ruchmund, Supreme Vice Chief Gleaner
Fernando Rivera, Supreme Chaplain
Cheryl Jones, Supreme Conductor
Glen David Trabenkraut, Supreme Guard

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Hours

Monday - Friday:
8 a.m. - 4:45 p.m. Eastern time

Thoughts from the Chair

Dear valued Gleaner members:

Spring is remarkable, especially when it welcomes an early Easter and a once-in-a-lifetime total solar eclipse! Yet spring always reminds us of rebirth and the natural cycle of transition.

We are pleased to announce a successful transition to our new Board of Directors, who were certified April 8 following voting by delegates. This special election drew 18 candidates, a testament to members' involvement and commitment. We welcome winning candidates Donna Baker, Jennifer Valdez, and Allen Underwood. You can read more about them starting on Page 6 of this edition of *Forum*. We have one other Board seat open and invite members to apply. More about that process appears on Page 8. We are excited about the changes you will see!

Warmer weather turns our attention outward — out into nature, out into our communities, and outward to the Easter resurrection that made all believers part of God's family. That sense of unity and cooperation helped build the Gleaner Society nearly 130 years ago. Our principles for a connected community continue to offer solutions to today's problems, including concern for our next generations, the epidemic of loneliness and isolation, Americans' decline in the world's "happiness rankings," and worries about retirement and the future.

One way our Society provides answers is through strong financial security. That was reaffirmed last quarter by two ratings agencies' annual analysis. Gleaner received an "A-" rating and "stable" outlook from both A.M. Best and Kroll Bond Rating Agency (KBRA). It was the 16th consecutive year we've received that rating from A.M. Best, and the seventh straight year from KBRA.

You can see how our members and arbors live out their values of love and cooperation in this edition's "Arbors in Action" on Page 22, and in many of last year's top Give and Grow projects spotlighted on Page 18. Volunteering is part of the answer to isolation, and we have fun doing it! You can take a deeper look at the benefits of community building in several stories in this edition.

Finally, Gleaner Life is doing more for members. Our new Board members will make every effort to engage with you, whether at Gleaner activities or via email accounts made available to every Board member. It is our hope that this will make us more available, transparent, and engaging. We look forward to seeing you at events such as a newly added Getaway trip to Ohio's Amish country. Fellowship, laughter and shared memories can help Gleaners live healthier and longer as well as fuller lives. Read more about our upcoming events on Pages 4-5.

May the spirit of true fraternalism continue to bless us always.



Kind regards and fraternally,

A handwritten signature in black ink that reads "Margaret M. S. Noe". The signature is written in a cursive, flowing style.

Margaret M.S. Noe
Gleaner Life Board of Directors Chair

GLEANER EVENTS:

Springing into Family Days

Whether you prefer Cedar Point, country music, baseball, or Getaways to Amish country or the Grand Canyon, register soon for remaining Gleaner events.



The first 2024 Family Day on March 2 gave 130 Gleaner members and guests a fantastic Florida luncheon cruise. The Fort Myers paddle wheeler's four-and-a-half-hour cruise featured the historic Tice Railroad Bridge, passage through the W.P. Franklin Locks and its mechanisms controlling the waters of Lake Okeechobee, and the picturesque banks of the Caloosahatchee River, adorned with lush tropical growth and charming homes. Passengers were treated to a delightful luncheon and warm welcome from Anthony Clark, President and CEO. Register soon to enjoy any of the four remaining Family Days. Members can purchase up to eight tickets at reduced prices to share the fun with friends and family.

Cedar Point Sandusky, Ohio

June 22 | \$35 per ticket

The most popular Gleaner Family Day activity also is one of the best values! Only \$35 gives each visitor admission to both the historic Cedar Point amusement park as well as the Cedar Point Shores water park. Parking is included, and the ticket also provides a single meal deal. The registration deadline is May 27 for this full day of fun.

Tigers vs. Twins baseball Detroit, Michigan

July 27 | \$30 per ticket

The Detroit Tigers host the Minnesota Twins for a 6:10 p.m. game at Comerica Park in Detroit. Watch last season's two top teams in the American League Central Division from seats located on a lower level near the field. The \$30 ticket price includes a \$15 pre-loaded voucher for food and beverages. Registration is due by June 24.

Cubs vs. Cardinals baseball Chicago, Illinois

Aug. 3 | \$55 per ticket

Historic Wrigley Field provides the setting for this 1:20 p.m. game between the Chicago Cubs and their National League Central Division rivals, the St. Louis Cardinals. The \$55 tickets each include a \$25 pre-loaded food voucher that can be used within the park. The deadline to register for this afternoon game is July 1.

Amish buffet and Diamond Rio concert Shipshewana, Indiana

Aug. 30 | \$40 per ticket

Enjoy a doubleheader at the Blue Gate Theatre in Amish country with a buffet dinner followed by a concert by award-winning country music group Diamond Rio. Tickets for the dinner and the concert combined are only \$40. Concert seating is in a prime area near the stage. Enjoy viewing the unique buggies, woodworking and other features the Blue Gate and other Shipshewana destinations display, but sign up before Aug. 2.

Learn more about each event and register at www.gleanerlife.org/familydays

Great Getaway trips in 2024

Gleaner Life has announced a second Getaway Tour for August, giving members twice as many 2024 Getaway options.

“RUTH” PERFORMANCE TRIP TO OHIO’S AMISH COUNTRY:



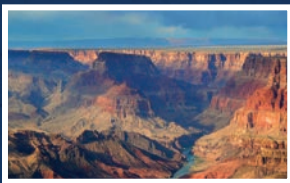
The Society will offer members an Aug. 27-29 motor coach trip to Ohio’s Amish country communities of Berlin and Sugarcreek. While there, they can learn about Amish culture and see “Ruth,” a musical adaptation of the biblical story of Ruth, on Aug. 28. Members will stay two nights at the Berlin Grande Hotel with hot breakfasts both mornings and dinners at two Amish restaurants — the Berlin Farmstead and the Dutch Valley Restaurant. Activities include admission to Behalt, the Amish and

Mennonite Heritage Center to learn the history of the Amish and their culture, see a stunning 10-foot by 265-foot circular mural, tour a pioneer barn and pre-Civil War schoolhouse, and more. Shopping will be available in Berlin, Sugarcreek (known as the “Little Switzerland of Ohio” and home of one of the world’s largest cuckoo clocks), and at Lehman’s hardware store, which stocks enough modern and vintage items to keep members exploring for hours.

The motor coach trip, meals, and admission to the various activities is \$550 per person, based on double occupancy, or \$700 per person for single occupancy.

Members also have the option to travel on their own to the 1 p.m. performance of “Ruth” and afterward enjoy dinner for a package price of \$65 per person. All registrations can be made at www.gleanerlife.org/ruth.

GREAT TRAINS & GRAND CANYONS:



Gleaner’s fall trip to Arizona enables members to explore the old Southwest, see the Grand Canyon, take two train rides through amazing canyons, stay at the Courtyard Sedona by Marriott, and have most meals¹ and travel included in this breathtaking October 13-18 trip.

The red rock region of the Grand Canyon is one of the Seven Wonders of the World, and the cultural experience also is unique. The trip’s daily highlights include:

Day One — Oct. 13: Arrival in Phoenix, with motorcoach tour to Courtyard Sedona.

Day Two — Oct. 14: Visit the Chapel of the Holy Cross and Airport Mesa, uptown Sedona and the Spanish-Mexican village of Tlaquepaque.

