

WINTER 2026

# FORUM

*World of Possibilities*

In this issue

Convention Teamwork

2025 Memories, 2026 Plans

Remembering the Junior Gleaners



**Gleaner**  
Life Insurance Society  
[www.gleanerlife.org](http://www.gleanerlife.org)

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**Front cover:** Doreen George of Zelig Arbor (PA) helped fill one of the boxes with weekend food items for children during Gleaner Life's 61st Biennial Convention in October at Kalamazoo, Michigan. The activity was one of several Gleaner Convention projects that helped benefit the local community.



## Get more online!

We have more stories, more photos and great information in our digital version of this edition online at [www.gleanerlife.org/forum](http://www.gleanerlife.org/forum).



# FORUM

Winter 2026 / V. 131 / No. 1

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*For questions regarding this publication,  
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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 15 for the answer.



**Forum Magazine is made  
from soy-based ink  
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it on to a friend.

## Thoughts from the president



### Dear Fellow Members of the Gleaner Family,

As we close out 2025, I'm filled with gratitude for the focus, energy, and collaboration we've seen across the Society this year. Our members, agents, employees, and board have helped move Gleaner Life forward, not with fanfare, but with determination. And it's working.

This fall, we gathered for our **61st Biennial Convention in Kalamazoo, Michigan** where members reconnected, agents were celebrated, and we outlined our next chapter. The atmosphere was hopeful and united. With updated governance in place, a restructured convention format, and new energy throughout the Society, we left Kalamazoo with something more than just ideas — we left with momentum.

That momentum is already visible. This fall, **AM Best reaffirmed our B++ rating and upgraded our outlook from “Developing” to “Stable.”** This is more than a technical improvement, it's external validation that the steps we've taken around governance, finance, and long-term planning are producing results. We are not standing still and we are continuing to strengthen Gleaner and move it forward with confidence.

One example of this forward-thinking mindset is the **sale of surplus land** behind our Home Office. After thoughtful evaluation and board approval, Gleaner will sell this acreage to the **Sam Beauford Woodworking Institute (SBWI)**, a nationally recognized nonprofit focused on hands-on vocational training. The partnership aligns with Gleaner's long-standing commitment to **education, skilled trades, and community development**. The land will remain part of a shared legacy in Lenawee County, serving future generations while preserving the character of our campus.

Meanwhile, we continue to execute on our 2026–2028 Strategic Plan, which focuses on financial strength, operational efficiency, and long-term member value. Among the highlights ahead:

- **In early 2026**, we will launch a **new indexed annuity** with up to **75% participation in the S&P 500®**, a 10-year surrender period, and zero downside to principal. This simple, transparent design will offer members long-term growth potential and peace of mind.

- We are deepening our **focus on life insurance**, which is both mission-critical and financially foundational. I've challenged our new National Sales Director, **Matt Taylor**, to grow life sales by 50% in 2026. That's ambitious, but it's achievable with the right support and focus.
- Our **digital modernization** continues, including expanded member payment tools and enhanced support for agents.
- And across every department, we are committed to delivering what members and agents tell us matters most: **fast, responsive, and personal service**.

We hear it again and again, **Gleaner's service is different**. It's human. It's accountable. It's consistent. And in today's world, that makes all the difference.

As we look further into 2026, I believe we are not only in a better position, we are in a **stronger position**. We are building on the foundation of a Society that is **financially sound**, operationally focused, and mission-driven. And we are doing it together.

Thank you for your continued trust, your feedback, and your belief in what Gleaner Life stands for. May this season bring peace, hope, and rest to you and your family and may the new year bring continued blessings for our Society.

Fraternally,

**Todd M. Warner**  
President and CEO

# APPLY SOON FOR **2026** **SCHOLARSHIPS**

**ONLINE APPLICATION  
CLOSES FEBRUARY 1!**

Unlocking future generations' potential opens a world of possibilities for them, as well as for our Society. That is why Gleaner Life is proud to announce that applications are being accepted by the Gleaner Life Insurance Society Scholarship Foundation for 2026 scholarships.

Last year, Gleaner awarded 108 scholarships for \$2,500 each. Since 1980, the Foundation has awarded more than \$4.6 million to help Gleaner students. Our 2026 scholarship recipients will be notified and announced May 2026.

Eligible students who are members can go online at [www.gleanerlife.org/scholarships](http://www.gleanerlife.org/scholarships) and fill out their application before it closes February 1, 2026. Becoming a member is easy with a Gleaner life insurance certificate or a Gleaner annuity. Visit [www.gleanerlife.org](http://www.gleanerlife.org) to learn how you can become a member.

Planning is what separates goals from wishes, so spread the word. Scholarships are one of the most valued Gleaner member benefits because they brighten our futures for a lifetime and beyond!

Apply online at  
[www.gleanerlife.org/scholarships](http://www.gleanerlife.org/scholarships)

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*In addition to honoring this year's Fraternalist of the Year, the convention recognized Sue Kemble of Center Township Arbor (IN) as Gleaner Life's 2023 recipient.*

## Kalamazoo convention kicked off a new era

### Gleaner Life's 61st Biennial Convention celebrated membership teamwork.

Gleaner team spirit was everywhere Oct. 24-26 as the Society ushered in a new era at the 61st Biennial Convention. Members moved shoulder-to-shoulder at the Radisson Plaza Hotel at Kalamazoo Center, whether assembling weekend snack bags for kids, listening to new ideas for arbors, or catching up with other members for the first time since 2021.

Gleaner Board of Directors Chair Stephanie Andresen noted the four preceding years “brought real challenge and real change.” Part of that change involved new Board policies and training. Other changes came in “a historic vote,” she said, as members “approved a modernized Constitution that aligns our structure with today’s needs while honoring our heritage. We moved to one member, one vote elections for Directors so

every member has a voice. That’s a huge change in our convention culture.”

