

FORUM

MAGAZINE



David Briggs:
Fraternalist of the Year p. 18

Gleaner Events
From the lakes to
the mountains p. 4

2025 Scholarships
See this year's recipients p. 20

**Faith
in the
Future** p. 6

Gleaner
Life Insurance Society

The *Possibility* of a **New Life**

It started with a happy hour. Josh Fiedler picked up Liz to bring her to an after-work event when a mutual friend could no longer attend. The accidental twosome that started that day turned into an engagement nine months later.

What also happened quickly was a discussion about money. "In the beginning of our relationship, Josh was asking me about finances, including life insurance. He really felt strongly that we should both get it, and so we did," says Liz.

Starting a Family

The couple married and their careers unfolded, Liz as a nurse practitioner and Josh as an agricultural lender. Their family grew as well with the birth of Vidalia. That's when the couple purchased additional life insurance. They just never thought they would need it.

On a cold December day, everything changed. Liz became worried when Josh's colleagues called saying he had missed several appointments. A short time later, he was discovered at the foot of his treadmill at home, having suffered a cardiac event while doing a workout. He was only 39 and had been given a clean bill of health just two days prior.

While shock overwhelmed Liz, financial worries did not. Josh's life insurance allowed her to take a leave of absence from work to grieve and care for her 3-year-old. In addition, the day after Josh's funeral, Liz discovered she was pregnant with their second daughter, Davie.

"No one can prepare you for the death of your spouse," says Liz, "but having life insurance meant we could continue on with the life that Josh and I had begun." For Liz, this meant growing the flower business she and Josh had started on the family farm they'd purchased. She has also built a new home to replace the dilapidated farmhouse. The life insurance has allowed Liz and her girls to truly build a new life.

"I tell anyone who will listen that life insurance is so important, no matter how young and healthy you are. My life is proof," says Liz.

 Watch the Fiedler story at lifehappens.org/fiedler



Liz Fiedler with her children, Davie (left) and Vidalia



4



6



17



18



20

Features

- 4 From Great Lakes to Mountains' Majesty**
Gleaner Life members made memories at Cedar Point and a riverboat cruise, and more mesmerizing events are ahead with the Toledo Zoo's Lights Before Christmas and a trip to the Canadian Rockies.
- 6 Faith in the Future**
The future is uncertain but, as Gleaner members who remain "thoughtful for the future," we can help shape it by relying on God's promises, the lessons of the past, and today's choices.
- 17 Stephen Matson: Fraternal Agent of the Year**
Using projects to support the Zanesville, Ohio, area remains a time-tested method Stephen Matson has implemented with Good Deeds Arbor (OH).
- 18 Dave Briggs: Fraternalist of the Year**
Teaching and preserving yesterday's ways, Dave Briggs and Plank Road Arbor (MI) build stronger tomorrows around the Breckenridge and Wheeler communities.
- 20 Gleaner's 2025 Scholarship Recipients**
Meet this year's class of 108 Gleaner member students who received 2025 scholarships, and get ready for the 2026 application period.

Front cover: Gleaner Life Fraternalist of the Year Dave Briggs finds many ways to help people — like 102-year-old World War II veteran Ceo Bauer — as they work together in Gratiot County, Michigan. See the story on page 6.



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 33 for the answer.



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

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

Contents

FORUM

Fall 2025 / V. 130 / No. 4



At a glance

News & reviews

- 3 Thoughts from the President
- 8 History: Finding old Gleaner halls
- 28 Conference of Excellence
- 33 50- and 75-year members

Giving back

- 10 Arbors in Action

Interests

- 30 Andrea's Page
- 31 Recipe
- 32 Benny's Page

National Officers

Todd M. Warner
President and CEO

Kaylene S. Armstrong, FLMI
*Vice President, Chief Financial and
Investment Officer – Secretary and Treasurer*

Senior Officers

D. Arell Chapman, CRISC, FLMI
Vice President, Chief Information and Compliance Officer

Matt Taylor
Vice President, National Sales Director

Officers

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

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

Dawn Osborn, AALU, ALMI, ARA, ACS
*Assistant Vice President, New Business and
Chief Underwriter*