Day Three — Oct. 15: Grand Canyon Railway trip to the Grand Canyon, with dinner in Flagstaff.

Day Four — Oct. 16: Visit Montezuma Castle National Monument, Jerome, and a train trip on the Verde Canyon Railroad between two national forests.

Day Five — Oct. 17: Enjoy a leisure day in Sedona for sightseeing, golf, shopping, or optional tours.

Day Six — Oct. 18: Old Town Scottsdale (time permitting) returning to the Phoenix Airport.

Cost including airfare, five nights’ lodging and breakfasts, ¹three dinners, and transportation is \$3,375 per person (double occupancy, final payment made by check before July 30) with airfare from Detroit. Airfare from several other cities also is available.

Learn more online at www.gleanerlife.org/greattrains.

For additional questions, contact Community Engagement at 800.992.1894 or events@gleanerlife.org.

SAFARI TO KALAHARI

Members also may consider Gleaner’s 15th annual Safari to Kalahari on Nov. 1-3, 2024. Children love the pools, waterslides and other attractions at this resort in Sandusky, Ohio. Parents and grandparents can relax with Kalahari’s great signature restaurants, shops, art, indoor pools, spas and other facilities. Gleaner also will provide and host a complimentary Saturday morning breakfast. Watch for more information coming soon. Registration to open June 1.

ELECTION RESULTS

New Gleaner Board of Directors elected!

Donna K. Baker, Allen D. Underwood, and Jennifer D. Valdez are Gleaner Life Insurance Society's three new members of the Board of Directors following the mail-in election that concluded April 8, 2024. It was certified by Election Source, a reputable third-party vendor responsible for managing ballot tabulations. The mail-in election was held in lieu of the October 2023 election, which was cancelled. Delegates or alternates to the 2023 convention were able to vote. The three winning candidates elected bring a wealth of experience, expertise, and enthusiasm. Please join us in congratulating them, and in thanking former Board members **Terry L. Garner, Daniel R. Sutton, and Mark A. Wills** for their many years of service! Please see a related election notice on Page 8 for a Special Election to fill one remaining Board seat.



Donna K. Baker lives in Clayton, Michigan, with her husband of 32 years, Kim. Baker is a former Gleaner Board of Directors and Audit Committee member (2016-2023) and Chair of Gleaner Audit Committee (2019-2023). Baker is a CPA and Professor of Accounting at Adrian College where she developed, implemented, and promoted the MS in Accountancy program. She also is the managing partner of Donna Baker & Associates CPAs, the

Donna K. Baker

largest CPA firm in Lenawee County with approximately 20 employees (2000-present). "I provide vision and strategic direction; business development; hire, train and mentor professional staff; monitor quality and productivity; assess risk; and oversee financial position." In addition to consultant work with more than 100 businesses, she started Workforce PayHub, a cloud-based company providing payroll and related services to 500 companies in 25 states. Previously, Baker served as Siena Heights University's Chair of Accounting Department (1995-2017). She cited her work ethic "that focuses on honesty and integrity" in her application. Other board experience came with an IRS Advisory Committee (2011-2014), United Bank & Trust, Bank Michigan, Siena Heights University, Lenawee Christian

Schools, and Dover Township. "I was raised on a dairy farm and learned the rewards of hard work, the value of dedication and determination and the importance of always being honest and ethical. Today, I live on a fifth-generation dairy farm, where my husband and I instill these values in our children." Her community service includes activity in Adrian Arbor (MI), community activities supporting Red Cross, Humane Society, veterans, 4-H, Catherine Cobb Woman's Shelter, Daily Bread and more, agriculture education, and involvement at the Clayton United Methodist Church, teaching children in Bible Club, as VBS Director and helping with fundraisers. "I have a personal goal to always leave a place or organization better than before my involvement and to give back to the community whenever possible."



Allen D. Underwood

Allen D. Underwood is a resident of Coldwater where he has served as bookkeeper for the Branch County Commission on Aging. He also has more than 20 years of experience in banking and credit unions including positions as Vice President of Accounting, Vice President of Lending, and CEO. In his application, Underwood pointed to his “extensive knowledge in Business, Finance, and Economics,” and emphasized maintaining

positive attitudes. “My goal when coming to work every day is to make as many people smile or laugh as I can. Working at a senior center, I understand how laughter and fellowship lead to a happy and healthy life.” Underwood earned his master’s in business administration from Heidelberg University, devoting 10 years as a college professor teaching Economics and Finance. He also has seven years as a college administrator. He served as Campus and MBA Director for Heidelberg University in both Maumee and Tiffin, Ohio. As a CEO at two credit unions, Underwood worked closely with each group’s board of directors. He previously was on the board of a credit union trade organization. As a volunteer, he was on the board of directors for Nexus Academy, a charter school in Toledo, Ohio, for

several years. Other volunteer work included a monthly program in Tiffin to teach life skills and ideas by bringing in local community leaders. Another project involved housing. “One of my proudest accomplishments was with Habitat for Humanity. I was involved in a drive to collect donations and labor to build a new house in Toledo and donate it to Habitat for Humanity.” Underwood also has helped develop strategic plans for several organizations he has been involved with. “I have the ability to work well with others and communicate clearly. I believe it’s critically important for board members to develop collegial relationships through respect and building a positive team.”



Jennifer D. Valdez

Jennifer D. Valdez lives in Tecumseh, Michigan, and is Chief Financial Officer of the Madison School District. She has more than 30 years of experience in accounting and finance work including 26 as the school district CFO with school budgets exceeding \$25 million. One of her skills she listed in her application was “effective communication,” first at accounting firms with clients, and now with school superintendents, board

members, staff, and the community — “explaining the finances so anyone can fully understand the financial budgets and reports.” She listed her top three personal attributes: Integrity, as shown by 26 years as CFO; honesty and trustworthiness to work well with others; and dedication. “The job often requires many 40+ hour weeks. I will work meticulously, as long as it takes, to assure accurate finances and a job well done.” During her tenure with the growing school district, she has worked on many strategic planning sessions with the school board which have focused on mission, vision, core beliefs, and strategies impacting the development of students’ full potential. “Approximately 50% of students enrolled in our district are School of Choice students, so it is imperative to retain the full student count to balance the budget.” Also,

planning has resulted in voters passing several school bonds, “which have directly impacted our district’s strong financial position and state-of-the-art facilities.” Outside of her professional role, Valdez continues to serve as President of Madison Arbor (MI). As President for 15 years, she has been involved in hundreds of successful arbor projects, as well as the arbor’s own scholarship program. She has also coached 8th grade volleyball for 22 years and middle school track for 17 years. She added, “The great thing about coaching is not only teaching athletic skills, but more importantly life skills regarding hard work, confidence and teamwork.”

Gleaner's Board of Directors seeks applicants for an open board seat

Gleaner Life Insurance Society is seeking applications from qualified members to fill an open board seat. The term of the seat ends in October 2025. If a board seat becomes open with more than nine months remaining in the term, the responsibility of filling the vacancy falls to the Board of Directors. If you are interested in serving Gleaner Life Insurance Society in this capacity, please review the requirements and the application process below.

BOARD QUALIFICATIONS

According to the Gleaner Constitution, members of the Board of Directors must be members of the Society who are in good standing for at least two consecutive years and are at least 21 years of age and less than 72 years of age. However, an individual is ineligible to be elected to the Board of Directors if at any point in the four-year period preceding the election he or she is or has been:

- A licensed life insurance agent of any company
- An employee of the Society

The Gleaner board has approved Director Qualification Guidelines, which state that directors should be selected for “their belief in the Society mission and purposes, and personal attributes and values that embody those of the Society, as well as specific skills, and areas of expertise.” Universal attributes expected of all directors include: an ability to think strategically and independently, personal integrity, good communication and listening skills, and a commitment to accountability and sound judgment.