Among convention recognitions were David Briggs of Breckenridge, Michigan, recognized Friday as 2025’s Fraternalist of the Year, and Steve Matson of Zanesville, Ohio, as Fraternal Agent of the Year. The Home Office’s Community Engagement team led members toward the goal line with charitable activities, auctions, arbor celebrations, games, tables of arbor topics, plus leisure activities paired to Kalamazoo’s region.



*Board Chair Stephanie R. Andresen*

The team theme fit Board Director and former Chair Margaret Noe’s point that local arbors show, “Fraternalism is not complicated. ... It’s doing good together.” “In the year ahead,” she added, “I encourage our arbors to make fraternalism



*Cathy and Steve Matson with Dave and Loretta Briggs before the Fraternal Agent and Fraternalist of the Year award presentations.*

*Leona VanHorn of Harmony Arbor and Kaitlyn Fish of Ithaca Arbor share a laugh with Holden Huntoon.*

comfortable, choosing one project that invites somebody new. ... Have your friends bring their energy, their ideas, and we will always make room for them. The table just gets bigger, and the service just gets better.”

Members who passed away since the last convention were remembered, including four who served as Presidents or Board Chairs. “May their example give us strength, wisdom and courage on the road ahead,” Todd Warner said before his first convention State of the Society presentation since being named President and CEO in 2024. Among the topics were financial discipline and transparency, ratings and reputation, sales products and service, capital policy, service, and goals.

“Gleaner must be different because our calling is different. We’re called for something higher. We’re called to love, we’re called to care for those before us, we’re called to serve, we’re called to offer grace. We’re called to be people of conviction without hate. ... We can hold each other accountable and still love one another,” Warner

added. “If we can establish that example, we can be a light for the rest of the outside world. It starts with us, one person at a time.”



*President and CEO Todd Warner*



*American Fraternal Alliance CEO Allison Koppel*

Fernando Rivera, who provided Saturday’s Invocation, was introduced as the National Arbor Council Chief Gleaner. Outgoing Chief Gleaner Norma Garner was thanked for her 10 years of service on the council.

Allison Koppel, CEO of the American Fraternal Alliance, spoke on fraternal societies, which have 7.2 million members and in 2024 gave more than \$690 million to community organizations. Since 2000, mergers have consolidated 82 AFA societies down to about 50. Some recognized economies of scale and strategically merged, while some refused to adapt, became insolvent, and were forced to merge. “I can tell that your organization is making all these massive improvements and modernization,” Koppel said. “It’s a great thing. You’re setting yourselves up for success.”



*Jim Zwijack and Sherree Kozel-La Ha of Homer Twp. Oak Arbor (IL).*

Saturday Synergy, an all-new session focusing on arbors, followed up by sparking new ideas and strengthening communication, as well as offering tools for solving internal conflict. From the debut of the new “Arbor Playbook” to discussions about arbor challenges, attendees left with more clarity and fresh ways to engage and grow arbors. “Community Engagement will continue to build on this momentum — finding more ways to connect, collaborate, and grow together,” Jessica Vasher, Manager of Community Engagement, shared. To keep conversations going beyond Convention, members were encouraged to join the quarterly Arbor Talks webinars and the Arbor Connections Facebook group — two ongoing opportunities to share ideas, ask questions, and stay connected throughout the year.



*Board member Margaret Noe spoke on fraternalism.*

Sunday’s final day drove Gleaner benevolence to the end zone. Arbor tote donations were presented to five Kalamazoo-area charities. The Kalamazoo Community Foundation, meanwhile, benefited from the charity auction that raised \$5,500. That was matched by Gleaner Life for a total donation of \$11,000.



*Christine Zeller of Legacy Arbor (MI) enjoyed learning to assemble a charcuterie board on Saturday.*



View more photos in the extended version online at [www.gleanerlife.org/forum](http://www.gleanerlife.org/forum).



*Cindy Streich, Melinda Miller, Barbara Wills and Shirley Braner of Center Township Arbor (IN).*



*Kristin Horton, Leandra Bryan, and Jessica Vasher... the muscle behind the incredible Community Engagement team.*



*Representatives attended the State of the Society meeting, which also was shown onscreen.*



*Leona VanHorn, Janet Holt and Cynthia Simmons of Harmony Arbor (MI) take a fun photo.*



*Tonya and Luke Russell of Floyd Arbor (MI) had their own team photo on camera.*



*Ivelisse Rivera (left) and Fernando Rivera, the new Chief Gleaner of the National Arbor Council, chat with outgoing Chief Gleaner Norma Garner, who served 10 years on the Council.*



*Gleaner Assistant Vice President Dawn Osborn sold Benny's Box Auction tickets to members like Patrick Anderson of Oysters' Sand Arbor (VA).*





# 2025 MEMORIES, 2026 PLANS!

Gleaner members shared fall and winter fun with friends and family, and more is just ahead.

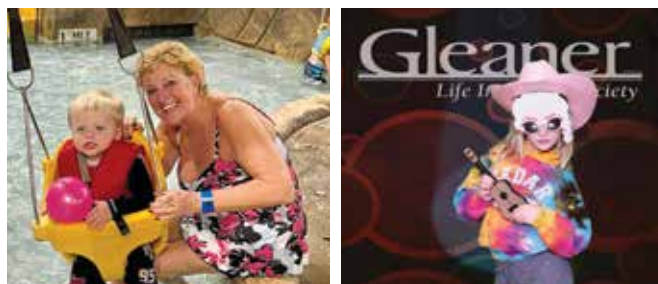


The cover closed on 2025's Gleaner Life memory album, and members already are putting plans for 2026 into motion with several activities.

On Nov. 7-9, hundreds of Gleaners and their guests played and splashed during the **Safari to Kalahari** — the annual visit to the Kalahari Resort in Sandusky, Ohio. It was a great way to stretch summer's fun into fall, enjoying the Midwest's largest indoor water park for the weekend.



