

FORUM

MAGAZINE

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results p. 4**

**Get set for Family
Days summer fun p. 8**

**40 years of
Fraternalists of
the Year p. 16**

**FAITH IN
GOD'S LOVE p. 10**

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Life Insurance Society



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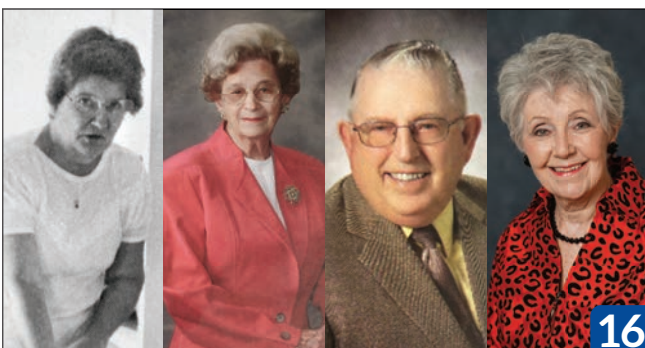
Gleaner
Life Insurance Society

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Front cover: Gleaner Life Agent Mel Rutkoske of Champion Arbor helps a boy find a well-sized baseball glove during the arbor's "Luvs and Gloves" project March 1 at Grace Centers of Hope in Pontiac, Michigan. See the story on page 10.



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 32 for the answer.



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Deborah K. Elliott, SHRM-SCP, SPHR

Chief Human Resources Officer and Secretary

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Assistant Vice President, IT Development and Processing

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G. David Traubenkraut, Conductor

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Hours

Monday - Friday:

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

Thoughts from the president



Dear Fellow Members of the Gleaner Family,

Spring is a season of renewal, and at Gleaner Life Insurance Society, we are embracing this time of change with optimism and a clear vision for the future. Over the past several months, we have taken meaningful steps to strengthen our governance, improve transparency, and ensure that our Society remains responsive to the needs of our members.

One of the most significant milestones was the recent overwhelming approval of key **constitutional changes**, marking a pivotal moment in our history. These updates reflect our commitment to member engagement, accountability, and the long-term success of Gleaner. The approved changes include:

Expanded Member Voting Rights – All Benefit Members will now have the ability to vote in board elections and on key governance matters, ensuring broader representation across our membership. This is a major step in reinforcing our fraternal structure and increasing participation in our democratic process.

Independent Board Nomination Process – Future board candidates will be evaluated by an independent third party, ensuring a transparent and accountable nomination process. This change strengthens the integrity of our leadership selection and aligns us with best practices in governance.

Clarification of Arbors' Role & Representation – We have reaffirmed the importance of our fraternal mission while refining the governance structure of Arbors to better align with our Society's long-term objectives. This ensures that Arbors continue to serve their vital role in strengthening member engagement and community impact.

Streamlined Amendment Process – A well-defined procedure has been established for members to propose and enact governance changes efficiently, providing a clear and accessible path for shaping the future of Gleaner.

These changes reflect a collective effort to enhance our governance while preserving the values that define us. **I want to personally thank our delegates for their active participation in this process.** Your voice and engagement are crucial to the success of Gleaner, and I am grateful for your dedication to strengthening our Society.

Board of Directors Elections

We are pleased to announce that the Board of Directors elections will commence on June 1, 2025. For the first time,

all Benefit Members are eligible to participate in this pivotal process, thanks to the recently approved constitutional amendments. Your involvement is crucial in shaping the future leadership of our Society. Detailed information about the candidates and voting procedures will be provided as we approach the election date.

Addressing Financial Challenges

While 2024 presented financial challenges due to pre-existing circumstances, we took decisive action to **position Gleaner for future financial success** and reinforce our commitment to long-term stability. These efforts required careful planning, transparency, and difficult but necessary decisions to ensure that Gleaner remains strong for generations to come.

You will find a full explanation of the financial challenges we addressed — and the steps we have taken to strengthen our position — in a separate article within this issue.

Looking Ahead

With these important governance and financial initiatives underway, we are looking forward to bringing our members together at the **2025 Gleaner Life Insurance Society Convention** this October. This gathering will be a time to connect, celebrate our fraternalism, and discuss the future of our Society. More details will be shared in the coming months, and I encourage all of you to stay engaged as we continue moving forward together.

Thank you for your continued trust and support. **Your voice matters.** Together, we will continue to build on our foundation and embrace new opportunities with confidence and purpose.

Fraternally,

A handwritten signature in black ink that reads "Todd M. Warner". The signature is written in a cursive, flowing style.

Todd M. Warner
President and CEO



Results of the recent vote on corporate governance

Thank you to every delegate who participated in the important governance vote that took place earlier this year. Gleaner Life Insurance Society had 141 of 175 delegates cast their ballots, demonstrating a strong commitment to Gleaner's future. We fully respect the outcome of the vote and remain committed to serving our members with integrity and accountability.

The results of the vote are as follows:

Passed:

- 1. Terminology Updates** — Modernizing language for clarity and inclusivity.
- 2. Voting Rights & Representation** — Expanding voting rights to all Benefit Members, ensuring broader participation.
- 3. Board Nominations Process** — Implementing an independent third-party evaluation to ensure transparency and fairness in board candidate selection.
- 4. Arbors' Role & Representation** — Clarifying the function of Arbors and their continued role in Gleaner's fraternal mission.
- 5. Death Benefits & Beneficiary Designation** — Simplifying and clarifying the process to ensure a smoother transition of benefits.
- 6. Amendment Process** — Establishing a clear and democratic process for proposing amendments, increasing member involvement.

Did Not Pass:

- 1. Board Term Limits & Age Restriction Removal** — While this proposal sought to introduce term limits and remove the age restriction for board service, it did not receive the necessary approval.

What this means for the Society's future

These changes bring stability to Gleaner and ensure that our governance structure supports the long-term success of the Society. With these approved amendments, Gleaner is moving toward modernizing our processes, increasing transparency, and strengthening member involvement in key decisions.

One major change expands the voting rights, providing every Benefit Member with a vote for future Board of Directors elections and constitutional changes.

This year marks the first Board of Directors election in which all Benefit Members will be invited to vote. Benefit Members are those who hold an annuity or in-force life insurance certificate issued by the Society. In May, Gleaner Life Insurance Society will send information about how to access candidate profiles for the upcoming Board of Directors election. Every Benefit Member will be mailed a ballot on June 1. Additional information will be available on www.gleanerlife.org.

The stability provided by these governance improvements allows us to focus on the future, strengthening Gleaner for generations to come.



LOOKING AHEAD —

Get ready for a celebratory return in October to one of the historic homes of Gleaner gatherings.

When Gleaner Life Insurance Society holds its 61st Biennial Convention on Oct. 24-26, it will be a Kalamazoo, Michigan, homecoming. In fact, the Society held three consecutive conventions in 1916, 1918 and 1920 in what was then known as “Celery City” and “Paper City” because of Kalamazoo’s agriculture and paper mills.

Much has changed in 105 years. The gleaming Radisson Plaza Hotel in the heart of downtown will host this year’s convention and entertainment. Representatives will be part of a new era, helping celebrate changes and accomplishments since our last convention in 2021. “K’zoo” boasts many activities and restaurants, and will be a beautiful site for shopping and walks along the Kalamazoo River.

Kalamazoo already holds a noteworthy place in Gleaner annals. Since Gleaner delegates began meeting outside the founding city of Caro, no other city has hosted three consecutive Gleaner gatherings.