Desired skills and expertise include:

- 10-plus years of senior/executive-level experience in business management or organizational leadership
- Corporate board and/or not-for-profit board experience
- A commitment to increase one's knowledge and understanding of the work of the board and the issues affecting the Society in the complicated 21st-century business environment
- A demonstrated commitment and leadership in fraternalism and/or volunteerism

Pursuant to the constitutional amendment passed at Gleaner's 59th Biennial Convention in 2019, prospective directors concurrently have:

- Completed the Board of Directors Application Form
- Consented in writing to a background check

Prospective directors should understand the critical role of good governance, including working for the collective good of the Society and its membership, assuring accountability and oversight to the members, while also working at a board policy level on complex issues.

THE APPLICATION PROCESS

1. Members who are interested in serving on Gleaner's Board of Directors should contact Corporate Secretary Deb Elliott at delliott@gleanerlife.org to discuss the process and your qualifications. You will be asked to submit your name, email address and certificate number to begin the process.
2. If you meet all the qualifications, a PDF of the Gleaner Life Insurance Society Board of Directors Application Form will be sent to you to complete. For your convenience, this form is type-ready, which means you can type your answers directly in the form on your computer. This application also includes a check box to consent to the required background check.
3. Once you've answered all the questions, follow the instructions at the end of the form to submit your application. We prefer to receive the application via email, but you may also mail your application to our Home Office as instructed in the PDF. **Your application must be received by May 17, 2024.**
4. When your application is received at the Home Office, you will be provided with information on the required background check. You will receive this information via email and will need to provide additional details to complete the check.
5. The Board of Directors' ad hoc selection committee will review all applicants and will select finalists. You will be contacted by a member of the ad hoc selection committee to inform you whether you are under further consideration or not. Finalists may be required to complete an in-person or phone interview with the selection committee.
6. The Board of Directors are committed to carefully considering all prospective candidates to ensure that they are a good fit for the organization's mission, values, priorities, and core work.



Thank you!

Oct. 12, 2024, will mark the Gleaner Society's 130th birthday, yet our foundation was prepared earlier. Planning was built upon the idea that rural residents with shared beliefs could cooperate to protect each other's lives, grow stronger communities, and enjoy fellowship. Those ideals guided our member-owned, non-profit organization through two world wars, the Great Depression, two major pandemics and countless other challenges. We strive to demonstrate authentic member-ownership in all our activities. Let us rededicate ourselves to God, to each other, and to our founding principles as we prepare to gratefully celebrate 130 years!





COMMUNITY *for a* FULL LIFE

Connecting ourselves and others nourishes a full life. The friendship, purpose and protection shown in the Book of Ruth offers an antidote to America's crisis of loneliness and despair.

“

But Ruth replied, 'Don't urge me to leave you or to turn back from you. Where you go I will go, and where you stay I will stay. Your people will be my people and your God my God.' — Ruth 1:16

”

How do you define “your people”? Most of us enjoy spending time with friends and family, making special memories with them and supporting each other. Perhaps you count your “church family” or members of groups which share your beliefs and direction. Some of us would add our neighbors. Others may include people having similar ethnic or national heritage.

Ruth the Gleaner in the Bible was willing to leave her homeland, pledging herself to the friendship, family and faith of her widowed and impoverished mother-in-law, Naomi. God rewarded Ruth's loyalty and blessed her with a new community and a place in the lineage of David and, eventually, of Jesus.

People don't need to be Ruth to experience the importance and richness that relationships can add to their lives. Many individuals we admire are quick to point out how important family and friends are to them. Their eulogies often include statements like, “Family and friends were their greatest joy.” When we think about what it means to live a full life, times shared with others are usually near the top of the list.

Unfortunately, finding friends and community in America today has increasingly been replaced by

isolation, loneliness, and despair. In October 2018, about 27% of 50- to 80-year-olds reported loneliness. That shot up to 56% in 2020 during the COVID-19 pandemic. Although easing somewhat to 34% in January 2023, it remained high enough that a national “epidemic of loneliness and isolation” was declared last May by the U.S. Surgeon General. He noted “lacking social connection can increase the risk for premature death as much as smoking up to 15 cigarettes a day.”¹ (Other health risks associated with social isolation are listed in this edition by Gleaner Life's Medical Director on Page 14.)

Far from being just a problem affecting older people, the report noted young adults are twice as likely as those 65 and older to report feeling lonely. Across entire communities, it affects day-to-day living, resulting in lower academic achievement, lower work productivity, lower quality of life, and higher risks for substance abuse and suicide. “Social connection,” the Surgeon General added, “is an important social determinant of health, and more broadly, of community well-being, including (but not limited to) population health, community resilience when natural hazards strike, community safety, economic prosperity, and representative government.”

The report acknowledges the decline in social interaction is part of a decades-long trend. In 1960, only 13% of Americans lived in single-person households. Today, that figure is nearly 30%. Church attendance dropped from 70% in 1999 to 47% in 2020. Only 16% of Americans in 2018 reported feeling very attached to their local community. Recognizing the problem and then increasing social connection are the main prescriptions the Surgeon General and other experts recommend.

Coincidentally, issues arising from isolation were reasons Gleaner Life was created in 1894. At that time, most farm families lived miles from town along dirt roads. Without automobiles, telephones or even radios, they were largely cut off. Few had life insurance, and often viewed other farmers as competitors rather than allies. Ruth's story of adoption and protection within her new agricultural society appealed to farmers. Member insurance protected each other. Gleaner arbors hosted dances and picnics as well as meetings, while arbor projects and political clout helped improve rural conditions.

Gleaner members still promote community connection today:

1. Family and friends for a better life

Jean Pfister had always energetically helped those around her. As a former longtime employee of Gleaner Life's Home Office, she was extremely active with Adrian Arbor (MI). That changed in October of 2022 when she fell and injured her back. A misdiagnosed mass began growing along her spine, and Jean soon became paralyzed from the waist down. She was hospitalized for two months and in rehabilitation for another month. Instead of helping others, Jean was reliant on her family — especially her sister.

“My sister was my caregiver and without her I would not have been able to have ever been at home again,” Jean recalled. “When I first came home I needed a caregiver. I couldn't do a lot by myself. I needed a person to help me with just getting out of bed. Without the support of friends and family for my encouragement, that was what I needed, and my faith.”



Barbara Ross, right, of Adrian Arbor (MI) joined other arbor members reading stories about frogs to students Feb. 29 during the arbor's "Leap into Literacy" reading project at Adrian Public Schools Head Start.



Jean Pfister shared "Sally," a classroom guinea pig, while the Adrian Arbor (MI) conducted their Feb. 29 "Leap into Literacy" reading project at Adrian Public Schools Head Start. It was the first activity Jean had been able to leave her house and participate in since a severe back injury.



Mid-Michigan Arbor lived up to the slogan “Community is About Connection” when they helped a new housing facility for young adults ages 17–23 who have aged out of the Foster Care System. Arbor members outfitted the 10 apartments with their own 3-in-1 breakfast station (coffee pot, griddle and toaster oven) along with utensils.