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

Board of Directors

Stephanie R. Andresen, Chair
Donna K. Baker, Vice Chair
Bethany J. Figg | Margaret M.S. Noe
William M. Tuttamore | Allen D. Underwood
Jennifer D. Valdez

National Arbor Council

Norma Garner, Chief Gleaner
Fernando Rivera, Vice Chief Gleaner
Cheryl Jones, Chaplain
G. David Traubenkraut, Conductor
Sue Kemble, Guard

National Headquarters

5200 West U.S. Highway 223
P.O. Box 1894
Adrian, Michigan 49221-7894
p 517.263.2244 or 800.992.1894
f 517.265.7745
www.gleanerlife.org
forum@gleanerlife.org

Hours

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

Thoughts from the president



Dear Fellow Members of the Gleaner Family,

As autumn settles in, Gleaner Life continues to move forward with focus, clarity, and purpose. This season, and this stage of our journey, is not about looking back. It's about making steady, meaningful progress in the right direction.

We've refined our long-term direction with the launch of our 2026-2028 Strategic Plan, built around clear objectives: financial strength, member and agent service, and long-term sustainability. This isn't a plan that will sit on a shelf, it's one we're already executing, tracking, and adjusting as needed to meet our goals. Every day, we are cultivating it, with discipline and commitment.

One sign of that progress came recently when AM Best, the nation's leading insurance rating agency, affirmed Gleaner's financial strength rating and upgraded our outlook from "Developing" to "Stable." This reflects the improvements we've made across operations, governance, and risk management, and it sends a clear signal that Gleaner is moving in the right direction. We've worked hard to ensure AM Best has a transparent and accurate view of our operations, and their latest review brought no surprises.

What also sets Gleaner apart, perhaps more than anything else, is our people. Time and again, we hear from agents that our service is the difference. It's not just our turnaround times or processes, it's the way our team takes ownership, communicates clearly, and follows through. That same commitment extends to every member interaction. In a world of automation and outsourced call centers, Gleaner's personal, responsive service stands out, and we're proud of it.

Looking ahead, our focus is on building momentum, not just maintaining it. Among the key initiatives already underway:

- We are preparing to launch a new indexed annuity early in 2026, offering a higher participation rate and longer-term growth potential for members looking to accumulate savings and financial security. This product is designed with both competitiveness and sustainability in mind.
- We continue to review and refine product rates, particularly for life and annuity lines, to ensure they

provide long-term value while aligning with our prudent investment and risk strategy.

- Our new National Sales Director, Matt Taylor, is actively engaging with our independent agents, building relationships and expanding our reach in targeted markets. Matt's leadership is already making a difference, and we're excited about what's ahead.
- Our 2026-2028 Strategic Plan outlines a bold but achievable path forward: increase life insurance sales, expand geographic reach, improve technology, and maintain financial strength. The plan also calls for launching online ACH payment capabilities, increasing digital functionality for agents and members, and continuing our work toward regaining an A- rating from AM Best.

Through all of this, our fraternal mission remains central. From Give and Grow service project grants to Arbor activities to our upcoming Convention in October 2025, we are strengthening the bonds that connect our members, not just through financial protection, but through shared purpose and community engagement.

Gleaner Life's focus is not on being the biggest, but on becoming the most trusted, service-oriented fraternal insurer in the nation. Day by day, we are advancing toward that goal.

Thank you for your continued trust and support. I look forward to what we will accomplish together.

Fraternally,

Todd M. Warner
President and CEO

Summer fun and 2026 plans!



Fall brings a wealth of warm memories, plus opportunities to join the fun waiting just ahead.