The final Family Day event of the season took place on Dec. 13 at the **Lights Before Christmas** at the Toledo Zoo. More than 170 Gleaners and guests bundled up to enjoy millions of outdoor lights and other sparkling Christmas decorations at the major Ohio attraction.



As we enter 2026, several activities already have been scheduled, and others will soon be finalized.



## Family Days in 2026

**Florida Family Day:** If you will be near Sarasota, Florida, on March 14 you definitely will want to register soon for Gleaner's first Family Day of 2026 at the Mote Science Education Aquarium. The world-class facility became America's newest aquarium in October. The awe-inspiring exhibits feature marine life from around the world including lively otters and gentle manatees, colorful coral reefs at your feet and

impressive sharks swimming over your head, vibrant schools of tropical fish and rafts of entertaining penguins. Researchers use the cutting-edge center to improve ocean conservation. Registration closes in mid-February, so sign up soon for this Florida winter opportunity.

This year's other Family Day events were being finalized as *Forum* went to press. Visit [www.gleanerlife.org/familydays](http://www.gleanerlife.org/familydays) to learn more about these upcoming events and to register.



## 2026 GETAWAY TO THE CANADIAN ROCKIES



**Aug. 23-28, in Banff, Alberta, Canada** — Gleaner members can still register for this breathtaking, six-day trip to Banff and the surrounding area within the Canadian Rockies. Fly to Calgary and unpack just once as you spend your stay in beautiful Banff. Attractions include the Banff Gondola, lunch at Chateau Lake Louise, unforgettable lakes including Louise, Moraine, and Emerald, Yoho National Park, the Valley of the Ten Peaks, Mt. Rundle, Bow Falls, wildlife on the Icefields Parkway, and the Columbia Icefield Ice Explorer Ride across the 1,000-foot-thick Athabasca Glacier.

The menu of optional side trips includes a special tour of Calgary's attractions, nature walks in Banff National Park, canoeing on the Bow River, golf at the world-famous Fairmont Banff Springs Hotel, or visiting sites of Canada's 1988 Winter Olympic Games. The cost for the Premier World Tours trip is \$4,189 per person (based on double-occupancy). Visit [www.gleanerlife.org/CanadianRockies](http://www.gleanerlife.org/CanadianRockies) to register.

If you have questions or would like more details about any Gleaner event, email Gleaner Life's Community Engagement Department at [events@gleanerlife.org](mailto:events@gleanerlife.org) and have updates sent to your email address.



HOMER TWP. OAK ARBOR (IL)

**HOMER TWP. OAK ARBOR (IL)**

*Free medical clinic and bags of produce*

Members held a Harvest Event in September. Goodie bags were distributed containing produce from M&D Farms personal items, Gleaner swag, Brain Builders, and Adult Programs from the Homer Library. The event offered free vaccinations through Qwik Rx, and free blood pressure checks. Lockport-area fire and police departments assisted.



**USA Arbor (MI)**

*Help with a Community Picnic*

Using a pavilion at the Sebewaing Village Park members were able to provide a lunch to all those in attendance! Prizes of Gleaner promotional items along with a gift certificate to the local ice cream place were given out. Any leftovers from the event were donated to the United Methodist Church in Sebewaing.



USA Arbor (MI)

**South Fairfield Arbor (OH)**

*Partnered with the Metamora Tree Commission*

The arbor hosted its second annual Arbor Day. A beautiful King Crimson maple tree was planted by village employees. The students received lunch as well as a Gleaner bag containing a Benny coloring book and crayons, and each will receive a Colorado Blue Spruce seedling to plant.



South Fairfield Arbor (OH)

**Alma Arbor (MI)**

*Operation Christmas Child - Samaritans Purse*

Members organized games, line dancing, a concert, and helped with Operation Christmas Child. There were over 45 guests in attendance who enjoyed a pig roast and all of the event's activities. Leftovers of the pork roast were donated to a St. Louis church.



## Capital Arbor (MI)

### *Picnic and Zoo Tour*

The arbor hosted their annual event with the Fenner Nature Center's day campers for a picnic and zoo tour. The groups enjoyed time in the zoo getting to see all of the animals and were given a complimentary lunch at Tiger Den pavilion. Some of the campers even helped clean up after the event.



Capital Arbor (MI)



## Good Deeds Arbor (OH)

### *Teacher Wishlist Project*

The arbor presented 25 teachers with \$100 mini grants. Teachers had to complete a mini application describing how the funds will be used within their classrooms. These grants will help teachers with buying supplies for their classrooms such as pencils, folders, tissues, etc.



Good Deeds Arbor (OH)



## Mid Michigan Arbor (MI)

### *Trip to the Planetarium*

The arbor took a group of 80 students and 3 teachers to the Delta College Planetarium in Downtown Bay City. The kids were able to learn more about the Sun, Moon, Earth, The Milky Way, and even how to find Constellations. Many of the students said it was their first time getting to visit the planetarium.

Mid Michigan Arbor (MI)



## Chester Arbor (OH)

### *Celebrated Edison Heritage Day in August*

The arbor assisted with coordinating a parade and other fun activities for their entire community. Participants enjoyed local craft vendors, a bounce house, bingo, food vendors, a live band performance and more. Prizes were awarded to the bingo winners and individuals were able to enter a raffle for drawings.

Chester Arbor (OH)





Vulcaeneer Arbor (MI)

**Vulcaeneer Arbor (MI)**  
*The Cereal Challenge*

Helped raise donations for the food pantry and donated \$1,000 towards the purchase of milk with the cereal for the drive. The group received 969 boxes of cereal and a monetary donation of \$1,455 total for the cause.