“Carry each other’s burdens,” Galatians 6:28 tells us, and with others’ protective help, Jean has been able to rejoin some of her favorite activities. On Feb. 29, Adrian Arbor members picked up Jean and drove her to a Leap Day “Leap Into Literacy” reading project at Adrian Public Schools Head Start. Using her walker, she was able to navigate the hallways herself. “This is great exercise,” she said, adding that her next goal is to get on a plane to attend the graduation of her son who went back to finish his university degree. “Today was my first day back and this project was totally in line with what I like to do. It was for children and for reading and their success for the future.”

2. Helping others around us

Helping others who need assistance is part of Gleaner’s commitment to benevolence, another of the Society’s three founding principles. Mid-Michigan Arbor members, with “Community is About Connection” emblazoned on their banner, met Nov. 7 to help young adults ages 17–23 who have aged out of the local Foster Care system.

An old church was renovated into 10 new apartments called Labadie Lofts. Rent is \$400 per month and each resident is allowed a two-year occupancy. Residents must have a job and/or be attending school. The arbor helped by furnishing each apartment with a Nostalgia 3-in-1 Breakfast Station (coffee pot, griddle, toaster oven) and oven mitt and spatula. The arbor also donated gas cards and bus passes the facility will use as rewards for the residents.

“Our group feels that this facility is a very needed asset to our community,” the arbor reported. Mid-Michigan Arbor followed this project by becoming involved in the “No Senior Without Christmas” program, bringing cheer to the elderly in the Bay City region.

Serving others often cheers up participants as much as those they help, added Adrian Arbor’s Linda Proglor, who helps at the HOPE Community Center for adults with disabilities. “Just to see them laugh and be happy,” she said. “We just went and played bingo at Adrian Bay (nursing home). Just to see how excited they get when they win at bingo. I almost think we get more kick out of it than they do.”

3. Growing our circle of friends

“You can never have too many friends,” goes the saying, and it reinforces the third Gleaner principle of “fraternity,” also synonymous with brotherhood, friendship and fellowship. The number of friends or followers we have on social media can’t replace real-life friends, studies show.² In fact, the Surgeon General noted the harms of social media and that people who spend two hours or more a day online have double the odds of feeling socially isolated than people who spend 30 minutes or less. “Invest time in nurturing your relationships through consistent, frequent, and high-quality engagement with others,” the Surgeon General’s report recommends. Whether as individuals or as arbors, reaching out to new friends should be a lifelong project.

Creating a vibrant, growing community means actively seeking and welcoming newcomers. The American poet Edwin Markham — a favorite of Gleaner founder Grant Slocum — captured the spirit in his poem “Outwitted”:

*“He drew a circle to shut me out —
Heretic, rebel, a thing to flout.
But Love and I had the wit to win;
We drew a circle that took him in.”*

This helped define Gleaner’s Society at its founding, partly as a matter of necessity. Life insurance societies in the 1800s needed new members to help pay claims for others who passed on. Societies that failed to grow faced insolvency. Today, life insurance is built on sustainable actuarial systems, but growing social connections remains important for groups as well as for individuals. Sometimes that requires recruiting. Linda Progler related how she began inviting people she knew at her gym to arbor meetings. “Because I’m old, I know a lot of people,” she said, adding the importance of looking beyond people her own age. “I’m trying to bring in younger people because we’re in our 70s and 80s.”

Taking the initiative and inviting other people are two of the most basic ways to expand our circle of friends. Celebrations and other activities are wonderful opportunities, and Gleaner members have the added options of inviting guests to arbor projects and Family Days. These social connections help build communities and, in turn, help us to live a truly full life.



Linda Progler and Adrian Arbor (MI) found a new circle of friends at a Feb. 29 “Leap into Literacy” reading project at Adrian Public Schools Head Start.

¹ <https://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf>

² <https://www.mdpi.com/2076-3425/13/5/831>

Society Women: TALES OF TRAILBLAZERS

Women played a key role in the Gleaner Society even before they gained national rights.

The Gleaner Society made sure its female members had equal voting rights when the Society incorporated in 1894 — a full 25 years before women were able to vote in U.S. elections. March was Women's History Month, and several examples of trailblazing Gleaner women came to light from the Gleaner annals and other historical sources.

1. First female officer, Alice Mason



*Alice Mason, shown in
The Gleaner in March 1902.*

Seventy-five years ago, the first female officer in Gleaner history — and possibly the first woman elected to any fraternal society open to both men and women in Michigan — passed away in 1949. Alice M. (Benton) Mason of Grattan, Michigan, was elected Supreme Council Chaplain at the December 1901 Third Biennial Convention.

“She was a member of the committee on laws at the meeting of the Supreme Arbor held in Lansing and the committee men gave her credit for being one of the best-informed members of the committee,” *The Gleaner* reported in a March 1902 profile. It continued with a letter from the Secretary of the new Cannon Arbor praising Mason for her “excellent work of installing the officers of Cannon Arbor, Jan. 16. Furthermore, that she accept our gratitude for the fine talk and instruction given, also the kind interest she and her worthy husband, who accompanied her, manifested in the good work of the Ancient Order of Gleaners.” Mason was married to Ezra Jay Mason, a Civil War veteran who was widely

known in Michigan for the large dried-fruit business he operated for 26 years. The couple had two daughters and a son.

In 1904, the Mason family moved to Hagerman, New Mexico, and helped that city grow. Ezra bought and developed 120 acres. Alice wrote to the Society to step down as Chaplain after it became clear the family would stay in New Mexico: “I wish to thank the Supreme Officers as well as the whole Gleaner fraternity for the many honors conferred upon me in the past. We are all enjoying the very best of health and are in love with our new home. We have the best of neighbors and friends and financially are doing well.” Ezra Mason passed away in 1918 (his death claim for \$1,000 was paid in February 1919), while Alice lived until 1949.



Eunice A. Bloss

The Supreme Council appointed Eunice A. Bloss of Crystal Arbor in Swartz Creek, Michigan, to finish Mason's term. Bloss completed Mason's term, then was elected Chaplain in her own right and served until 1910. The elections of Mason and Bloss began a trend. Gleaner's first five Chaplains had all been men, but the position

would be filled by women for the next nine decades until 1996. A succession format was adopted at that time, and Mark Wills became Chaplain.

It's possible Alice Mason also was the first female officer for any Michigan fraternal benefit society open to both men and women.

2. Lizzie Reece brings change to local courts



Lizzie Reece

Lizzie Reece of Sweetser Arbor (IN) likely was Indiana's longest-serving arbor Secretary prior to Pat Sutton's half-century with Hawthorne Arbor. Lizzie Reece further deserves mention for a local change most of us take for granted — women serving on juries.

Lizzie Ellen Goff was born in 1885 in Grant County, Indiana, and became Sweetser Arbor's Secretary in 1909. She married Aaron E. Reece Sr., and his death in 1932 left Lizzie a widow raising their teen son. In addition, Lizzie became the Assessor for Pleasant Township. In 1933, Reece ended up in a pay dispute with the Grant County councilmen, who were trying to equalize all assessing costs. Reece sued them, alleging she was deprived of her salary of \$68 (equal to \$1,546 in 2023 dollars). Prior to the trial, Reece and her attorney challenged Grant County's long-standing practice of only calling men for jury service. The presiding judge agreed with Reece, requiring a second jury to be called. This also required remodeling of the 1880s-era courtroom facilities. "Because the jury

quarters on the third floor of the courthouse are not suitable for women, only men have been drawn on the grand and petit jury panels, Alva Frazee, one of the jury commissioners, testified," the *Muncie Star Press* reported. It added that renovations would probably cost several thousand dollars. The second trial was heard in 1936 by a jury composed of seven women and five men. Reece — by this time no longer serving as assessor — won her lawsuit. Reece continued to serve as Sweetser Secretary. She had 43 years of service and counting as of 1952, and likely served more years before the arbor became inactive in 1962. Reece passed away in 1971.