1916

In 1916, more than 1,600 people reportedly attended the Society’s 10th Biennial Convention. Headquarters were at the Park-American Hotel, with visitors also using the New Burdick, the Columbia and the Hotel Rickman. Many attendees gathered outdoors for a large group photo. Behind them stood the Mason Bros. Horse Shoeing business as well as an early automobile and truck. America was on the verge of tremendous changes, and so was the Society. Michigan Gov. Woodbridge N. Ferris delivered an official speech. One Gleaner resolution supported giving nationwide voting rights to women, just as women held in all Gleaner activities.





A 1916 group photo in Kalamazoo showed some of the 1,600 members attending the Gleaner Society's 10th Biennial Convention.

AND BACK – to Kalamazoo

While hoping America could stay out of the war, delegates supported preparations for defense, paid for with “an export duty upon all arms, ammunition and war supplies exported from this country.” Another resolution supported a state-wide restriction on alcohol.

1918

Cold weather and wartime concerns marked January 1918's 11th Biennial Convention in Kalamazoo. Most delegates arrived by train, and

some were delayed by deep winter snowstorms. Convention attendance also was a bit smaller than before as more than 2,000 Gleaner members were away, serving in the U.S. military. Many others were on farms, producing more food despite fewer farmhands. By this time, America had been fighting in World War I for nearly a year. Gleaner founder Grant Slocum reminded everyone that success required cooperation and modernization on all fronts. Unity was a key theme. It was agreed that the Society would pay for its soldiers' death claims, even though many insurance companies were invoking war exclusions. “The spirit of true cooperation and brotherhood was everywhere apparent,” Slocum later wrote. “The action taken toward caring for the Gleaner soldier boys was both unanimous and liberal, and proved in a substantial way that the Gleaners, like all true patriots, practice what they preach.”

1920

The Society gathered again in 1920, at which time it called itself “the largest and strongest Business Organization of Farmers in the United States.” This Kalamazoo

event followed the terrible 1919 Influenza Pandemic when, for five months, meetings had been canceled. The Society had marked its 25th anniversary and survived not only its World War I deaths, but also influenza-related death claims of \$264,000 (equal to more than \$5 million today). About 1,500 delegates attended the convention. Kalamazoo's largest movie theater showed the Society's marketing motion picture titled “Story of the Gleaners,” with free admission to Gleaner members. The 1920 jubilee also marked the final time the Society met in even-numbered years. One of the 19 proposed amendments that year shifted future conventions from January of even years to the first two weeks of December of odd-numbered years. (Conventions finally were switched to fall beginning in 1941.)

This year's convention will focus on Arbors, as the Society reemphasizes the fraternalism that was so evident a century ago. Learn more in summer's edition of *Forum Magazine* or at www.gleanerlife.org/convention where more details will be announced.



The Gleaner publication showed some of the 1,200 members who attended 1918's 11th Biennial Convention in Kalamazoo.



2025 Family Day thrills and chills



Summer fun is ahead with some of the Midwest’s most enjoyable amusement parks, plus more for members and loved ones throughout 2025, culminating with a Christmas light event.

Gleaner members and families had a chance to make memories in March at Busch Gardens in Florida, and the fun continues with upcoming Family Days and other Gleaner events. Members enjoy significant discounts on tickets, food and other features to round out a complete package. With the ability to purchase up to eight tickets for friends and family, you can make lifetime recollections with those you love.

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

28 JUN

Cedar Point

Sandusky, Ohio

Don't delay for this event because the deadline is May 27 to register for the traditionally most-attended Gleaner activity. This bargain includes admission to both the thrilling Cedar Point amusement park and the cooling Cedar Point Shores Waterpark along the shores of Lake Erie. "America's Roller Coast" includes 17 roller coasters among its world record 72 rides. Siren's Curse is scheduled to open this year as the tallest, fastest and longest tilt coaster in North America. The waterpark includes pools, slides, cabanas and much more. This year, Gleaner tickets are \$45. All-day dining and parking are also included. It's time to experience why Cedar Point has been a great vacation spot for 155 years.



19 JUL

Holiday World

Santa Claus, Indiana

This unique theme park and water park in southern Indiana has been sharing the spirit of the holidays since 1946 when it was known as Santa Claus Land. It celebrates Christmas, Halloween, Thanksgiving, and the Fourth of July with 49 rides and roller coasters, and features free soft drinks, sunscreen and parking. The park's 1.2-mile long Voyage ride is considered one of the top three wooden roller coasters in the world. Pack a swimsuit for Splashin' Safari's pools, slides, wave pools, and a lazy river. The Mammoth Water Coaster was known as the longest water coaster in the U.S. Gleaner tickets are only \$35, which includes \$15 in Holicash vouchers that can be used at the theme park or Splashin Safari. Register by June 16.



8
AUG

Detroit Princess

Detroit, Michigan

This Friday evening dinner cruise offers views, cuisine, and the romance of Motown musical entertainment. (An item in winter's *Forum* misidentified this event's date.) The 222-foot-long Detroit Princess is the second-largest river boat in the U.S., with a capacity of more than 1,000 passengers. August is a great time to enjoy the scenery on both the Michigan and Canadian shores around beautiful Belle Isle. The boat embarks from Hart Plaza on the riverfront, and this year marks its 20th season of cruising on the Detroit River. Tickets are \$50 each and include the cruise, dinner and entertainment. Register by July 14.



13
DEC

Toledo Zoo Lights Before Christmas

Toledo, Ohio

Enjoy a pizza dinner buffet, beverages, and an amazing light display at the award-winning Toledo Zoo. More than one million lights illuminate approximately 200 displays. Glowing trees and pictures of animals make the yuletide merry and bright. Guests can enjoy a winter village and ice slide, visit with Santa, a reindeer encounter, a giving tree, daily animal demonstrations, the Holly Jolly Express, dancing northern lights, and hot chocolate at one of the region's top winter attractions. The zoo also keeps open a number of animal buildings during the display. Gleaner tickets are only \$25. Register by Nov. 17.



Other exciting calendar events this year for members include:

24-26
OCT

Gleaner Life's 61st Biennial Convention, Kalamazoo, Michigan

The Society is resuming its regular gathering of arbor representatives to celebrate and inspire others with the spirit of fraternal love. See more information on pages 6 and 7.

7-9
NOV

Safari to Kalahari Sandusky, Ohio

This will once again be a great family opportunity with numerous indoor water park activities, signature shops and restaurants, several different room packages, and a free Saturday morning buffet breakfast hosted and paid for compliments of Gleaner. See details and register at www.gleanerlife.org/kalahari.

FAITH IN GOD'S LOVE



A “Luvs and Gloves” project at a rescue mission demonstrates God’s love is for everyone.



Champion Arbor (MI) members including from left Anna Hodgson, Judy Rutkoske, Jordan DiMercurio, Matthew Rutkoske, Theo Rutkoske, Pastor Bill Farina, and Mel Rutkoske delivered items.



Each child was able to pick out a new baseball glove, ball, and a bat to keep.

The principles in our busy lives, our finances, and our relationships may miss one of the most important principles of all: God loves us!

It is so simple that a preschooler can share it. Yet its grace is so profound it amazes theologians. St. Augustine came to realize that God loves each of us as though we were the only one! God proves His love by Jesus dying for us, even while we were still His enemies (Romans 5:8). This sacrificial, kind, loyal and personal love was also modeled by Ruth toward her widowed mother-in-law, Naomi, a Bible story that helped inspire the founding of Gleaner Life Insurance Society.