Summer 2025 provided plenty of thrills, and upcoming Gleaner activities will round out the “Thrills and Chills” theme. The season took off like a thrill ride on June 28 with more than 500 members, friends and family enjoying the rides and water park at Cedar Point in Sandusky, Ohio. Three weeks later, the family-friendly Holiday World at Santa Claus, Indiana, kept the summer vibe rolling with its own combination of rides and water slides. Then, on Aug. 8, members bought more than 200 tickets to ride aboard the Detroit Princess riverboat, enjoying a beautiful evening of dining and dancing.

There's more fun ahead:

Gleaner Life's 61st Biennial Convention, Oct. 24-26, Kalamazoo, Michigan: So much has happened since our last gathering, and we're ready for a weekend that both celebrates and educates. Arbor representatives can huddle up and glean team-building ideas for growth and winning projects. We look forward to seeing representatives soon for 2025's big event.

Safari to Kalahari, Nov. 7-9, Sandusky, Ohio: Many families registered by October's deadline for this upcoming indoor water park weekend. It's one way to enjoy our favorite summer water park activities in the fall!

Toledo Zoo Lights Before Christmas, Dec. 13, Toledo, Ohio: Enjoy the final Family Day event of 2025 as the award-winning Toledo Zoo lights up the cold Ohio night with its illuminated displays, Christmas attractions, and entrance to several of the zoo's buildings. Gleaner tickets are only \$25 each and include a pizza buffet dinner, beverages, and parking. Visit www.gleanerlife.org/familydays to register.

SPECIAL 2026 FAMILY DAYS OPENER!

Next year's first Family Day will be March 14 at the new Mote Science Education Aquarium (SEA) in Sarasota, Florida. Email the **Community Engagement Department** at events@gleanerlife.org for more information!



2026 GETAWAY TO THE CANADIAN ROCKIES

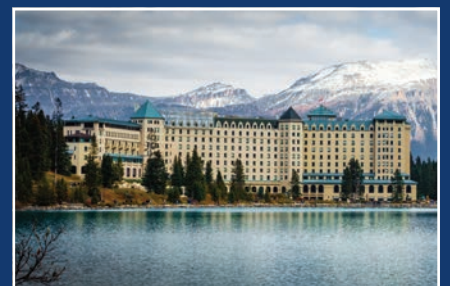


Getaway Trip to the Canadian Rockies in 2026

Escape to the Canadian Rockies Aug. 23-28, 2026, in Banff, Alberta, Canada. Gleaner members who love travel are registering now for this breathtaking, six-day trip to Banff and the surrounding area within the Canadian Rockies. Fly to Calgary and unpack just one time as you spend your stay in beautiful Banff. Ride the Banff Gondola, dine for lunch at Chateau Lake Louise, view unforgettable lakes including Louise, Moraine, Emerald and others, visit Yoho National Park, see the Valley of the Ten Peaks, Mt. Rundle, Bow Falls and more. The package for this six-day, five-night trip includes the Columbia Icefield Ice Explorer Ride across the 1,000-foot-thick Athabasca Glacier plus a drive to spot wildlife and scenery on the Icefields Parkway.

Travelers also have numerous optional side trips available including a tour of Calgary, nature walks in Banff National Park, horseback riding, canoeing on the Bow River, golf at the world-famous Fairmont Banff Springs Hotel, or visiting sites of Canada's 1988 Winter Olympic Games, to name just a few. The trip is led by a tour professional and organized by Premier World Tours. The cost is \$4,189 per person (based on double-occupancy). Visit soon at 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 and have updates sent to your email address.



Faith in the Future

One way we build faith in the future is by remembering the past, something Gleaner Life Fraternalist of the Year David Briggs encourages through the Breckenridge/Wheeler Area Historical Society. One of its projects has honored the sacrifices of local service members in World War II, including 102-year-old Army veteran Ceo Bauer.

filled with disappointments and death, why believe the future is even worth thinking about?

Yet — like other principles considered this year including protection, God’s love, and change — the future contains hope. The future was so important to Gleaner Life Insurance Society’s founders that it was chosen for the Society’s motto, *Prudens futuri* (“Thoughtful for the future”). This work has included protecting our loved ones, building up one another through fraternity and our communities, and practicing benevolence to share the resources we’ve been loaned.