3. South Fairfield Arbor first with an all-female officer lineup



"A full quota of Lady Officers" was how the *Gleaner* publication proudly reported South Fairfield Arbor (OH) in 1928. Shown are (back row, from left) Nola Mobus, Louise Mohr, Maude Wright, Emma Holland and Rosemary Wright; (front) Hannah Viers, Zera Sullins, Cora Mobus, Lillie Stout and Nan Strong.

The women of South Fairfield Arbor (OH) have played a vital role in helping one of the oldest arbors in the Society. They also led the way in proving an arbor could be guided entirely by women — a trailblazing idea back in 1927. It was only seven years prior that American women had voted in their first presidential election.

South Fairfield's women had shown determination long before. When funds ran out for their arbor hall construction in 1917, they formed a Ladies Aid group and donated \$428 to the cause through sewing and baking to get the project finished. Women were elected to fill all the arbor's leadership positions for 1927, and the same group continued the next year when they were spotlighted by the Society.

FORMER ASSESSOR WINS SUIT FOR \$68 SALARY

MARION, Ind., May 22 (Spl.)—An attempt of the Grant county council to equalize the cost of assessing property failed here when Mrs. Lizzie Reece, former Pleasant township assessor, won a jury verdict for salary alleged to be due her. The suit to collect \$68 was filed in 1933.

First trial of the case ended when legality of the petit jury was challenged by Mrs. Reece's attorney on grounds the names of no women were placed in the jury box. Names of women were added later and the jury that heard the case was composed of seven women and five men.



A PRESCRIPTION FOR CONNECTION

The health implications of our social interactions with others.

“How many family members or friends have you seen in the last week?” Coming from your physician, this might be more than a conversation starter. Medical professionals realize a key indicator of a patient’s health is their level of social connection. People with strong social connections are more likely to live longer, healthier and happier lives. May is Mental Health Awareness Month, so this spring is a good time to give our state of mind a checkup.

“Laughter may not literally be the best medicine, but getting together with friends and family and even strangers does have critically important health benefits,” Gleaner Life Medical Director Robyn L. Smith notes.

How important? Consider five health outcomes tied to our connections with other people:

- Being socially isolated and feeling lonely increases our risk of disease including heart disease 29%, stroke 32%, and diabetes, according to the U.S. Surgeon General. He compared the resulting lifespan decrease as bad as smoking 15 cigarettes per day.¹
- Strong relationships are the biggest predictor of well-being, the 80-year Harvard Study of Adult Development found. Satisfaction with relationships was a better indicator of aging well than cholesterol levels.²
- Poor or insufficient social connection is associated with increased risk of anxiety, depression, and about a 50% increase in the risk of developing dementia.³

- So-called “deaths of despair” (those due to suicide, drugs, or alcohol) continue to rise in the United States, especially in rural areas. Isolation is considered one of several contributing factors.⁴
- People who live alone and do not see friends or family are 77% more likely to die from all causes, a 2023 British study concluded.⁵

Dr. Robert Waldinger, the director of the Harvard study, recently put it this way: “Loneliness kills. Social connections are as important to our long-term health as diet and exercise.”⁶

Serious mental health issues do call for professional help, and people should be encouraged to reach out for assistance. We live in a society which still undervalues empathy and mental health counseling. People may feel unrealistic pressure to somehow fix themselves. Fortunately, such attitudes are changing.

At the same time, most of us can take positive steps to improve our connections with other people. This is important because developing relationships can have equally significant effects on our health but in a beneficial direction. Here are a few ideas for growing better connected:

Get together with family and friends:

Even monthly visits can make an enormous difference, especially for our elderly acquaintances who may not be able to get out as often. Relationships don’t grow themselves, so nourish them

with shared memories and time spent together. Asking questions and doing research might also lead us to find extended family members, such as cousins we never knew, expanding our circle.

Have at least one regular social group:

Whether it’s a monthly friends outing, a weekly craft or book club, or a church group, getting together regularly provides social stimulation to look forward to. Being around other positive people also reinforces an optimistic outlook, another major health indicator.

Be active:

Join a league, get a walk buddy and get outside if possible. Community planners are beginning to recognize the importance of parks, walking trails, and other places where physical activity can lead to more interaction. These sorts of actions also stimulate brain activity and ward off degenerative diseases.

Limit our screen time:

Growing evidence shows technology (smartphones, virtual reality, gaming) can cause users to feel anxiety, distraction, loneliness, and reduced sense of “belonging.” While true for all, this may be particularly true for younger people interacting with technology in a way that takes the place of connection in real life, leading to rising rates of loneliness with social disconnect. Limit your scrolling by setting a timer, or designate screen-free times or days.

Regularly volunteer to help others:

Besides being the right thing to do, research shows volunteering improves physical and mental health, reduces stress, and promotes positive feelings by releasing dopamine. Volunteers generally report an increased sense of purpose and gratitude — both their own and from the beneficiaries. Volunteers also build both old and new relationships.

Random acts of kindness:

These create social connection and do not need to be over-the-top. For example, hold a door open and smile, or say something kind to a stranger or check-out person.

There are numerous other ways to grow more connected and make life more worthwhile. Building up our existing relationships, actively seeking new acquaintances, volunteering, and truly appreciating our times spent together are the sort of prescriptions we should get filled as soon as possible.

¹ <https://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf>

² <https://news.harvard.edu/gazette/story/2017/04/over-nearly-80-years-harvard-study-has-been-showing-how-to-live-a-healthy-and-happy-life/>

³ <https://pubmed.ncbi.nlm.nih.gov/30452410/>

⁴ <https://www.medicalnewstoday.com/articles/deaths-of-despair-on-the-rise-in-the-us-why-here-and-not-in-other-nations#Potential-interventions-to-help-prevent-despair-related-deaths>

⁵ <https://www.theguardian.com/society/2023/nov/10/people-never-visited-by-loved-ones-more-likely-to-die-earlier-study-finds>

⁶ www.forbes.com/sites/adriangostick/2023/08/15/harvard-research-reveals-the-1-key-to-living-longer-and-happier

GIVE AND GROW



Local giving,
local growth

Top 2023 ideas show how you can improve your community with a Give and Grow project.

From knitting caps for premature babies to starting a community garden to buying presents for children at a hospital, Gleaner members found creative ways to improve local life.

One of the top projects of 2023 was by **Janet Hobson** of Anderson, Indiana. She and a group of friends met monthly to crochet and knit baby hats for premature babies in the NICU. “Babies in the NICU have a difficult time regulating their temperature,” Janet explained. “Hats definitely help with this, and the parents really appreciate a generous and unexpected gift. It gives families and nurses something positive to see — a great example of love and care for others.” A total of 11 sets of hats were made, with each set helping 30 babies. Sets had different themes including Valentine’s Day, owls, patriotic, green, very hungry caterpillar, pumpkins, footballs, turkeys, snowmen, Christmas, and Easter chicks. The hats were given to the NICU at Deaconess Hospital in Evansville, Indiana. Pam’s project won a Gleaner Life quarterly award for \$1,000. She directed the money to Borrowed Hearts, a group that supports children in foster care and the families caring for them.



Janet Hobson led a group of volunteers who crocheted and knitted baby hats for premature babies in the hospital NICU.