Sharing God’s love can make all the difference in the life of someone struggling with homelessness, abuse or addiction, especially single parents. For Champion Arbor (MI) members like Judy and Mel Rutkoske, it led to a unique activity at Grace Centers of Hope in Pontiac, Michigan, called “Luvs and Gloves.”

One look at children and moms smiling at tables covered with baseball equipment (and free diapers) signaled the March 1 delivery was a home run.

“What better way to show the love of God through tangibly meeting a basic human need of ‘wanting to belong and to be loved; knowing that someone does truly care about me!” Judy Rutkoske wrote. “Because of God’s great love for us, He redeemed us by sending His love in the person of Jesus Christ. Grace Centers of Hope is committed to that same mission, redeeming lives for Christ through tangibly showing His love by meeting the needs of its residents.”

“ I will build my life upon Your love
It is a firm foundation
I will put my trust in You alone
And I will not be shaken. ”

Worship song “Build My Life”
by Pat Barrett



Members of Champion Arbor (MI) including Matthew, Judy and Mel Rutkoske helped children and moms pick out gloves after they received a baseball cap.

“Grace Centers of Hope is a rescue mission. We’ve been here for 83 years,” said Mark Cunningham, Grace Center’s Director of Donor Relations. He helped as the Luvs and Gloves event took over the dining area of the Women’s and Children’s Center, where women live during a 12-month, in-house program. The campus also has a separate men’s center and a career and education center with classrooms for GEDs and job searches. Nearby is its Hands of Hope daycare center. “Many of these people were coming off the streets,” Judy said. “They’ve been in drugs or lost their homes and this program has a GED program. If they stick with it, their employment rate is close to 100%.”

“About a year ago, God gave Judy this vision about ‘Luvs and Gloves’

— Luvs diapers, and (baseball) gloves. They’ve been wanting to start a baseball program here at Grace Centers,” said Mel, who also is a Gleaner Life insurance agent and a member of Bethel Christian Church in Warren. “We shared it with our congregation and our pastor (Bill Farina). We have a lot of Gleaner members at our church. For the month of February we collected donations.”

Judy explained diapers of all sizes are important because many of the children are developmentally challenged when they come to Grace Centers of Hope. “A lot of them are not properly potty trained so they need the larger diapers and pull-ups in the larger sizes,” she said. “Everybody wants to donate the cute, little diapers but they need the bigger diapers and pull-ups.”

Providing new baseball equipment connected on a personal level. In addition to his other roles, Mel serves as team chaplain for the Birmingham Bloomfield Beavers, one of the four teams in the United Shore Professional Baseball League based in Utica, Michigan. Team hats from each team were part of the free equipment the GCH children received. The Beavers’ manager, known as “Diesel,” is excited to be involved with the baseball program at GCH, the Rutkoskes added. “He wants to get his players involved by donating their time to teaching and playing ball with the kids; and bringing them to a ballgame at the professional park in Utica.”

Grace Centers of Hope also owns dozens of houses in the surrounding neighborhood. It is now renovating



The Women and Children's Center is part of the large, downtown Grace Centers of Hope campus in Pontiac, Michigan.



Children posed with their new gloves.



Volunteers including William Cooper, a former Detroit Tigers minor league player, help at the March 1 "Luv's and Gloves" event.

its 60th house. "After the men, women, and kids graduate from the one-year program, they have the opportunity to transition to what we call 'after care.' They don't have to, but many do for two additional years," Cunningham added. "There's a Life Skills program. They get their spiritual health back with a faith-based program. They get their social health back, their physical health, their mental health, everything. They meet with caseworkers, and we eat like kings and queens around here. We're blessed to have two great kitchens and great kitchen staffs. Right now, in all our programs we have approximately 340 men, women and kids, who all came here homeless due to either addiction, abuse, lack of education, and now they're getting their lives rejuvenated, many of them for the first time."

The Luv's and Gloves project was one of many blessings received by GCH. Tables were piled high with approximately two dozen boxes of diapers, wipes, training pants and related needs for the center's diaper pantry. What really excited the moms and children, though, were the piles of new baseball gloves, rows of hats and batting helmets, and boxes of other baseball gear. "I had one of my Gleaner clients send me a check for \$300 and say, 'Just buy whatever you need,'" Mel said. "Some agents don't get involved in the fraternal side, but I started in the business way back in 1983 with a fraternal company. I've been with Gleaner for at least five or six years, and this is the best part."

A project like this might seem daunting, but it points back to God's love for us as a foundation. God starts the ball rolling, puts us onto His team, gives us a vision, and eventually brings us home. "Through Gleaner Life's Champion Arbor, we have partnered with GCH in meeting those basic needs by way of Gleaner Life Community Engagement's generous fraternal giving program," Judy and Mel added. "We can give the ability for GCH children and their parents to learn, play and enjoy America's greatest pastime, baseball!"

“Life is too short, the world is too big, and God's love is too great to live ordinary.”
Christian speaker Christine Caine

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

December 31, 2024

At Gleaner, our commitment to transparency to our valued members and financial strength remains unwavering. As we close out 2024, we want to provide you with a clear and straightforward update on our financial position, the challenges we have faced, and the steps we are taking to secure our future.

Gleaner ended 2024 with a net loss of \$6.7 million, compared to a net loss of \$2.2 million in 2023 — primarily driven by one-time accounting corrections.

Over the past year, we have taken significant steps to correct issues stemming from sales of the Foundation 9-Year Flexible Annuity. This annuity product was designed to provide a one-year guaranteed interest rate, with future rates subject to change annually. However, some members were misinformed and believed that the rates were guaranteed for the full nine-year period, which was not the case. Ultimately, this created an unrecorded reserve liability of approximately \$17 million that needed to be addressed in 2024. Each affected member was contacted and provided options to remedy the situation.

To resolve this issue while maintaining financial stability, Gleaner executed a reinsurance agreement with our annuity reinsurance partner, Heritage Life Insurance Company. This agreement transferred a significant portion of the affected annuities off our books, reducing our immediate financial burden while ensuring that all members' contractual guarantees remain intact.

The reinsurance transaction removed \$91.7 million in annuity reserves from Gleaner's balance sheet, significantly reducing the Society's long-term risk. While this step was necessary, it also impacted our 2024 financials. The related surrender adjustments were directly tied to the Foundation 9 issue, as many members, realizing their annuity terms were different from what they had been told, opted to withdraw their funds.

In response, Gleaner waived surrender charges, as we believed it was the right thing to do for our members.

While the reinsurance solution prevented an even larger financial impact, Gleaner still recorded a \$4.0 million loss related to these annuities in 2024. Additionally, because the reinsurance transaction moved \$91.7 million in annuity assets off our balance sheet, those funds will not be available to generate future investment income.

Another necessary financial adjustment made in 2024 was the write-down of Gleaner Financial Corporation (GFC), a wholly owned subsidiary, to reflect the fair value of the entity by recording an other-than-temporary-impairment of \$2.2 million. While this does not impact Gleaner's core operations or daily business, it ensures our financial reporting accurately reflects our true financial position. Recognizing these adjustments now allows us to move forward with a more transparent and stable foundation.

It's important to highlight that Gleaner's core financial performance in 2024 — before these one-time adjustments — was significantly better than in 2023.