Miami Valley Arbor (OH)

**Miami Valley Arbor (OH)**

*Free coffee to kick off the school year*

The arbor partnered with The Beanhive Coffee Co. for the third year in a row and gave out \$480 worth of free coffee with trifolds to 61 teachers, faculty, and parents at Broadway Elementary in Tipp City.



Glen Arbor (MI)

**Glen Arbor (MI)**

*Genesee County Fair*

This arbor helped sponsor different events at the Genesee County Fair. This sponsorship helps the arbor receive recognition in many ways. The fair mails brochures where Gleaner Life Insurance Glen Arbor appears to all residents in Genesee County. During this event the arbor also sponsored free shuttle rides, with arbor signs on both sides of the shuttle.



**Rolling Prairie Arbor (IN)**

*Relay for Life Walk*

An arbor team took part in the Relay For Life of Indiana Lakeshore. Many other activities took place during the walk including a luncheon, spray gun painting, chalking the track, a bubble walk, a fire truck pull, cornhole tournament, an empty chair auction, and more. The event spanned 10 hours, and one person walked on the track for the entire 10 hours!

**Did you find the wheat stalk?**

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 10**.

# World of Possibilities

Planning and persistence can transform dreams into goals and, ultimately, into reality.

The new year brings with it a new world of dreams and possibilities. However, as the old saying goes, “Dreams without a plan are just a wish.” In 2026, we can resolve to move some of our dreams closer to reality.

There is nothing wrong with a wish as a starting point. Ideas often spring from an emotion or ambition, such as “I wish I could ...” or “There must be a better way.” With the right preparation, pursuing dreams can be a rewarding experience. It helps us develop skills, overcome fears, work together, become resilient, and inspire others.



*Define your vision.*

It helps give our lives meaning and purpose, and becomes part of our legacy. The Gleaner motto “Thoughtful for the future” is a reminder that the present is a brief opportunity to plan and to work toward brighter tomorrows.

So, what is your vision? The first step is clarifying your thoughts to identify your objectives. Prayer and consideration can guide your next steps. Examining your motives may help prevent disappointment, both for you and for others. What is the cost you’re willing to pay, in terms of both money and time?

Research the process for completing your project, and write out a timeline for each stage. Having a plan with due dates is like a map.

It contains landmarks that help keep us from becoming

**Project Roadmap**

- 1 Define:** Put your vision into words, including “Why?”
- 2 Plan:** Research your idea. Break it into pieces with a timeline, and identify resources and obstacles.
- 3 Act:** Take a first step, then focus on each new step in turn.
- 4 Learn:** Expect setbacks, be resilient, and stay determined.
- 5 Celebrate:** Recognize progress and give thanks!

hopelessly lost. Include other people in your planning, not only for advice but because a successful project usually benefits from extra hands. Friends also can provide encouragement and accountability for times when you feel stuck.

Your vision might involve something for those around you — maybe an idea an arbor could begin, or a project you and friends could tackle with a Give and Grow grant. Assisting local children and charities was a goal for Gleaner’s Community Engagement team at last October’s Biennial Convention. One part involved assembling weekend lunch packs for children. Other elements included donating “wish list” items to different charities, and another raised money for the Kalamazoo Community Foundation. Whatever your dream might be, write it out in detail — the



*Research ideas and build a plan with timelines.*

more specific, the better. Putting your dream into words doesn't diminish the delight; it gives your dream structure and direction.

Next, set realistic goals. The way to swallow an elephant, according to an African proverb, is one bite at a time. As you move forward, focus on one day at a time.

Build momentum and accomplishment with each step. "Planning your work and working your plan always wins," a 1916 *Gleaner Bulletin* said of arbor work. Conducting a three-day convention and helping local charities seems daunting, for example, but one day's step such as contacting charities to work with is manageable. Keeping our priorities straight — i.e., God, family, vocations, etc. — makes completing a dream project easier because our lives stay balanced.

Anticipate, too, that you may face unexpected obstacles. Thomas Edison said he failed 1,000 times (or, in his words, "found 1,000 ways that won't work") before he created a successful lightbulb. The attitude that your project is a learning experience can help prevent unrealistic expectations. Even the best planners often resort to a "Plan B." U.S. Gen. Dwight Eisenhower remarked in 1957 that, "preparing for battle I have always found that plans are useless, but planning is indispensable." In other words, planning makes us analyze our situation and challenges, which later helps us adapt to the unexpected and have other ways to keep projects moving forward.

Finally, don't forget to celebrate accomplishments. Research shows that recognizing progress causes our brains to release dopamine and creates a positive feedback loop, while failing to acknowledge achievement increases the risk of chronic stress and burnout. Every step in the journey is a victory over doubt — even the ones that don't go as expected. They shape our character and bring us closer to the finish line, so take time to reflect, give thanks, and enjoy.

May 2026 be a year of possibilities and planning, focus and fulfillment!

*Do you have a dream that would benefit from funding and other support? Consider opening an arbor.*

*Gleaner Life members also benefit from the service project grant program Give and Grow. Learn more by contacting Gleaner Community Engagement at [CommunityEngagement@gleanerlife.org](mailto:CommunityEngagement@gleanerlife.org).*



*Break your project into manageable pieces, put together a support team, and watch the small steps add up.*



*Expect obstacles and setbacks.*



*A support team encourages everyone to carry through to the finish.*



*Celebrate!*



## Sam Beauford Woodworking Institute purchases 30 acres from Gleaner Life to expand in Lenawee County



Gleaner Life Insurance Society has long been rooted in agriculture, education, and service to the community. So, when the Sam Beauford Woodworking Institute (SBWI) inquired about purchasing land to support its growing footprint in Lenawee County, the opportunity felt like a natural fit.

In June, SBWI President Luke Barnett approached Todd Warner, President and CEO of Gleaner Life Insurance Society, about acquiring a portion of Gleaner's wooded property. With both organizations committed to community service and hands-on education, discussions quickly evolved into a meaningful partnership.