Participants in Tenley Reid's Give and Grow project present items at Toledo ProMedica Hospital.

In December, **Tenley Reid** of Adrian Township, Michigan, enlisted five of her friends to fill a wish list of items from the children's psychiatric unit at Toledo ProMedica Hospital. The teens shopped at Five Below and Ross retail stores. There, they were able to purchase lounge pants, leggings, T-shirts expressing positive and uplifting sayings, bright and colorful socks, hairbrushes, bras, and boxers. They purchased a variety of sizes because the hospital serves children between ages of 5 and 17 for mental health. Tenley's group then delivered items to the hospital. It was especially appreciated because the holidays can be a difficult time for mental health.



David Bookamer applied for a grant to help the Crossroads Pregnancy Center. Part of the project helped purchase material for a men's Bible study.

Teaming up with a local church, **David P. Bookamer** of Huntingdon, Pennsylvania, and friends assisted the Crossroads Pregnancy Center. The pregnancy center needed both pull-

up potty training pants of various sizes for children and also Bible study books for one-on-one counseling and study sessions. David worked with Hesston Community Chapel to purchase more than 30 cases of pull-up pants, and the Bible study curriculum. "The resources will be used to show God's love to families in the Huntingdon, Altoona, Lewistown and Mifflintown areas navigating a pregnancy and needs for a new birth," David wrote.

Another top 2023 quarterly project was a community garden completed for people in the neighborhood by **Pam Blything** of Lyndhurst, Ohio, and her team. People in the neighborhood were invited to plant vegetables and flowers. The team used its grant to build new growing beds and provide mulch and gardening tools. "These vegetables and flowers are used not only for the gardeners themselves but for others as well," Pam reported. "It's also a place where people can gather to be part of the community." The project earned a Gleaner Life quarterly prize. Pam directed \$500 of her quarterly award to Catholic Charities, and the other \$500 to VFW Post 7536.



Sarah Painter and several friends worked with their Little Flower Club to provide food and hygiene "care bags" to be distributed at a local food pantry in Findlay, Ohio.

Sarah Painter of Fostoria, Ohio, and several friends worked with their Little Flower Club to provide food and hygiene "care bags" to be distributed at a local food pantry in Findlay, Ohio. Little Flower is a club like Girl Scouts. A total of 20 volunteers helped pack the bags. They consisted of hygiene items, packaged snacks, fast food restaurant gift cards, and more. They were distributed through the St. Michael's Church food pantry in Findlay, Ohio.

Spring is a perfect time to apply for resources for a project you believe would help those around you. Give and Grow grants are awarded to applicants who own a Gleaner life insurance or annuity certificate. There is no age limit to participate. To learn more about Give and Grow projects and apply for one online, visit www.gleanerlife.org/giveandgrow.



Seven Simple Things Your Children Can Do Around *the Kitchen*

Whether they are toddlers or teenagers, your children are no doubt curious about how ingredients from the grocery store come together to create the delicious meals you serve. To the younger kids, that transformation may seem like magic, but you know all too well how much hard work it takes to feed a growing family.

No matter what their ages, your children can help out in the kitchen, and here are seven simple tasks they will be happy to take on.

1. Looking up recipes

Put your tech-obsessed kids in charge of finding the perfect recipe. Before you know it you will be mixing those random ingredients with confidence, much to the delight of the whole family.

2. Stirring sauces

Keeping the sauces from setting is a task young kids can handle, and this simple exercise could spark a lifelong love of cooking and spending time in the kitchen. Working around the hot stove may not be appropriate for young children, but school-age children should have no trouble with this important kitchen task.

3. Reading out the recipes

Keeping track of all the steps of a complicated recipe can be tough, especially when your hands are covered in flour and the oven is preheating and ready to go. Get your kids to read out the recipe as you work. This provides your child with practice sounding out words and dealing with previously unfamiliar terms.

4. Setting the table

Even the youngest kids can help by setting the table, placing the plates, silverware, and serving utensils in their proper place. Setting the table is a great exercise for young kids, one that can help them feel more grown up.

5. Washing produce and preparing salad

If you are having a healthy salad with your meal, the kids can wash the lettuce, carrots, tomatoes, and other produce. They can also mix the salad, either by hand or with the help of a salad spinner or other appliance.

6. Measuring ingredients

Using a measuring cup is a great way for kids to practice and enhance their math skills, all while they help you get more done in the kitchen. Just hand your children the recipe and let them measure out the ingredients you will need.

7. Chopping meats and vegetables

You will want to keep the younger kids away from knives and sharp implements, but older children can help in the kitchen by chopping vegetables, cubing meat, and preparing other ingredients for the table.

Teaching your children to cook and getting them to help out in the kitchen can have enormous benefits for them as they get older. They may be less likely to resort to unhealthy fast-food options. They may also grow up to be smarter shoppers, able to stretch their food budgets to the breaking point without sacrificing nutrition or convenience. Even the smallest kids can pull their weight in the kitchen, so get them involved early and often.

Tangy Rhubarb Salsa¹

Ingredients:

- 2 cups thinly sliced rhubarb
- 1 small red onion, coarsely chopped
- 1 large green bell pepper, seeded and coarsely chopped
- 1 large red bell pepper, seeded and coarsely chopped
- 1 large yellow bell pepper, seeded and coarsely chopped
- 1 jalapeño pepper, seeded and coarsely chopped — or to taste
- ½ cup chopped fresh cilantro
- 3 roma (plum) tomatoes, finely diced
- 2 teaspoons brown sugar
- 5 tablespoons Key lime juice
- 2 teaspoons coarse salt
- 1 pinch garlic powder, or to taste
- ground black pepper to taste

Directions

Stir rhubarb into a large pot of boiling water and cook for 10 seconds. Quickly drain rhubarb and rinse with cold water until cool; transfer rhubarb to a large bowl.

Place red onion, green, red, and yellow bell peppers, jalapeño pepper, and cilantro into a food processor and pulse 3 or 4 times to finely chop; transfer pepper mixture to bowl with rhubarb. Stir in tomatoes.

Dissolve brown sugar in Key lime juice in a bowl; lightly stir lime juice mixture into rhubarb mixture. Sprinkle salsa with salt, garlic powder, and black pepper and stir salsa again. Refrigerate at least 3 hours to blend flavors.

¹<https://www.allrecipes.com/recipe/222272/tangy-rhubarb-salsa/>



Arbors in action

Spring is blossoming, but Gleaner arbors clearly were not hibernating throughout winter. They were busy during the colder months filling important needs within their communities. Some of the ways included food drives for local food pantries, wrapping Christmas presents to give senior citizens, meals at homeless shelters, free Christmas shopping for low-income families, “random acts of kindness”, and much more.



Alma Arbor (MI) supported its local food pantry by conducting a food drive on Nov. 7. Arbor members set up the gazebo and tables. The arbor also donated \$500 in supplies on its own, greeted people who were using the pantry, and educated the public about how the pantry works while providing tours.

Bavarian Arbor (MI) teamed with Pacesetters 4-H members for a community service sewing project. Pacesetter members used the new sewing machines the arbor helped purchase in November along with material for the 80 pillowcases completed during the day. Those were donated along with 15 sets of fleece mittens to “Underground Railroad” clients. Participants also tied fleece blankets for Covenant Pediatrics patients. Seven small fleece blankets and nine large blankets were finished. “It was a joy to see the youth learn to sew,” Arbor Secretary Joan Kuhne reported. “The goal was to have every youth sew two pillowcases.”