- Operating Income Before Adjustments: Excluding the impacts of the reinsurance transaction, Foundation 9 surrender adjustments, and the GFC write-down, Gleaner's operating loss in 2024 was \$432,202, compared to a \$2.2 million operating loss in 2023 (see exhibit included).
- Expense Management: We reduced operating expenses by \$2.2 million compared to 2023, improving efficiency across multiple areas.
- Investment Income: Net investment income remained strong at \$54.5 million, slightly below \$56.0 million in 2023 but in line with expectations given market conditions.

Continued on page 15

Balance Sheet

December 31

Unaudited

ASSETS

	2024	2023
Investments		
Bonds	\$989,002,986	\$1,116,313,141
Stocks (preferred and common)	27,021,554	24,788,626
Mortgage loans on real estate	36,603,126	38,117,752
Real estate, net of depreciation	897,540	1,002,506
Cash & short-term investments	23,481,197	41,948,735
Certificate loans	35,328,867	32,777,696
Derivatives	6,871,840	6,257,687
Other invested assets	<u>36,115,070</u>	<u>37,563,694</u>

Invested Assets

Accrued investment income and other receivables	19,648,648	41,785,598
Other assets	<u>1,985,458</u>	<u>1,787,136</u>

Total Assets

\$1,176,956,286 \$1,342,342,571

LIABILITIES AND SURPLUS

Certificate reserves and contract liabilities	\$569,902,117	\$634,633,320
Accrued expenses and other liabilities	478,610,851	575,819,522
Interest maintenance reserve	3,263,280	3,998,994
Asset valuation reserve	<u>13,833,279</u>	<u>10,178,535</u>

Total Liabilities

1,065,609,527 1,224,630,371

Surplus

111,346,759 117,712,200

Total Liabilities and Surplus

\$1,176,956,286 \$1,342,342,571

Statements of Operations

Unaudited

INCOME

Net premium income:

	2024 BEFORE Adjustments	Reinsurance Treaty Adjustments	Foundation 9 Reserve Adjustments	Foundation 9 Surrender Adjustments	Gleaner Financial OTTI Adjustments	2024 AFTER Adjustments	2023
Life	\$10,856,761					\$10,856,761	\$11,606,014
Annuities	64,478,552	(91,753,161)				(27,274,609)	82,574,872
Accident and health	1,180					1,180	1,856
Net investment income	54,524,396					54,524,396	56,528,160
Other income	4,377,395	257,883				4,635,278	5,941,542

Total Income

134,238,284 (91,495,278) 0 0 42,743,006 156,652,444

EXPENSES

Increase in certificate reserves	30,054,447	(91,753,161)	2,657,268	11,259,296		(70,300,742)	60,756,996
Member benefits	70,028,500			(12,083,651)		82,112,151	48,567,146
Commissions	3,648,882			(398,915)		3,249,967	4,540,872
Other operating expenses	14,416,037	167,702		398,915		14,982,654	17,224,028
Refunds to members	948,613					948,613	876,602
Remittance of investment income on funds withheld account	20,098,304					20,098,304	17,118,144
Gains released from IMR due to reinsurance	1,052,142					1,052,142	5,061,967

Total Expenses

140,246,925 (91,585,459) 2,657,268 (824,355) 0 52,143,089 154,145,755

Income from Operations

(6,008,641) 90,181 (2,657,268) (824,355) 0 (9,400,083) 2,506,689

Net realized investment gains (losses)

5,576,435 (597,267) (2,242,353) 2,736,815 (4,744,205)

Net Income

\$(432,206) (507,086) (2,657,268) (824,355) (2,242,353) \$(6,663,268) \$(2,237,516)

SURPLUS ACCOUNT

Surplus at December 31, previous year	\$117,712,200					\$117,712,200	\$119,342,004
Net income	(432,206)	(507,086)	(2,657,268)	(824,355)	(2,242,353)	(6,663,268)	(2,237,516)
Other surplus adjustments	(4,520,103)	10,056,472	(7,480,896)		2,242,353	297,826	607,712

Net change in surplus for the year

(4,952,309) 9,549,386 (10,138,164) (824,355) 0 (6,365,442) (1,629,804)

Surplus

\$112,759,891 9,549,386 (10,138,164) (824,355) 0 \$111,346,758 \$117,712,200

Continued from page 13

Despite the overall reported loss, the Society's ongoing operations improved, reflecting our commitment to better financial management and strategic adjustments to improve future profitability.

Gleaner's balance sheet continues to be very strong, with a high-quality investment portfolio and a very strong member surplus position. The Society reports assets of over \$1.18 billion. Our assets decreased by \$165.4 million compared to year-end 2023. Gleaner's decrease in assets is a result of withdrawals of excess collateral by Heritage related to our annuity reinsurance treaty that originated in 2019, and investment sales and transfers to fund our 2024 reinsurance treaty.

In 2024, our investment portfolio performed well, with overall returns increasing from 4.65% to 4.78%, driven by rising interest rates. The Society's diversified investment portfolio is professionally managed, and our investment strategy is guided by prudent policies and practices, ensuring long-term stability. Our bond portfolio (excluding assets related to the annuity reinsurance treaty) remains 90.9% investment-grade quality, representing the largest portion of our invested assets. As of December 31, 2024, our overall bond portfolio holds an "A" rating. Gleaner's strong financial foundation continues to support our members' financial goals, community engagement efforts, and future business plans.

To responsibly enhance investment returns, Gleaner has expanded its portfolio to include commercial mortgage loans, stocks, other invested assets — such as derivatives to support our indexed products — and short-term investments.

Gleaner's 2024 year-end surplus position stands at \$111.3 million, a \$6.4 million decrease from one year ago. Our surplus decreased primarily due to negative net income of \$6.7 million further offset by \$298,000 for other positive (net) surplus adjustments.

The Society's surplus ratio — representing the amount of assets for every \$100 of liabilities — rose to \$110.45, up from \$109.61 in 2023. We are committed to maintaining a strong and growing surplus position, ensuring our members' confidence in a financially resilient and reliable organization. As a fraternal benefit society, we recognize that fiscal responsibility and a high-quality insurance operation are essential to serving our members effectively.

Total premiums, after adjusting for one-time annuity reinsurance revisions, decreased by \$18.8 million, or 20%, for the year. However, there were modest increases in renewal life premiums of \$63,000 and annuity premiums of \$964,000 compared to 2023.

Additionally, the Society experienced an increase in member benefit payments in 2024, with total benefits paid rising by \$33.5 million compared to the previous year. Much of this increase is attributed to annuity death and surrender benefits that were not reinsured. Reinsurance received on annuity

benefits decreased to \$42.9 million in 2024, down from \$79.3 million in 2023, reflecting a \$36.4 million decrease.

While 2024 required us to make hard but necessary corrections, these changes laid the foundation for a stronger tomorrow. **Our 2025 priorities include:**

1. **Expanding Life Insurance Sales** — Our foundation has always been life insurance, and we are refocusing our efforts to increase life insurance sales in 2025 and beyond.
2. **Enhancing Member Value** — We are reviewing our products, benefits, and services to ensure they meet the evolving needs of our members.
3. **Restoring Financial Strength** — By achieving sustainable profitability, we aim to improve our financial ratings and position Gleaner for long-term success.

While 2024 presented challenges, we made the necessary changes to position Gleaner for a stronger future. With a renewed focus on profitability, transparency, and growth, we are well-positioned to move forward into 2025. **We remain very optimistic about our financial performance in the coming year**, and we are committed to serving our members with strength and integrity.

Thank you for your continued trust in Gleaner. We look forward to 2025 with confidence and a clear vision for the future.