"This collaboration helps redefine the importance of post-secondary trades education on a national level," said Luke Barnett, President of the Sam Beauford Woodworking Institute. "The land we'll now call home reflects Gleaner's founding mission to serve farmers and families, and our own mission to preserve the woodworking tradition. Our organizations dovetail perfectly together."

Gleaner Life, headquartered on its 106-acre Adrian campus since 1981, views the partnership as a continuation

of its longstanding investment in local education and community development.

"This collaboration reflects Gleaner's commitment to education and community growth," said Warner. "By selling this property to SBWI, we're helping create an enduring educational resource for Lenawee County — one that expands opportunities for hands-on learning, strengthens the local economy, and preserves the character and integrity of our campus for years to come."

SBWI is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC), recognized by the U.S. Department of Education. Its curriculum blends traditional woodworking skills with modern manufacturing methods and entrepreneurship in the trades.

The partnership supports SBWI's continued expansion while ensuring the Institute can remain rooted in Lenawee County — where both organizations share a mission to strengthen community, opportunity, and the skilled trades workforce.



[www.gleanerlife.org](http://www.gleanerlife.org)

# STARTING AN EXERCISE PROGRAM

By Robyn L. Smith

*Medical Director, Gleaner Life Insurance Society*

Starting an exercise program is one of the best things you can do for your health, but some people could use tips for getting started and then keeping up the good work. (If you are unsure what is medically appropriate for you, please check with your health provider.)

## Here are a few tips to think about:

- ▶ What are your fitness goals? Playing with the kids or grandkids, losing weight, or training for a sport or an event are a few examples.
- ▶ Make a balanced workout. Do not concentrate on just one area; think about exercises for all major muscle groups.
- ▶ Start small and build slowly!
- ▶ Choose different activities to keep from getting bored as well as working out those different areas, such as walking one day and doing strength training the next day.
- ▶ Find activities you enjoy!
- ▶ If you lose motivation, try setting new goals or starting a new activity, commit with a friend or group to exercise together, or try a class. Try using fitness apps — there are plenty of free ones out there! Set a reminder on your phone or track your progress on paper!
- ▶ Look for other opportunities to be active during your day — try chair or floor exercises while watching TV, pick the furthest (instead of the closest) parking spot, take the stairs. It all counts!

Winter can be challenging for those of us in the north who like to be outside — but get outside to walk or start a winter sport. As the saying goes, “There is no bad weather, only bad clothes.”

And don't wait for spring to begin your new activities!



# Remembering the Junior Gleaners

**Gleaner History: Program prepared boys and girls 100 years ago to become the “Greatest Generation.”**

Growth, the great outdoors and a “return to normalcy” became key American themes a century ago. Answering these calls, the Junior Gleaner program began 100 years ago — helping shape what would come to be known as “The Greatest Generation.”

The Junior Gleaner program issued its first certificates in 1926 but its roots ran deeper. As early as 1914, Gleaner founder Grant Slocum proposed starting a Juvenile Department. Partly to occupy children who came with parents to arbor meetings, many arbors had begun youth groups. Gleaner Bird Clubs were popular after the recent creation of the Audubon Society. Indiana had many of these early clubs; Kosciusko Arbor was credited with the first. Gleaner editor Mabel Clare Ladd was an enthusiastic supporter.



*Member pin for Gleaner Bird Clubs.*

The program also sought to grow Gleaner membership as, by the 1920s, rural farm families were moving to cities and away from arbor life. Two basic types of Junior policies were first offered: a 20-pay whole life policy maturing at age 21, and an endowment at age 21. These were written from ages 2 to 15, and could be converted at age 16 to adult insurance. The endowment policy was promoted to save for education. “Nothing will offer a more wholesome incentive to teach a more valuable lesson for thrift and enterprise for children and young people than those set forth under the new Gleaner plans,” Gleaner President Ross Holloway wrote.

Eldon McLean, the son of Gleaner Assistant Secretary Edmund McLean, had the first application and held Junior Certificate No. 1. Nature scenes decorated the certificates, with blue jays and an eagle, “over all, guarding all.” Within 10 months, the Juvenile Department organized 600 Junior Councils with their own activities, meetings, and elected leaders. In 1928, 32% of the Society’s 5,317 new members that year were



*Junior Gleaners at Camp Gray, Michigan, clambered up an old tree that stood at the base of a 475-foot hill known as “Old Baldy” overlooking Lake Michigan on one side and the Saugatuck area on the other.*



*Portage Center (OH) Junior Gleaner members, shown in 1927.*

Junior Gleaners. By 1930 there were more than 4,000 Junior Gleaners.

Like the larger Gleaner Society, the Junior Gleaner program welcomed both boys and girls. One highlight was summer camp. The first in 1927 was near Brighton, west of Detroit. Boys’ activities were taught by Perry Deakin, a Detroit basketball legend. From 1928 to

1930, the “Glorious Gleaners” enjoyed Lake Michigan’s coast at Camp Gray near Saugatuck, Michigan. Campers learned from nature walks and crafts, swam and sailed, enjoyed campfires and entertainment, and took part in archery, tennis, baseball and horseshoes. Other camps included Winona Lake, Indiana, plus local day camps. Gleaner officials cited experts who praised summer camps not only for promoting health but also citizenship, companionship, loyalty and character. “There are few schools in which pupils may discover the need for, and create, their own rules of living together as they can in camps,” said Dr. Goodwin Watson of Columbia University.

“To build young America in body and mind is an exceedingly commendable thing and we do not know of any better system to this end than the Junior Gleaner movement,” Gleaner Medical Director Malcolm Wickware wrote in 1929. “In camp, the boys and girls have setting-up exercises, hike, rest, swim and EAT! They are taught discipline, outdoor good manners, order, handcraft, nature lore, courtesy and self-reliance.”