These are some of the values we hope to model and pass down. While we can’t make others choose to believe, we can and should share reasons we have hope. Here are a few:

Believing God’s promises

Ultimately, believers place their faith in God, who tells us not to be anxious about the future. The Bible reminds us that God has sovereign plans for our benefit, not our harm, “to give you hope and a future” (Jeremiah 29:11). We will certainly have troubles (John 16:33), but God is always with us (Psalm 139:8), and will never leave us (Hebrews 13:5). The Bible is filled with examples of

Being “thoughtful for the future” is more than a motto.

“Where there is no faith in the future, there is no power in the present.” — *Halford E. Luccock, minister and professor (1885–1960)*

The future, and especially our fears about it, can be very scary. It is easy to be distracted from today by extreme versions of tomorrow. On the one hand we’re promised miracle cures and flying cars, while on the other we’re faced with worries about dystopian takeovers and cataclysmic weather. In a world

Right: World War II Army veteran Ceo Bauer of Gratiot County, Michigan, shares stories with younger generations about Europe and the soldiers' experiences.



God rescuing his people: from the Garden of Eden to Noah; from Moses and the children of Israel to David to Daniel; from Jesus to the Christian church. And, when our time is finished, Jesus promises a place He has prepared for us (John 14:3). That promise places our future securely within the context of eternity.

*“Many things about tomorrow,
I don’t seem to understand;
But I know who holds tomorrow,
And I know who holds my hand.”*

—Refrain from the song
“I Know Who Holds Tomorrow”

Remembering the past

While it’s true that “You can’t live in the past,” history has many useful lessons for today and tomorrow. People looking to the past are rediscovering the advantages of cast iron cooking, phone-free classrooms, vegetable gardening, books, and handwritten letters. As individuals, we learn from past mistakes. We recall times when we didn’t get what we wanted but a better opportunity emerged instead. There were difficult periods that shaped our character, but there also were sweet times — and looking forward to more of those in the future fosters a hopeful attitude. More importantly, history reminds us that the world doesn’t revolve around us. We can look at our roots and see how our grandparents and great-grandparents and many others built the brighter future we and other generations enjoy. Remembering and sharing such instances should inspire us to follow the past’s positive examples.

Proceeding in the present:

The future is uncertain, but we can help influence it through our present choices. We can be like the wise builder and the faithful servants, recognizing that today’s choices do have consequences. We can build into the lives of those around us. This is why Gleaner Life members support scholarships for new generations of students, helping them to reach their future potential. We can help secure protection for our loved ones using life insurance for the unknown yet inevitable day of our deaths. Taking wise steps is different from worrying, which adds stress without building anything. Yes, we will make mistakes, but we can move forward with the assurance that God will work all things — even our errors — for the good. Trusting God should ease today’s fears, and give us purpose in today’s tasks. Twenty years after the Gleaner Society formed, Mary England (wife of co-founder Joseph J. England) urged members, “As we enter the duties of the New Year, let us not for a moment forget the vital importance of making sure preparations for the life to come, when our work on earth is finished.”



Mary England

As we move toward Christmas and other holidays, we can celebrate the gift of a heavenly future delivered to us by a baby in a manger. Our future in this world will always be unclear to us. It is clear to God, however, who promises to give us a real future and to draw us closer to Him through both trials and blessings that will eventually “prosper” us. That belief helps us to be future-focused with confidence, and embrace tomorrow with faith.

Old Arbor Halls Still Stand

Gleaner History: Several former arbor halls testify a century later to members' faith and cooperation.

Witnesses to the Gleaner Society's hard work and fraternity, a few old Gleaner arbor halls can still be found a century after their construction. In the days before cars, commercial radio or rural electricity, they were centers not only for their arbor but often for an entire rural community. Dinners and dances took place, actors performed, birthdays were celebrated, arbors met and elected officers, and drill teams practiced.