At the time of this publication, Gleaner's financial statements are unaudited. Our annual audit is expected to be completed in May 2025.

Kaylene S. Armstrong, FLMI
Chief Financial and Investment Officer, and Treasurer

Fraternalist award turns 40

Gleaner History: Since 1985, each Gleaner Life convention has honored a member for putting love into action.

Encouraging one another to love and good works is important, and one way Gleaner Life Insurance Society does so was created 40 years ago. Every two years since 1985, the Society has recognized a Fraternalist of the Year. In addition to providing ideas and inspiration to others, the recipients also receive a \$1,000 donation for the charity of their choice. Recounting a few of these members' efforts helps define "fraternalism."



Marie Clemens was pictured in 1985 bringing meals to neighbors Lula and George Maloney on weekends when Meals-On-Wheels didn't deliver.

Marie Clemens was the first recipient in 1985. She was an avid volunteer in the West Branch, Michigan, community. She assisted cancer and blood drives, Boys Scouts (all five of the family's sons made Eagle Scout, and their two daughters reached the top rank of Girls Scouts), 30 years with 4-H, the MDA telethon, funeral dinners, her church's altar society and as chair of its regional diocesan group. As Secretary of St. Valentine

Arbor, she helped prepare Christmas presents for an adult foster care facility and a nursing home. Yet Marie also was known for simply cleaning her elderly neighbors' home and bringing dinner on alternate weekends. "We've been neighbors for so many years, they're just like family to us," said Marie in 1985. Marie Clemens passed away in 2015.

Two Ohio members of South Fairfield Arbor were honored at back-to-back conventions: **Hallie Higgins** in 1997 and **Mary M. Carncross** in 1999. Higgins served as a volunteer firefighter, EMT, and Chamber of Commerce and Salvation Army helper, but was best known for running the People Tree. She would locate, collect, and store donated items and then provide them free seven days a week to people in need. Carncross, meanwhile, followed a 45-year nursing career at Toledo Hospital by becoming involved with more than 20 service clubs. She helped South Fairfield Arbor grow by inviting many of these other acquaintances — and, at age 77, still kept her nurse's license active to help many groups. Carncross passed away in 2007.

Helen Klein was honored in 2005, the first of two recipients from Center Township Arbor (IN). (**Sue Kemble** became the arbor's second honoree, and the Society's most recent recipient, in 2023.) Klein volunteered in World War II with the Women's Army Corps. In 1969 she and her husband led the Wakarusa community to begin the Wakarusa Maple Syrup Festival, which continues today. In the mid-1970s, Klein led the drive to start the Wakarusa Historical Museum, serving as its president for about 30 years. Through it all, she often personally helped children receive care for crippling conditions through the Shriners Hospitals for Children. Klein passed away in 2013.



Helen Klein



Edgar Corns

Edgar Corns, a member of Hawthorne Arbor (IN), was noted for his dedication to farming, conservation and fundraising when honored in 2007. A farmer for 38 years, he volunteered with the local fair, sponsored holiday parties and bowling with adults with disabilities, tree sales, supported a community garden that raised produce for food pantries, planted flowers at the volunteer fire department, and served for decades at church. When asked to raise \$10,000 for

the Lowell Sesquicentennial commemorative book, he raised \$18,000 with the extra funds going for upkeep of the community's historic Halstead House. Edgar passed away on Jan. 3, 2025.



Kathleen Vroman

In 2017, the Society honored Adrian's **Kathleen Vroman** of Maple City Arbor. Her volunteer activities include Habitat for Humanity, Share the Warmth, special education with the LISD, the Walk to End Alzheimer's, Alexander Elementary School, First Presbyterian Church, Meals on Wheels, and the Adrian Senior Center. "Years ago, I read a quote that said, 'You can't do everything, but you can do something,'" Kathleen said in 2017.

If you are looking for ideas to "do something," think about Gleaner Life Give and Grow grants, working with members of a nearby Gleaner arbor, or starting a new arbor where you live. You can find out how simply by emailing the Community Engagement Department at communityengagement@gleanerlife.org.

Coming up: This summer, read about another Fraternalist of the Year — **Truman Barnes** — in the next edition of *Forum Magazine*.

Gleaner Life honorees as Fraternalist of the Year

- 1985 — Marie Clemens, St. Valentine Arbor (MI)
 - 1987 — Joyce M. Geyer, Marion Arbor (MI)
 - 1989 — Doris L. Lyon, Floyd Arbor (MI)
 - 1991 — Truman Barnes, United Arbor (MI)
 - 1993 — Leonard & Margaret Davis, Portage Center Arbor (OH)
 - 1995 — Barbara Pitts, Mt. Pleasant Arbor (MI)
 - 1997 — Hallie Higgins, South Fairfield Arbor (OH)
 - 1999 — Mary M. Carncross, South Fairfield Arbor (OH)
 - 2001 — Elma Smith, Adrian Arbor (MI)
 - 2003 — Betty Weimer, Jackson Arbor (MI)
 - 2005 — Helen Klein, Center Township Arbor (IN)
 - 2007 — Edgar Corns, Hawthorne Arbor (IN)
 - 2009 — William Garner, South County Arbor (IN)
 - 2011 — Arthur Bigelow, Glen Arbor (MI)
 - 2013 — Rose Peck, Harmony Arbor (MI)
 - 2015 — June Lenig, Rolling Prairie Arbor (IN)
 - 2017 — Kathleen Vroman, Maple City Arbor (MI)
 - 2019 — Eileen Kochensparger, Oakwood Arbor (OH)
 - 2021 — Thomas Matuszewski, Mid Michigan Arbor (MI)
 - 2023 — Sue Kemble, Center Township Arbor (IN)
-



Mike Stuart, Todd Warner and John Mohr pictured Feb. 14.

After 50 years, agent John Mohr retires

Michigan- and Ohio-based agent honored while fondly recalling earlier era

John Mohr recently retired as a Gleaner life insurance agent after 50 years. Just like raising 12 children — another accomplishment for him and his wife, Jennie — John said there’s a secret. “Don’t quit having fun!”

Mohr, now 90, still reflects that spirit even while recuperating in a rehab facility. He jokes about wearing his “knock-around-the-house pants” now, as well as his new quarters. “This is my new office,” he said as one of his daughters, Shannon, wheeled him into the elevator. “It has its ups and downs.”

John shared many “ups” with Gleaner Life, beginning in 1975 and finally concluding with his retirement Jan. 16, 2025. His career followed his service in the U.S. Army during the Korean War.