The program suffered during the 1930s’ Great Depression as money grew scarce and fewer policies of all types were written. World War II brought even greater challenges. Thousands of former Junior Gleaners helped “do their part.” Hundreds served in the U.S. military and, sadly, several dozen were among the 130 “Gold Star Gleaners” killed in service. Most, however, returned to civilian life and helped build American society and prosperity with the “lessons of thrift and enterprise,” just as President Holloway had predicted.

Interest in Junior activities faded as the world entered the Atomic Age. Gleaner arbors again adapted to encourage participation in 4-H clubs while later offering other junior policies such as Just For Kids® in 1993. The ideals of the Junior Gleaner program, though, live on wherever we seek to protect and equip young people and help them discover the rewards of working together.



*Leg exercises at the girls’ cabin in 1929 at Camp Gray, keeping time with ukulele and banjo music.*



*Eldon McLean was the first Junior Gleaner applicant in 1926. (Shown with his sister Harriette.) He served as a camp bugler, then as a U.S. Army corporal in World War II, winning a pistol marksmanship medal.*



*Junior Gleaner with a trombone, Francis William Yager of Coleman, Michigan, was shown in April of 1928 “preparing to celebrate National Music Week.”*

*Leon Howell, son of Viola Howell of Entrican Arbor, with his trusty dog pulling a wagon in Stanton, Michigan.*





*Natoma (IL) Junior Gleaners of DuPage County, Illinois: (back, from left) Dorothy Capps, Lena Stokes, Charlotte Boyer, Ardelle Boyer, Elizabeth Nessel; (center) Raymond Stokes, Carl Zitzka Jr., Albert Halting Jr., Lorraine Heard, Jack Capps (with flag); (front) Elinor Engel, Louise Stokes, Harry Zitzka, George Zitzka.*



*For an Alma, Michigan, festival in 1934, Leo Goodyear of the Peaceful Council of St. Louis and Eleanor Schmidt of the Mt. Pleasant Council dressed up as "Insurance" and "Investments" — the "children of Protection."*

*Edward Grindrod became a Junior Gleaner in 1930 and was captain of the Coal City, Illinois, high school championship basketball team in 1934-35. He married in 1941. Sadly, he was killed serving in World War II on Oct. 4, 1944, in Germany.*

View more photos in the extended version online at [www.gleanerlife.org/forum](http://www.gleanerlife.org/forum).





*Blackmar Council #65 (MI) Junior Gleaners located west of Birch Run, Michigan, were pictured March 21, 1931: (top, from left) Delmar Cullen, Eva Bloomer, Mrs. Hazel Harris (Regent), Lillian Miller, Evelyn Bloomer, Mrs. Mabel Cullen (Assistant Regent); (middle) Ruth Butler, Jessie Zeitz, Cora Bloomer, Karl Miller, Fenton Cullen, William Judd, Leland Bloomer; (front) Gladys Bloomer, Alice Cullen, Elsie Cullen, Cordell Bloomer, Jack Miller and Kenneth Bloomer.*



*Junior Gleaners in the Sebewaing Council (MI) played games including box hockey and tetherball during a July 1934 picnic at the Henry Hafner farm.*



*Maxwell Campbell of Tecumseh, Michigan — “a young naturalist as well as a new Junior Gleaner” — shown in 1931.*



*Pontiac (MI) Junior Gleaners dressed as trees, leaves and woodmen: (front, from left) Elmer Greenwald, Ronald Greenwald, Leroy Walter; (back) Hazel Young, Alice Smith, Lucille Hirsch, Dorothy Pennell, Margaret Van Horn, Marian Young, Donna Pennell, Dorothy Schwim, Genevieve Walter, Florence Van Horn, and Helene Foss.*



*Junior Gleaner crafts at Camp Gray, where girls made belts, handkerchief boxes, whistles, dolls, and bird and tree books.*

*Patricia Siddall was one of the tiny fledglings on a bird nest float at the 1929 convention. She was a Junior Gleaner in Furniture City Council (MI) of Grand Rapids, Michigan.* ▶

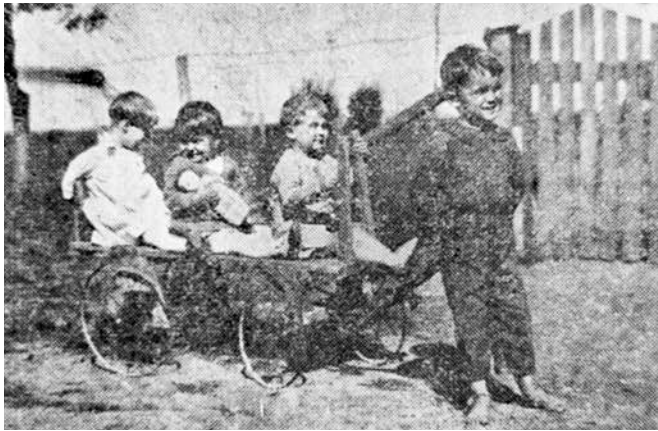




*Camp Gray lifeguard Rae Shannon demonstrated the Shaeffer resuscitation method for Junior Gleaners during the 1929 camp.*



*Winona Lake in Indiana was another popular location for Junior Gleaner activities. State Sales Manager Will Wright was pictured in 1932 taking groups of the Winona Lake Junior Council for rides on his motorboat. The Kosciusko County lake hosted Junior Gleaner summer camps, which included nature walks.*



*"These little Smiths are all Junior Gleaners," Forum said in 1924, two years before the program officially began. Parents William P. and Annie Smith were charter members of Center Township Arbor (IN). Their children were Kenneth, Ruby, Clyde and Howard. They were pictured after moving to Garfield County, Colorado.*



▲ *The Ottokee Junior Council was pictured around 1927. It was located outside Wauseon, Ohio.*



▼ *Illinois Junior Gleaners were pictured in pageant costumes, possibly for the 1927 Biennial Convention in Kankakee, Illinois.*



## The Quiet Season

There's a special kind of quiet that settles in once winter takes hold. The lake behind our home is frozen solid, locked in place until the spring thaw. Even the wind sounds different this time of year, cold, crisp, clean, and cutting as it moves across the hard surface. After the rush of the holidays, I find myself grateful for the pause.