"I remember all the fun and love I've known there, and the strange feeling of ghosts of the past haunt the corners," wrote older Wheatfield Arbor (MI) member Alice M. Brown in October 1984 as she recalled the life of her arbor's hall. "I seem to see the old members and hear their voices and laughs. They say nothing stays the same — it either improves or gets worse." Technology changed America, but several old arbor buildings still exist:

Ellington Arbor (MI)

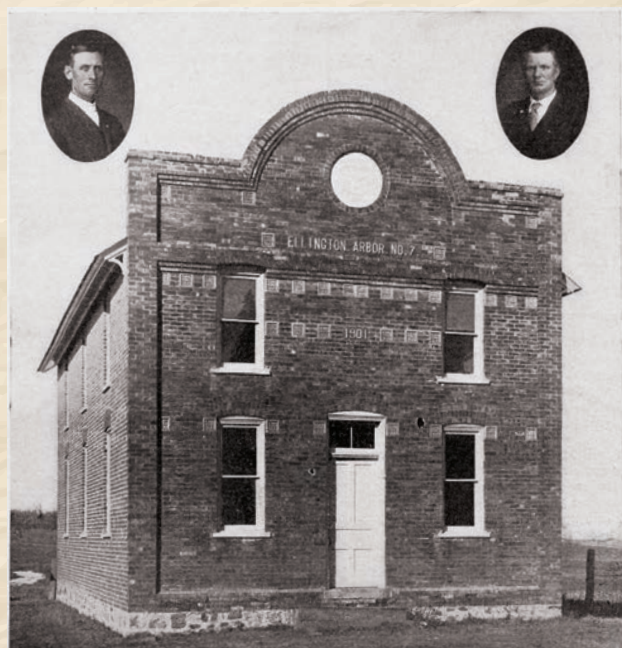
Just five miles northeast of Caro, where the Society began, Ellington Arbor (MI) played a key role in the Society's early years. It was the seventh arbor created in the fall of 1894, and soon became the largest arbor with 40 members. It was the first group to hold the special initiation ceremonies used prior to the 1940s. The Society's first death claim in 1895 was for Ellington member Ada Hutchinson. Fred and "Kitty" Orr were notable early members and a son, Herbert P. Orr, became the Society's third President in 1936. Meetings were held in two other buildings before 1901 when this two-story brick hall was built. After reorganizing as Arbor #177, the arbor disbanded in 1940.

The building has served as Ellington Township's office. Township Clerk Suzy Rockwell noted the building was badly damaged about two years ago when a driver struck it with a minivan, crashing through the hall's double brick walls. The original maple floor boards needed to be removed. Renovations have added running water to the building and electricity to the upstairs floor.

Gleaner National Arbor Council Conductor David Traubenkraut and other members of Bavarian Arbor #762 visited the building March 20, 2024. "Although weathered, it is clearly a reference of over a century of Gleaner activity in the area," Traubenkraut observed.



Top: The old Ellington Arbor (MI) building serves today as the Ellington Township Hall. (Photo submitted by Bavarian Arbor) Below: The arbor building shown in a 1916 publication before its roof fully covered its façade.



An original Gleaner wheat sheaf symbol and AOOG lettering appear on a medallion at the top of the old Ellington Arbor (MI) building. (Photo submitted by Bavarian Arbor)



Oakfield Centre Arbor (MI)

Like Ellington Arbor, Oakfield Centre Arbor (MI) #472 built its hall in 1901. Located just west of Greenville, it hosted meetings, performances, and occasional oyster dinners upstairs. A stage upstairs still has a panel where a piano could be hoisted from the lower level to provide music. In 1931, during the Great Depression, the building was sold to the township for \$1. (Members still met there until 1949 when the arbor was consolidated.) The wooden building still has a cast iron stove and the stage's painted scenery.

Before being admitted to the main room upstairs, visitors would climb stairs to a small waiting room. According to longtime museum supporter Judy Gager, volunteers discovered a hidden compartment in a cabinet, still containing the arbor's banner, ceremonial staffs, and other items. "The ladies were up here

scrubbing this old wooden floor, and they get over here and they happen to bump this," Gager says, pulling on a corner of a cabinet, "and that's where they found all those rods and the banner, all rolled up. It scared the bejeebers out of her when that door opened!"