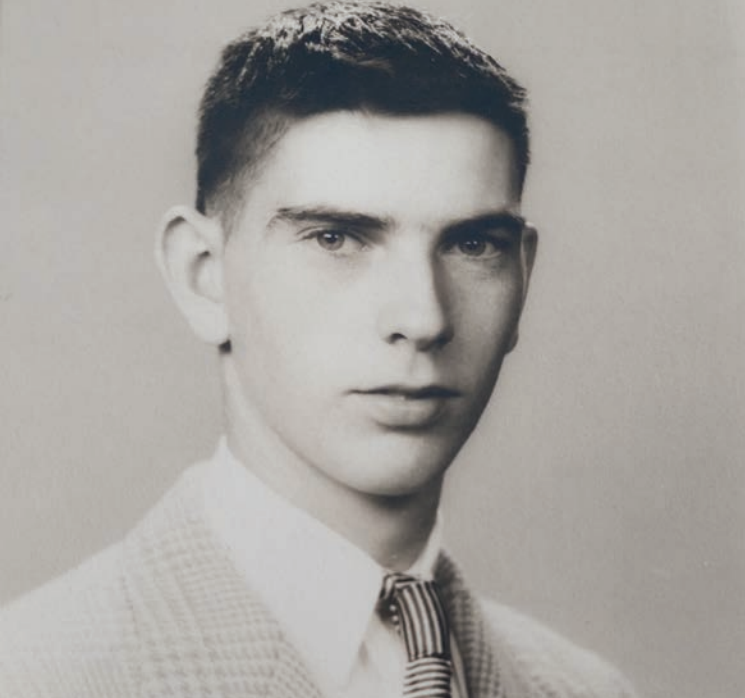
He began working with Gleaner as a special representative with agent Charles “Chuck” Jacques. After Jacques retired, John was appointed agency manager in 1988. At that time, John recalled, there were no Gleaner agents in Toledo. He fondly remembers the people he worked with to build the territory including Joe Burnett, Ron Turner, George Flack, and others. He remembered one agent who had a country music band, so he might not come in to work the next day. “But, when you’re running an agency like that, you’re not

always naming the hours for all the people.” Although some have passed away, John still receives Christmas cards from a few of their families. He also has served with other agents including Dan Zeiger and Mike Multer as well as now-retired Gary Anthony.

“It takes us back 30 years,” Gleaner Sales Director Mike Stuart noted.

In 2004 John received the Gleaner Life Career Life Leader Award for his success and persistency. He chose the Feed Lucas County Children program as his \$1,000 donation recipient. In 2006, he was named Fraternal Agent of the Year. By that time, John had already helped establish the Stateline Arbor (MI) with the help of his family, served eight years on the Bedford Public Schools board (“Back then we got \$400 per year.”), and eight years on the Bedford Township Park Commission. John became friends with former Gleaner President and CEO Frank Dick, who previously had served as a school superintendent in nearby northern Ohio districts. “In fact, Frank knew several of the teachers at Bedford, and he and John would banter back and forth,” John’s wife, Jennie, added.

“I don’t know how you had any free time,” Gleaner Life President and CEO Todd Warner exclaimed.



John Mohr before beginning his career.



John Mohr, Fraternal Agent of the Year in 2006.

He also presented John with gifts expressing Gleaner Life’s gratitude. Both John and Todd are Ohio State fans — although their households are not — so John appreciated an Ohio State hooded sweatshirt. Other gifts included an Ornaments for Warriors veteran’s flag pin, a Gleaner insulated cup, and a Gleaner fleece vest matching the one worn by Todd Warner. Another Gleaner vest in blue was given to Jennie.

“You came up as a topic earlier this week at the Home Office,” Todd said. “I told some of the people in Operations and New Business and Claims that we were coming down to visit you, and immediately fond memories started coming up about how well you took care of your members. They all had really nice things to say. In fact, we’ve got a card here signed by every single person in the Home Office, just thanking you for all your service to Gleaner and all of your commitment to the arbors and the association stuff you did. You are certainly an example for this next generation and the generation that follows for how somebody conducts themselves and treats their clients and does their best for them, and at the same time does such a wonderful job for an organization like Gleaner.”

Gleaner arbors have also assisted John. In November of 2023, South Fairfield Arbor (OH) cheered John after the Flag City Honor Flight visiting the memorials in Washington D.C. Arbor members presented John and each veteran with a handmade quilt from the Quilts of Valor Foundation, and welcomed them on their return

Nov. 7. “That was one thing that John really enjoyed,” Jennie said. “That was a great experience for him.”

Other favorite memories include their Gleaner trips. “We enjoyed the incentive trips that he would qualify for. I think there were three cruises,” Jennie said. Getaway trips also were favorites, especially to Nashville and The Greenbrier in West Virginia. “That was a wonderful trip. We went through the underground tunnel where the U.S. president could go if something would happen, he could escape through. I don’t know if it’s still open or active or anything. We took that tour. That was a wonderful trip. Lots of history.”



John Mohr in Washington, D.C., during the November 2023 Flag City Honor Flight.

Mohr & Associates became a life insurance fixture in Lambertville, Michigan. From there, the agency not only handled much of Monroe County but also across the Ohio border and beyond. One year, many of his friends and clients had asked him to get their Christmas cards mailed from Rudolph, a small town south of Bowling Green where the post office offers a special reindeer Christmas cancellation stamp. The line of customers was so long that a female worker who recognized John asked him to help stamp everyone's envelopes. "I stood there for an hour or so, changing hands, and there were more people coming in than going out. So I 'snuck out' the back way and gave the lady a Gleaner calendar and let her know I'd call her later."

Stateline Arbor also assisted its community. One of its regular activities was helping the Sparrows Nest women's shelter by preparing dinner, something a family with 12 children becomes expert in handling. "That was an ongoing thing, once or twice a week" John said. "And they always started with a prayer," Linda added. In 2008, Stateline Arbor helped install a new playground at St. Anthony School in Temperance. It also was active with food drives, Relay for Life, and planting trees. "But truly, Gleaner was such a part of our childhoods, too," Shannon added, pointing to the summer picnics, conventions, and arbor activities. "These girls growing up, although they haven't done that yet," John fondly jokes, "kept Stateline Arbor



Jennie Mohr



John Mohr applies a veterans pin with daughters Shannon and Linda. It was one of his retirement gifts.



Mike Stuart, Todd Warner and John Mohr and daughters Shannon and Linda.

going. They and a few of their sisters and two or three of their friends all had jobs, but they were always able to coordinate enough. That's what you call the 'good old days.' That's what you like to have memories about."

As John realized it was getting more difficult to get around without help, his daughters and sons stepped in, making sure he had transportation to doctor appointments, breakfast with old friends, grandkids' sporting events and whatever other social events he wanted to attend. "It's been so much fun," John said. "You get laid up a little bit, don't quit having fun!"

"It's like a field trip!" Linda adds. "He's always maintained his humor, his wit."

"I know you guys are fixing to go, but ..." John said, launching into another story, "let's have a couple of more laughs."



"Now we're twinkies," John Mohr (right) said after receiving a Gleaner fleece vest matching the one worn by Todd Warner.



By Robyn L. Smith
Medical Director, Gleaner Life Insurance Society

Welcome spring! April is National Gardening Month – a great time to start thinking about the upcoming season and all that gardening may offer.

Health benefits to gardening include:

1. Gardening burns calories.

It is considered a moderate intensity exercise — you can burn over 300 calories an hour doing light gardening and yard work.

2. Lowers blood pressure.

In addition to physical activity, gardening releases cortisol which reduces blood pressure among other benefits.

3. Good for bone density.

Weight bearing and resistance exercise help maintain and build bone. Sun exposure prompts the body to make Vitamin D which is important for bone formation and can lift mood (just remember to apply sunscreen while outside).

4. Growing your own food can help with healthier eating — and help stretch a budget!

Have children? It's a great way to help teach them about food and where it comes from (things like lettuce and radishes are quick, easy growers).

5. Relieves stress.

Numerous studies show that gardening can reduce depression and anxiety; nature can provide respite. (April also is National Stress Awareness Month, and May is National Mental Health Awareness month. Starting a garden is a positive way to observe both!)

Don't have a spot of your own? Think about volunteering for a local community or allotment garden, or for a beautification committee with gardening projects. The added benefit of helping others and community is linked with positive happiness and health measures — and you don't have to weed alone!

New to it? Trying something new is good for our brains.