One of the highlights of our fall was the Gleaner Convention in Kalamazoo. What a joy it was to connect with so many members, many familiar, many new, and to share experiences, laughs, and a sense of purpose. I came home filled with gratitude for the warmth and kindness that defines the Gleaner community.

Now, we've shifted into what I like to call the season of planning. This is when we start dreaming about spring, vacations, organizing trips to visit family, and looking forward to time with our grandkids. Just thinking about those reunions adds a little extra warmth to frosty January mornings.

The dogs share our love of cozy, blankets, heat vents, and soft spots near the fireplace, but that doesn't stop them from regularly checking the weather for

themselves. They rush out the door as if spring might have arrived, only to hurry back inside, eager to retreat into the warmth of home.

There's something grounding about this season. The slower rhythm invites us to reflect, to regroup, and to appreciate the simple comforts of home. Comfort food, a quiet evening, a good conversation.

However you're spending these winter days, I hope they bring you moments of peace and connection. Whether you're deep in planning or simply enjoying the stillness, may this season offer space to breathe, to reset, and to look forward with hope.

Wishing you a gentle start to the year, and all the joy that comes with it.

*Andrea*

Andrea Warner

*Wife of President and  
CEO Todd Warner*





# Beef & Noodles (A cozy one-pot comfort meal)

## Ingredients:

- 32 oz can beef broth
- 12 oz jar beef gravy
- 1 can (12 to 15 oz) roast beef in gravy
- 1 can (4 oz) chopped mushrooms, drained
- ½ onion, chopped (or to taste)
- 8-12 oz egg noodles (wide/fat noodles recommended, about half to three quarter of a standard 16 oz bag based on your preference)



## Instructions:

1. In a large pot or Dutch oven, sauté the chopped onion over medium heat until soft and fragrant.
2. Add the beef broth, beef gravy, roast beef (with its gravy), and mushrooms. Stir to combine and bring to a gentle boil.
3. Stir in the **uncooked noodles**. Reduce heat to a low simmer.
4. Cover and cook, stirring occasionally, until noodles are tender — about 12 to 15 minutes. Add a splash of water or extra broth if needed to keep the noodles submerged.
5. Once the noodles are fully cooked and the mixture is thick and hearty, it's ready to serve.

## To serve:

Ladle into bowls and season each portion to taste with salt and pepper. Pair with your favorite bread for dipping.

## Bonus tip:

Top each bowl with shredded cheddar cheese, if desired, for a creamy, tangy finish.

# BENNY'S PAGE

## Hey, Kids!

Brrrr... it's been a chilly winter! I've enjoyed a lot of time outside this year, building snow lions, sledding, ice skating, and getting to watch all the holiday movies. What are some of your favorite winter activities to do? If you're not ready for winter to be over, I have just the craft for you to help keep some of that snowy fun alive: snow dough! Read how to make it below and ask an adult to help you.

### Non-edible Snow Dough:

#### Supplies:

- ½ cup lotion
- 1 cup cornstarch
- Blue & silver glitter (optional)
- Bowl
- Wax paper



#### Instructions:

1. Add ½ cup of lotion to a bowl.
2. Add 1 cup of cornstarch and mix.
3. Mix until fully combined. You want the dough to no longer be sticky before removing it from the bowl.



4. Take the dough out and place it on wax paper. Knead the mixture until it is no longer sticky and reaches a dough-like consistency. (Tip: If the mixture is too sticky add another tablespoon of cornstarch)
5. Sprinkle in some glitter and mix in.
6. Enjoy playing with your snow dough!

Hope your winter is amazing!

**BENNY**

The Benevolent Lion



HAPPY BIRTHDAY



**Hi, Kids!**

I love celebrating, and I want to help celebrate your birthday! Have you heard about my birthday club? If you're a Gleaner benefit member between the age of 0-11, it's easy to join. Simply ask your parent/guardian to visit [www.gleanerlife.org/birthdayclub](http://www.gleanerlife.org/birthdayclub) or scan the QR code to fill out an online form. Then, during the month of your birthday, I'll send you a special surprise to celebrate your big day!

Take care!