When a new township hall was built, the old Gleaner building was turned into the Oakfield Museum. Its collection includes the "Gleaner Goat," which was borrowed from the museum for the 59th Biennial Convention in 2019 in Sandusky, Ohio. In addition to Gleaner memorabilia, hundreds of township records and items from local communities are stored, including a vacuum cleaner and an "automatic" dish washer, both powered by hand and designed before 1900.

If you know of an old arbor hall in your area, please contact us at communications@gleanerlife.org and help us document it.



The Oakfield Museum in Oakfield Township, Michigan.



Some of the members of Oakfield Center Arbor were pictured in 1904. Shown are the arbor's banner and ceremonial staffs and spears. Judy Gager shows where they were found upstairs in a hidden cabinet compartment.



The painted backdrop for the stage upstairs.



The museum's Gleaner "goat" was pictured while it was on loan to the Home Office for a convention.



A cast iron stove from the building's original years as a Gleaner arbor hall.



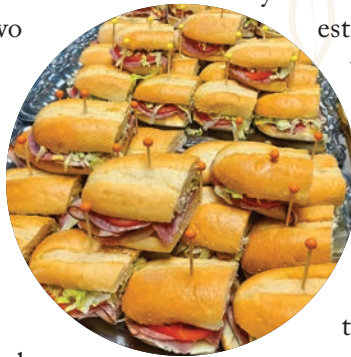
Photograph of
USA Arbor (MI)

Arbors in Action

Summer activities saw Gleaner arbors working hard, but also playing hard! From new picnic tables at a free food center, to ceremonies honoring veterans and volunteers, to fundraisers for local non-profits, to carnivals that included residents with special needs, members had plenty to look back on with meaning and accomplishment.



Adrian Arbor (MI) completed two great summer projects. In June, it donated \$1,100 for two new picnic tables and a pizza party for the Daily Bread of Lenawee, a non-profit Adrian food provider that offers nutritious meals and fellowship in a compassionate and safe environment for people in need. The Gleaner and Adrian Arbor logos are imprinted on the tables and locks used to secure them, and 17 arbor members served lunch after the ribbon-cutting ceremony. The project adds extra



year-round seating for the restaurant, helping an estimated 80 to 100 people. Then, in July, the arbor had local restaurant Dempsey's provide a buffet luncheon for about 20 police and firefighter personnel to show the arbor's appreciation. Arbor brochures were also provided. The Adrian departments declined a \$400 donation, asking it be given instead to the Salvation Army, which volunteers at nearly every emergency scene to provide food and drink to emergency personnel.



Caro Arbor (MI) offered a free bowling and pizza night June 24 to different organizations including Girl Scouts, Boy Scouts, 4-H, and Great Start families. Participants brought in food and hygiene items that were collected and are being dispersed in the Blessing Boxes throughout Tuscola County by Secretary Mandy Knox. Pictures of the event and full Blessing Boxes were posted to Facebook for community awareness.





Champion Arbor (MI) honored the Warren Police Department by delivering food for the officers, detectives, and staff during their three shift changes. The arbor brought in fresh bagels, cream cheese, ham and turkey lunch meat, cookies, tangerines, and Gatorade. Several volunteers came in to help serve each shift (8 a.m., 3 p.m. and 8 p.m.) and to say thank you.



Chester Arbor (OH) had two important June activities. It honored 18 veterans on June 7 with its Gleaner Arbor Honor Flight at Home recognition at the Tri-Rivers Career Center in Marion, Ohio. Honor Flight at Home is designed to honor any veteran who served on active duty from 1941 to 1975 and is unable to travel to Washington, D.C., on a traditional Honor Flight trip — those flying veterans of World War II and the Korean and Vietnam wars to the various memorials



in the nation's capital. Twelve Gleaner members were ambassadors for this event. They escorted veterans during the program, helped with flag distribution, seating, snacks, and cheered for the men and women who were recognized for fighting for our freedom. On June 20, the arbor hosted its Fun in the Sun kids event at the Mount Gilead Recreation Center swimming pools with 449 guests. The arbor paid for admission, sponsored a prize drawing, and served Chick-fil-A sandwiches, freeze pops and drinks.