Don't know where to start? There are lots of local and online resources to help. Some gardening centers even have free workshops. Start small, start easy, pace yourself and enjoy!

Arbors in action

The final quarter of 2024 brought Thanksgiving, Christmas and many other opportunities for Gleaner arbors to reach out. They provided presents for the poor, the elderly, and disadvantaged children in their communities. They assisted food banks, and they honored veterans. One arbor taught children about horses, and another held a Christmas photo session with pets to raise money for an animal shelter. They staged community entertainment to raise funds and did much more, all to share the spirit of love and cooperation with others.



Bavarian Arbor (MI) assisted the Mid-Michigan Rescue Mission with much-needed gifts for its guests at Christmas. The arbor's new CVR award member, Jennifer Specht, utilized a personal discount membership program to procure many items (underwear, socks, personal hygiene products) at a tremendous discount — allowing for a bigger “bang for the buck.” The purchase was made with a specially approved end-of-year \$300 expenditure. Arbor Chaplain Julie Wheeler delivered the gifts as one of several December activities shouldered by Bavarian Arbor.



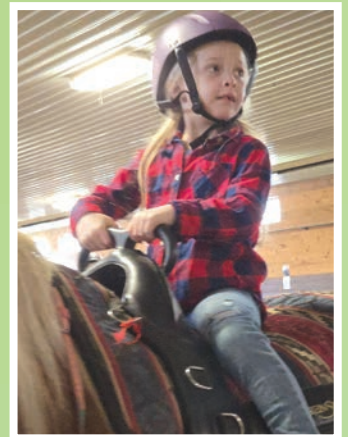
Eagle Arbor (PA) put together a December food drive for the Howard Food Bank and the Mountain Top Food Bank. Eleven arbor members met Dec. 12 and shopped for items needed by the food banks. They then formed two groups to deliver and unload the goods. A total of \$914 was spent on the project including \$800 donated by members with the extra \$114 being picked up by the arbor.



Faithfully Giving Arbor (OH) hosted a “Christmas Angel” Adopt-a-Family event Dec. 12 to provide gifts for local families facing challenges during the holiday season. Funds raised were used to purchase a variety of gifts for children and gift certificates for families. The arbor team dedicated time to planning the event, selecting and purchasing gifts, as well as wrapping and delivering them directly to the families to spread holiday cheer.



Floyd Arbor (MI) hosted its Veteran's Week Burger Night, supplying 45 burgers for veterans and their guests. They also gave out flag bracelets made of tactical rope with a bronze flag. The arbor displayed its banners and hosted a check-in desk, and tipped the American Legion volunteer servers. In addition, it checked with the VA hospital for items and supplies to donate to veterans for the holidays.



Grand Arbor (MI) rented the Rockford Equest Center for Therapeutic Riding for five hours for the community children to get a chance to brush, learn about horses, and to ride a horse. The arbor put on a hot dog luncheon, and provided face painting, pencils, coloring books and other promotional items. Everyone had a really good time.



Harmony Arbor (MI) provided a meal featuring pork chops and rice on Jan. 27 at the Gratiot County Hope House, a year-round homeless shelter in St. Louis, Michigan. The menu also included dinner rolls, pistachio fluff salad, and a veggie tray, with cake and cupcakes for dessert.



Homer Twp. Oak Arbor (IL) held several good fourth quarter events including a Safe Driving class. This annual activity drew 19 people for two days of learning the fine points of driving and road safety. The arbor also sponsored a well-attended Polka Party. Participants enjoyed an afternoon of music and dancing with a polka band. Several Gleaner gift baskets were raffled. "Bringing people together for socialization and quality events is a highlight of our Arbor," Arbor President Jeanine Reding stated.





Legacy Arbor (MI) had several projects including its annual gift of blankets to local nursing homes. The arbor picked two facilities it had not helped before to ensure seniors would have a warm Christmas. Arbor members purchased and tied the blankets with ribbons and tags during their Dec. 10 meeting. Ten days later, members delivered 40 blankets to Gaslight Village Assisted Living and Memory Care, and another 50 blankets to ProMedica Charlotte Stephenson Manor assisted living community. This was in addition to taking part in a county-wide outreach program for the homeless and to a donation to a local food bank.



Madison Arbor (MI) held one of its most successful Santa Paws benefit events yet on Dec. 7. The Christmas photo event raised \$515 for the Lenawee Humane Society as it attracted 50 families with 62 pets. Pets this year consisted of dogs, cats and a rooster. Each family received a printed photo and also a link to the Madison Arbor Facebook page where all of the “takes” were posted for families to download for their own photo printing or just to giggle over all the bloopers as well. Over 900 total photos were taken in the process of trying to capture the perfect picture for each and every one of the animals and their families.



Mid Michigan Arbor (MI) arranged for Santa Claus (Arbor President Tom Matuszewski) to visit four classrooms with a total of 72 students and 11 staff members. Santa talked with the kids about good manners, brushing teeth, safety issues like crossing the street, obeying adults, and being good all year through. Participants sang many Christmas songs, physical activity songs, and members handed out candy canes. The arbor also donated funds for outdoor chalk boards and chalk to be placed on their fence for students' use.

North Baltimore Arbor (OH) had nine members volunteer in the kitchen Jan. 13 at City Mission in Findlay, Ohio. Jamie & Russ Cunningham and Bob & Juanita Place prepped food for future meals and served dinner to the residents of the mission. Craig & Elaine Swope served the same meal to the community via a walk-up window. In total there were more than 60 people served.



Oakwood Arbor (OH) placed 180 wreaths on the graves of veterans Dec. 14 for Wreaths Across America in the Melrose cemetery and Mt. Pleasant cemetery. John Pier picked up the wreaths in Paulding St. Paul's Lutheran Church and arbor members placed the wreaths over the American Flag stake at each site. The arbor called each veteran by name and thanked them for their service. A warm-up party was held at the local library reception room. Darleen Vorlicky and Bonnie Pier provided hot chocolate, hot dogs, cookies, chips, donuts, and apple salad.



Oysters Sand Arbor (VA) had eight members and 11 non-members involved Nov. 3 in the Seniors Expo at Springfield Mall. Arbor President Janie Dumlao-Umayam and Gleaner agents Patrick and Rowena Anderson responded to inquiries, attended to participants and spoke about the arbor and its mission of helping in the community. The arbor followed up on Dec. 6 by hosting volunteers from the healthcare, education, technology, banking and finance, and veterans sectors. The Friday evening gathering marked the arbor's annual Volunteers Day.



Plank Road Arbor (MI) prepared and served a meal for residents at Heart's Content Adult Care Center. Arbor members began preparing the meal at 1:30 at the Breckenridge United Methodist Church. At 4:30 the meal was delivered and served. The meal included cinnamon jello, squash, pork loin, mashed potatoes, gravy, rolls and apple crisp. When the meal was complete, the arbor presented residents with gifts. Members also gave the staff at Heart's Content Adult Care Center \$25 gift cards. Everyone really enjoyed this event.



South Fairfield Arbor (OH) began 2025 — the arbor's 120th year in existence — by buying and collecting 120 cereal boxes to be donated to CAST (Caring And Sharing Together) Food Pantry in Metamora, Ohio. The January project will help provide many breakfasts within the Evergreen community.