Buckeye City Arbor (OH) decided in December to use its funds to purchase clothing for Eastgate Elementary School — one of the poorest schools in Columbus, Ohio. The arbor focused on underclothes, socks, gloves, and other items. The school was very appreciative. Staff noted that, the day before, a student had needed spare clothing after an accident, but nothing was available. Items were delivered after the school’s winter break ended, so it was a good way to start the new year.

Caro Arbor (MI) honored its three Community Volunteer Recognition recipients — Andy Nichols, Suzanne Reid, and Alexis Nesbit — Nov. 8 at the Brentwood in Caro. Agent Bob Britton was the guest speaker. He provided a summary about Gleaner solutions, gave each recipient a gift, and helped them register for benefits. The club is hopeful that all three will become arbor members.



Arbor members shown with CVR recipients in the front row center.



Champion Arbor (MI) gave strong support to a Christmas shopping event for low-income parents and families. The event was hosted by a local church. Families could shop free of charge. Each family was able to pick out a family game, coloring books, stocking stuffers and a gingerbread house gift bag. Arbor members filled gift bags, helped set up the church gym with all the toys and other items on Dec. 11-12, and then helped at the Dec. 13 event in several ways including a hot cocoa bar for guests. The arbor also hosted meals for volunteers. The event helped 56 families, including 144 children.

Faithfully Giving Arbor (OH) went into two communities during the holidays and successfully carried out a pair of “random act of kindness” events. On Nov. 21, Mikayla McKinniss and Arbor Reporter Jenny Harris handed out \$250 in gift cards at Kroger in Fostoria, much to the delight of Thanksgiving shoppers. Vice President Amanda Gosche was joined by Andy Lucius in duplicating the event Dec. 14 at another Kroger in Tiffin. The gifts were enclosed in Gleaner cards that explained the purpose and mission of the arbor.





Grand Blanc Arbor (MI) sponsored the Xceptional Heroes Holiday Party on Dec. 8 at Grand Blanc United Methodist Church. The Xceptional Heroes group consists of friends, family members and individuals supporting Genesee County young adults who have intellectual disabilities. Arbor members served food, set up the photo booth and other activities, assisted guests, and cleaned up afterward. Approximately 100 guests enjoyed the dinner, dancing and photos.



Gulf Coast Arbor (FL) enjoyed its favorite activity of the year, the December arrival of Santa and Mrs. Claus, on Dec. 3. Arbor members played the role of Santa's elves as they used numbers to organize presents on the stage. The arbor also provided pizzas, drinks, cookies, and chips for guests as they registered. After Santa's arrival, Arbor President Vivian Quiñones welcomed everyone and thanked the event's sponsors, motorcyclists, and arbor members for their support. Fernando Rivera called everyone by name and number to come up, where parents were able to take pictures of the kids with Santa. The arbor reported about 130 children attended.

Harmony Arbor (MI) hosted its big Christmas party where guests enjoyed an evening of dinner and festivities while aiding three local causes. President Duane Barclay welcomed everyone, Vice President Millie Barclay led the Pledge of Allegiance, and Chaplain Margie Mathis led the prayer for the evening. After dinner, three \$1,000 checks were presented to local groups. Anna Sobanski presented the check to Big Brothers/Big Sisters. Millie Barclay presented \$1,000 to Gratiot Animals in Need (GAIN), which provides food and other items and services to keep pets from becoming homeless. Margie Mathis then discussed the help provided third group, the Pardee Cancer Center, with treatment costs and appointment scheduling. Afterward, a short business meeting followed.



Holland Arbor (OH) helped host a turkey dinner Nov. 28 at St. Paul's Episcopal Church. The event was open to the public, and more than 85 people were anticipated during planning. The arbor donated \$600 to help provide 26 roasted turkeys, many pounds of mashed potatoes, dressing and gravy, along with cranberry sauce. Arbor members served guests in a cafeteria-type line with several pumpkin pies plus donated desserts, water, tea and coffee. The arbor also made donations to several community groups.



Homer Twp. Oak Arbor (IL) had several activities, starting by hosting a polka music event on Nov. 4. The arbor hired the 20th Century Band to play for three hours, and admission was \$5. The event may be expanded this year by reaching out to Croatia cultural club and the local Polish churches. Later in November, members decorated a wooden snowman to advertise their arbor in the local Snowman Competition organized by the local library. The snowman was decorated with ornaments and Gleaner merchandise to show off along the library's winter walk.



Ithaca Arbor (MI) hosted Bowling with Santa on Dec. 16 to benefit the Ithaca Food Pantry. The arbor paid for bowling and shoes at the Pins Bar and Grille in Ithaca. Children age 12 and younger were greeted by Santa and Mrs. Claus. Cookies and milk were served. The grill's food and a photo booth also were available.



Legacy Arbor (MI) assisted a variety of groups during December in Lenawee County. It purchased and served a honey roasted chicken meal for homeless people at the Share the Warmth shelter on Dec. 8. In addition to the dinner, the arbor gave personal care items, gloves and other clothing, snacks, and other items in bags it had filled. Extra items were donated to the shelter. Later, the arbor tagged and delivered 126 big fleece blankets to three local assisted living facilities. The colorful blankets made wonderful Christmas presents.



Maple City Arbor (MI) hosted its annual Thanksgiving luncheon Nov. 16, treating 75 seniors to a delightful gathering at the Adrian Senior Center. The highlight of the event was the scrumptious pumpkin pie served to all attendees, accompanied by a heartwarming surprise — the arbor graciously covered the cost of lunch for every guest, spreading gratitude and creating a truly memorable occasion.



Mid Michigan Arbor (MI) maintained its typically active schedule all winter, but it needed to stay somewhat contained Dec. 7 because it needed to wrap 100 presents. The gifts were for December’s “No Senior Without Christmas,” conducted in conjunction with the Division of Aging of Bay County. Seven arbor members met with three DOA representatives to wrap the 100 gifts purchased by the DOA. The arbor also provided its donation — 100 \$10 gift certificates to Jack’s Fruit and Meat Market. It took two hours to wrap all the gifts.

Plank Road Arbor (MI) installed a flagpole for the local assisted living facility in Breckenridge prior to Veterans Day, then invited the American Legion post to attend a dedication of the flagpole. Legion members raised the flag for the first time on it and also presented an American flag to one of the veterans who was a resident of the facility. “It was a very nice way to honor veterans on their day,” the arbor reported.



South County Arbor (IN) assisted with the annual Christmas party with the town of Hanna. The arbor purchased all the gifts for the toys and the table decorations given as door prizes. They also guided the line to Santa and helped the kids with their gifts if they needed batteries and such. When the party was over, leftover food and toys were taken to the homeless shelter in Michigan City. The arbor also announced its Adult CVR winner, Nikki Kliet, shown with Norma Garner.



South Fairfield Arbor (OH) members went to Toledo Express Airport to welcome the Flag City Honor Flight on its Nov. 7 return from a day visiting the memorials in Washington D.C. Although the flight was delayed about 2 1/2 hours, the huge crowd waited patiently. Each of the 89 veterans was given a handmade quilt from the Quilts of Valor Foundation and was met by hundreds of people cheering for them and waving American flags. It was an honor to greet long-time Gleaner member and agent John Mohr, and thank him for his service.



Vulcaner Arbor (MI) had numerous activities over the winter, including a quickly-organized hot chocolate station at Vassar High School. It was an end-of-quarter reward for students who were caught displaying good behavior. The station was set up Dec. 15, and served 32 students.