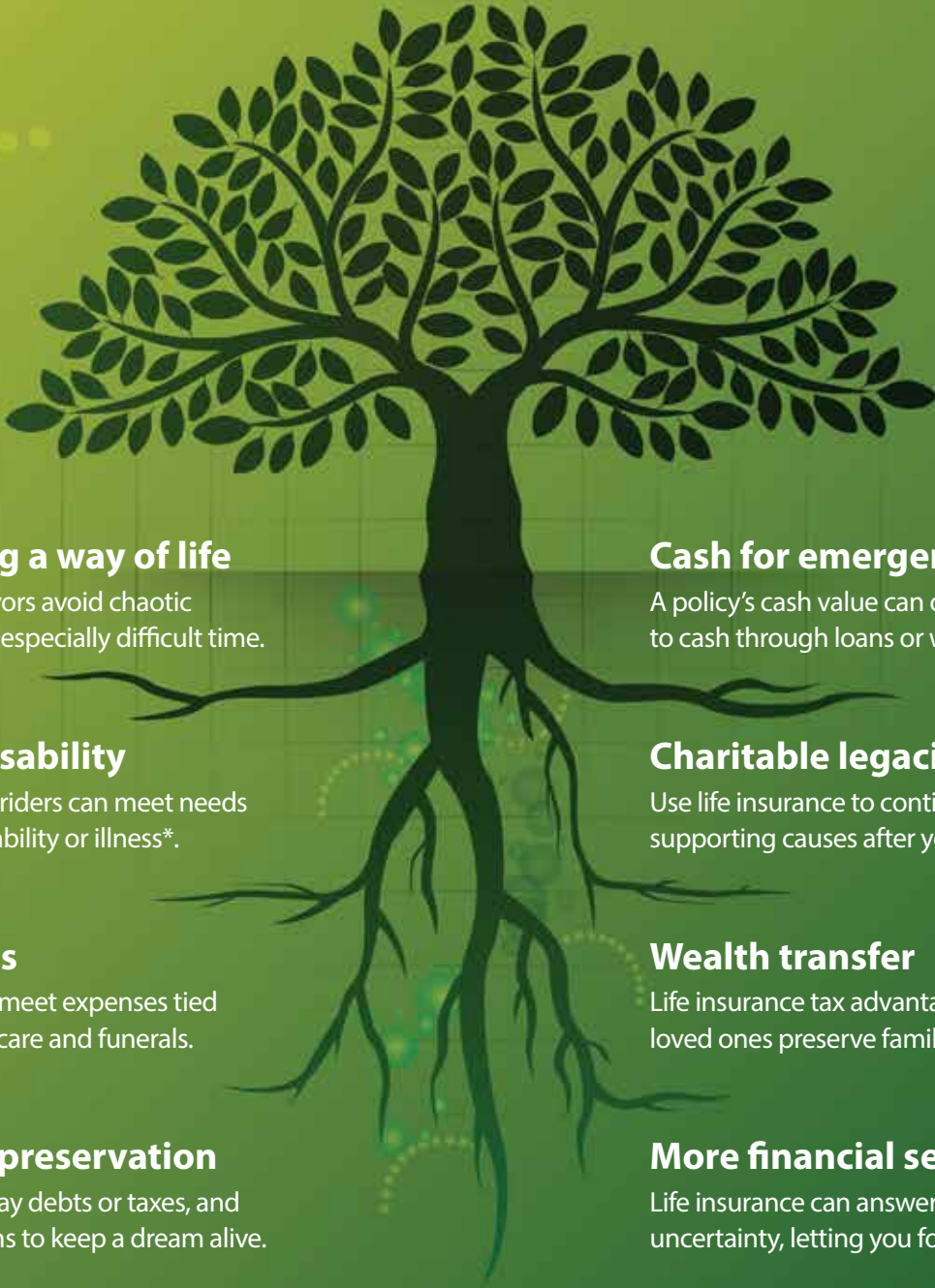
**BENNY**

The Benevolent Lion



# Add depth with life insurance roots

Life insurance provides a solid foundation for our plans. Life's "uncertain certainties" — death, protecting loved ones, leaving a legacy, etc. — require strong roots, along with growth as needs change.



## Protecting a way of life

Helping survivors avoid chaotic changes at an especially difficult time.

## Illness, disability

Life insurance riders can meet needs caused by disability or illness\*.

## Final costs

A way to help meet expenses tied to end-of-life care and funerals.

## Business preservation

Benefits can pay debts or taxes, and fund transitions to keep a dream alive.

## Cash for emergencies

A policy's cash value can offer access to cash through loans or withdrawals.

## Charitable legacies

Use life insurance to continue supporting causes after you're gone.

## Wealth transfer

Life insurance tax advantages help loved ones preserve family assets.

## More financial security

Life insurance can answer questions of uncertainty, letting you focus on LIFE.

To have an expert check your life insurance foundation, contact the Gleaner Life agent listed on the back cover of this *Forum Magazine*, visit [www.gleanerlife.org](http://www.gleanerlife.org) or email Gleaner Life at [sales@gleanerlife.org](mailto:sales@gleanerlife.org).

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

# DON'T MISS OUT ON THE FUN!



Have you seen event photos in *Forum Magazine* or on social media and wondered how you missed the registration information? We want to ensure you don't miss out on your Gleaner exclusive member benefits!

Share your email address so we can keep you in the loop about upcoming events, member perks, and community activities. We promise — no spam, just the good stuff!

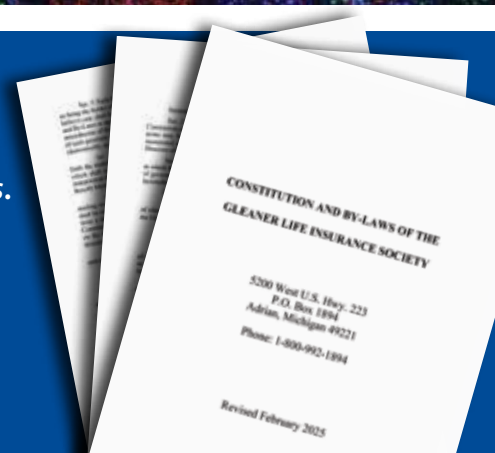
Simply visit [www.gleanerlife.org/email](http://www.gleanerlife.org/email) and answer a few short questions. While you're on the Gleaner website, take a few moments to set up a portal account to access your certificate information and important forms.

As a token of our appreciation, you'll be entered into a drawing for a digital Amazon gift card.



## UPDATED CONSTITUTION AND BY-LAWS

View Gleaner's Constitution and By-laws at [www.gleanerlife.org/bylaws](http://www.gleanerlife.org/bylaws). If you would like us to email or mail you a copy, please send a request to [communications@gleanerlife.org](mailto:communications@gleanerlife.org).



CONSTITUTION AND BY-LAWS OF THE  
GLEANER LIFE INSURANCE SOCIETY

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Revised February 2025

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## Life insurance—an easy decision

Life is a series of decisions, big and small. From what to have for dinner, to the safest car to buy, you make choices to give your loved ones the best and take care of them. Thankfully, in a sea of decisions, there's one that's easy: getting life insurance. It's affordable and protects your family financially.

Make an easy decision for your family.

**Get life insurance today.**