White Pine Arbor (MI) filled December with gift-giving through two projects. First, on Dec. 10, it donated \$1,500 to the local Shop With a Hero event. The donation helped the Ogemaw County Sheriff's Office give disadvantaged children a chance to shop with members of law enforcement, the military and other emergency services. Children are selected with the help of local schools and the Department of Human Services. Then, on Dec. 12, arbor members wrapped presents at Lovewell's Corner Store in a weeklong preparation for the community's Santa Support System. The presents (and donations to help) were given as part of gift boxes for families in need. The boxes were picked up Dec. 19-21.

Zelie Arbor (PA) organized its Bluegrass Concert Fundraiser on Nov. 1. It hired a professional bluegrass band called Nothin' Fancy, and Bits 'n Pieces bluegrass band volunteered their time and talents to be the warm-up band. A total of 113 attended the event including 15 arbor members. Everyone received a door prize ticket for a chance to win one of three \$40 vouchers to purchase items from Nothin' Fancy's merchandise table, and another chance to win a \$130 gift card in celebration of Gleaner's 130th birthday. The arbor raised \$1,800 to donate to two different charities: Harmony, PA Parks and the Bluegrass Relief Fund.



Spring Fever: Life with Three Rescue Dogs on the Brink of Adventure

As the last traces of winter fade away and the promise of spring grows stronger, our household is buzzing with restless energy. Not from us, but from our three rescue dogs — Chuck, Betty, and Mabel — who are more than ready to break free from their winter routine and embrace the great outdoors.

Chuck, our eight-year-old Jack Russell/Shih Tzu mix, is the wise overseer of the household. While some dogs live for adventure, Chuck prefers a front-row seat to the action — preferably from a high perch. These days, that means the back of the couch, where he keeps a watchful eye over his siblings' antics, all while ensuring he doesn't get bulldozed by Mabel. He is the silent judge of all things, casting disapproving glances at the chaos that unfolds beneath him.

Betty, our three-year-old rat terrier mix, is our athlete and water-lover. If it can be fetched, she will retrieve it. If there's a body of water nearby, she will dive in without hesitation. The lake remains her favorite playground though, for now, it's just a glimmering promise on the horizon. The pontoon won't go in until May, but when it does, we already know that Betty will be the first to make a splash.

Then there's Mabel, our eight-month-old whirlwind of curiosity. A true mix of "57 varieties" Mabel is still figuring out how to coordinate her too-long legs. She is a dog in constant motion, chasing leaves, her own tail, and anything else that dares to move. Every corner of the world is a new discovery for her. Her energy is boundless, much to the dismay of Chuck, who would prefer not to be in her path of destruction.

The stir-craziness of winter is reaching its peak. Betty is itching for a game of fetch on dry grass, Mabel is testing her speed limits inside the house (to everyone's peril), and Chuck is making it clear that he's above it all — though his prime perch on the couch is looking more like an escape strategy than a throne.

Soon, the doors will open to longer walks, fresh air, and the mystery of whether Mabel will take to the water like Betty or watch from a safe distance like Chuck. For now, we're embracing the final weeks of indoor madness, knowing that spring will soon set everyone free.

And when the pontoon finally hits the water, Chuck will reclaim his rightful place as captain — watching from a dry, elevated seat, judging all who dare to get wet.



Andrea

Andrea Warner

*Wife of President and
CEO Todd Warner*

Andrea Warner is the wife of Todd Warner and a proud Gleaner member. She is the retired Chief Financial Officer of Mercy College of Northwest Ohio and a graduate of the University of Toledo. Andi volunteers at the Lenawee Humane Society, where her love for animals — especially dogs — is put to good use. In her free time, she enjoys crafting, lots of outdoor activities, and spending time with their three rescue dogs.

Recipe file

Spring is the perfect time to prepare pies for gatherings. From graduation parties and holiday celebrations to baby and wedding showers and community picnics, pies provide a perfect dessert to savor. The next time you need to take a passing dish, try this delicious pie recipe — provided by Shirley Dick, the late wife of longtime president and CEO Frank Dick — and don't be surprised if you take home an empty pie dish.

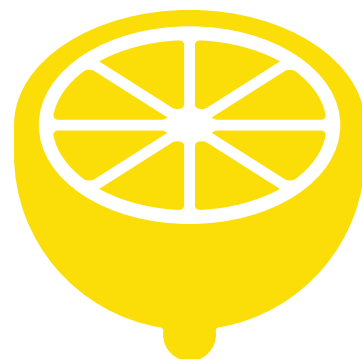
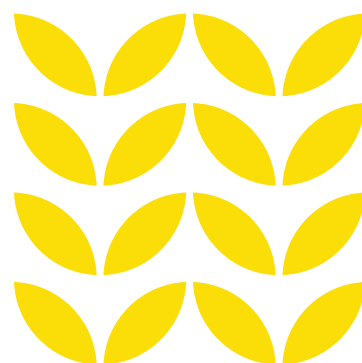
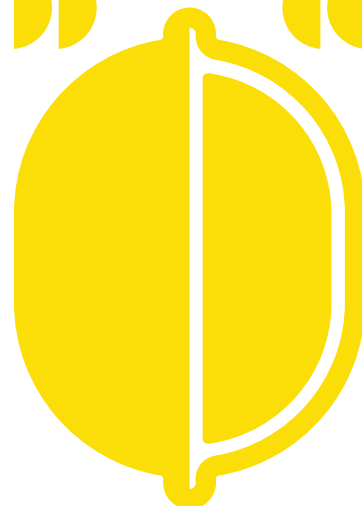
Sour Cream Lemon Pie

- 1 (9") pie shell, baked
- 1 cup sugar
- 3 ½ tablespoons cornstarch
- 1 tablespoon lemon rind, grated
- ½ cup fresh lemon juice
- 3 egg yolks, slightly beaten
- 1 cup milk
- ¼ cup butter
- 1 cup sour cream
- 1 cup Cool Whip
- Lemon twists for garnish

Prepare pie shell and cool. Combine sugar, cornstarch, lemon rind, lemon juice, egg yolks, and milk in a heavy saucepan; cook over medium heat until thick. Stir in butter. Cool to room temperature. Stir in sour cream, pour filling into pie shell. Cover with Cool Whip, garnish with lemon twists.

Shirley Dick
Portage Center Arbor

Home Grown Recipes Vol. 3, pages 329–330



BENNY'S PAGE

Hey, Kids!

Have you been enjoying the first signs of spring? Every March I get excited when I hear chickadees chirping and start to see buds on my favorite trees. To me, it's a sign that soon I can pack away my mittens and heavy coat and exchange them for my rubber boots and raincoat. Every season brings new exciting changes, and I just love getting to spend more time outside as the temperature warms up and the days grow longer.

Of course, spring also brings plenty of rain, and when I can't be outside, I love to grab a book and read. Lately, I have been enjoying joke books. Below are some of my favorite jokes. Feel free to share them with your family and friends for some light-hearted laughs!

What kind of nut has no shell?

Answer: Doughnut

What is a little bear with no teeth called?

Answer: Gummy bear

Where do cows go for entertainment?

Answer: Mooooooooovies!

What do you call a pig that knows karate?

Answer: Pork chop!



What does a cloud wear under his raincoat?

Answer: Thunderwear

What does the ocean do when it sees its friends?

Answer: Waves!

What did the firefly say to her BFF?

Answer: You glow, girl!

Take care!

BENNY

The Benevolent Lion

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 8**.



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*Springing into the
Easter season!*

Easter reminds us of how much God loves us, and wants us to share that love with others! Emerging from the darkness of winter into the joy of spring, we discover opportunities to add more life: more growth, more helping, more gratitude. At Gleaner Life, our prayer is for members to truly experience the joy of God's love through this spring and every season.