LIFE INSURANCE

CREATES STRONGER COMMUNITIES

Protecting loved ones can also help ease local poverty and build more resilient organizations.

Building wisely requires a solid, certain foundation. We may not like thinking about it but there are few things more certain than death. How people prepare for its certainty affects not just immediate loved ones but also wider communities.

Life insurance can help because being responsible for the people and places we love means leaving them better off than we found them.

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 5**.

Gleaner founder Grant Slocum expressed something similar in 1897 when he published this in *The Gleaner Forum*:



It is a Christian's duty to make bright and cheerful his surroundings during life and, when he is no more, those old haunts should be kept in like condition by his pre-arranged and wise fore-thought. Too many live in the summer of the present only, taking no thought of the future, which experience shows is a winter sometimes of great length, not only to the bread winner, but to those dependent upon him.



First and most importantly, life insurance builds communities by supporting their most basic building block — families. Life insurers paid out \$100 billion in 2021, a record amount. Many of the policies involved term life insurance. This is often purchased by younger families to protect from the sudden loss of a member and avoid poverty. That can happen due to costs such as a funeral, immediate loss of income, money needed for education or daycare, or maybe expenses to replace a vehicle or maintain a home.

Keeping families out of poverty assists their greater community. Cities may experience higher demand for services such as childcare, transportation, or blight control when poverty increases. Neighborhoods are hurt when homes fall into disrepair or become abandoned. One study reported “a \$1 permanent increase in (life insurance) payouts results in a 47-cent reduction in federal spending on poverty and unemployment programs — plus a \$22 increase in the aggregate value of home prices.”¹

Another way life insurance can build up various communities is by passing on wealth for multigeneration groups (three or more generations). Life insurance can help transfer resources from members of one generation upon their death to a second and third generation. Proverbs 13:22 says, “A good man leaves an inheritance to his children’s children,” and research indicates practical applications. Studies have shown individuals of some groups benefit more than others from wealth transfers from grandparents and other extended family.² Such transfers were typically difficult for underserved groups — historically including farmers, racial and ethnic minorities, immigrants, and others who lacked good access to financial or legal institutions.

There are other ways life insurance can also help.

- By insuring the lives of business partners, it may be possible for others to carry on an important community business after the death of an owner.
- Life insurance can be used to assist community groups we support even after we die by making them beneficiaries of a policy.
- An important feature of whole life (also known as cash value life) is the cash value component that builds and can be borrowed from by the policy owner. This money can meet unexpected needs that otherwise might become emergencies. Having such access provides community members with a safety net and greater stability.

Life insurance is important for protecting families against the certain yet unpredictable nature of death. At the same time, it can build more stable and resilient communities. Contact your Gleaner Life agent to learn more.

¹ https://www.prudential.com/wps/wcm/connect/6b397484-659a-4ebb-9278-90224a452dca/Socioeconomic_Impact_of_Life_Insurance.pdf?MOD=AJPERES

² <https://pubmed.ncbi.nlm.nih.gov/23564980/>

BENNY'S PAGE

Hi, Kids!

I recently learned that children should get at least 60 minutes of exercise every day¹ and it made me think of some fun ways to reach that goal. I love spending time outside, and some of my favorite things to do are play tag, hide-n-seek and make obstacle courses. All these fun activities help get my heart racing and help me meet that 60-minute goal in no time.

Creating obstacle courses are so much fun because you can be creative and use just about anything you have at home. I gathered the following items from my garage recently to make a big obstacle course for my friends to complete.

- **Jump rope**
- **Baseball bat**
- **Chalk**
- **Soccer ball**
- **Hula hoop**

To start, we did 10 jumping jacks followed by hopscotch (which I created with chalk). Next, we grabbed the hula hoop and swung it around each arm

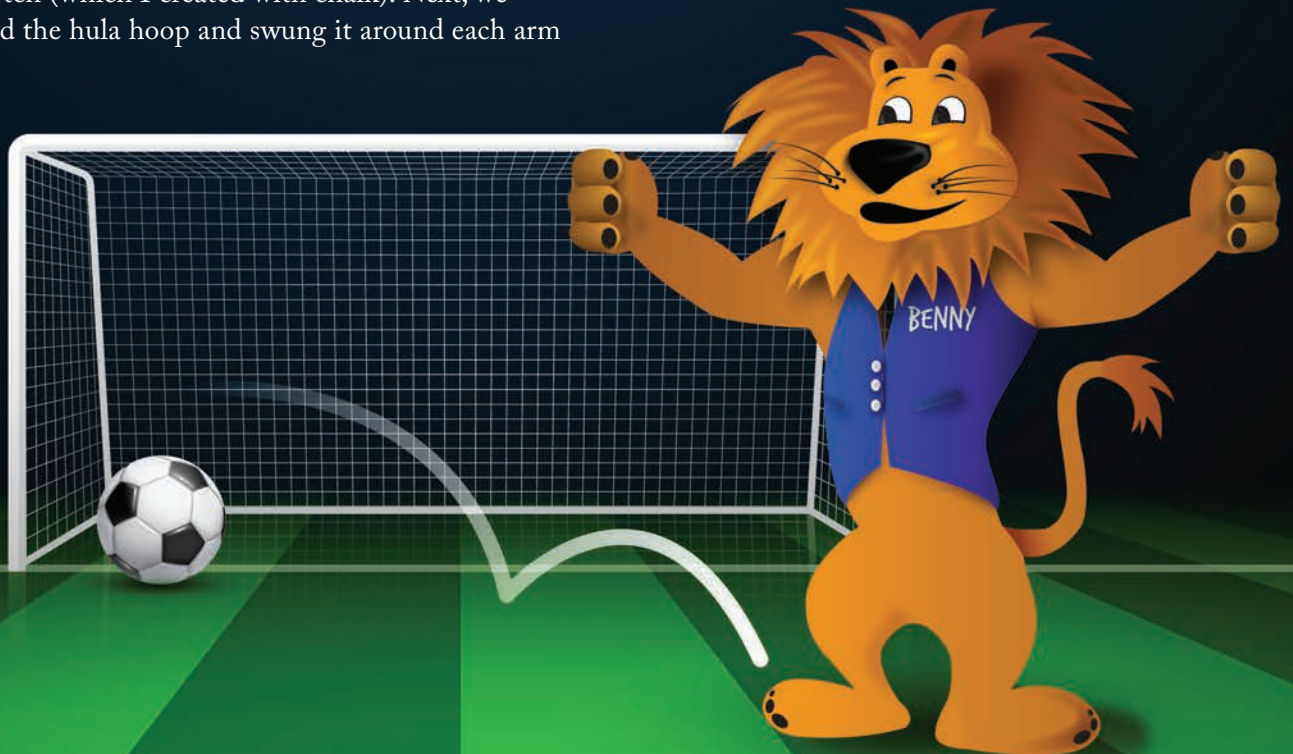
10 times. We then had to jump over the baseball bat, kick the soccer ball from one foot to the next 15 times. Finally, we grabbed the jump rope and completed 30 jumps before racing to back to the start line. We had so much fun seeing who could complete the course the fastest. I tried it three times before it was time to put everything away and head in for dinner. I can't wait to add even more to the obstacle course.

What kind of obstacle course can you create? Challenge your entire family to go through it! I hope you enjoy finding fun ways to exercise with your friends and family.

Take care!

BENNY

The Benevolent Lion



¹<https://www.heart.org/en/healthy-living/fitness/fitness-basics/aha-recs-for-physical-activity-in-kids-infographic>

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