Faithfully Giving Arbor (OH) sponsored a community document shredding event June 6 in the parking lot of Tiell Financial Group in Bascom, Ohio. Each attendee received a voucher to redeem for free ice cream at local shop IC Treats-N-Things after the event. It was estimated that more than 8,000 pounds of documents were securely shredded on-site that afternoon. It has become a beneficial service for members and the community, and will be repeated.



Glen Arbor (MI) celebrated Flag Day with a June 14 ceremony that included Boy Scouts, Cub Scouts, veterans, and board members of Clio Veterans Park as well as arbor members and the public. The ceremony included raising the flags, a 21-gun salute, presentation of a donation check, and flag retirement. Arbor members served pizza and water after the ceremony.

Gulf Coast Arbor (FL) organized a food sale at St. Jude church, where several members attend, to help raise money to build a new church building. Ivelisse Rivera contacted arbor members for donations and items to sell, and some of the other members were in the kitchen frying empanadas, serving the yellow rice, pork, lasagna, salad, drinks, etc. They served food for over 200 people who attended the four masses, then helped pack up leftovers and clean the kitchen.





Harmony Arbor (MI) handed out ice cream bars and Gleaner Life literature during the St. Louis Festival on July 12. Several members took turns handing out ice cream, visiting with park patrons, and handing out postcards. They found the afternoon was especially busy and they estimated about 300 ice cream bars were handed out.

Homer Twp. Oak Arbor (IL) gathered at Homer Library with five teen library volunteers to pack 50 goodie bags for the local Meals on Wheels program to distribute in the Homer Glen and Lockport community. The Gleaner Life bags were filled with a blanket, tissues, water, toothpaste, crossword books, Gleaner items and more. The arbor also held its meeting during this time.

Ithaca Arbor (MI) put on a car wash to support the Gratiot Action Association organization. Members spent four hours washing cars for donations, and community turnout was great. The arbor furnished pizza and water, conducted a bake sale, and donated \$500 to the Gratiot Action Association.





Miami Valley Arbor (OH) completed two education-related projects. In May, it had several members attend six different schools' Senior Award Nights to give an award from the arbor to a recipient. Each event had more than 100 people attending. On July 12, the arbor hosted its second annual golf scholarship outing. Several companies donated prizes for the event, and the event was much smoother thanks to experience from last year's event. About \$4,300 was raised.



Mid Michigan Arbor (MI) worked on several projects including serving lunch and making donations during two days in June for volunteers building houses. One house was built by Habitat for Humanity-Saginaw, while the other was by Habitat for Humanity-Bay County in Bay City. The arbor also presented \$300 donations to both of the local HFH chapters.

South Fairfield Arbor (OH) took advantage of not-too-hot weather to host a movie in Metamora Community Park. The arbor purchased rights to show “The League of Super Pets” movie and encouraged kids to dress as their favorite superheroes. For two hours before the movie began at dusk the real “superheroes” — emergency responders — enabled kids to view their emergency vehicles and equipment. Free glow sticks and temporary tattoos with superheroes were given along with bottled water and concession popcorn purchased in huge bags and put into superhero designed bags.



USA Arbor (MI) hosted its Social U carnival in a pole barn where one side had tables and chairs, while the other side was filled with games. There were 150 attendees of Social U along with their caregivers, drivers, and other volunteers. The arbor gave its “Big Check” to the Social U group and announced its commitment to the group for next year as well. Games ranged from ring tosses to football throwing, from axe throwing (foam) to putt-putt golf, fishing for ducks, target shooting, and an outdoor dunk chair. “We received many hugs and high fives from the attendees and a huge round of thanks for supporting them,” the arbor reported. “This is our favorite activity of the year!”

Vulcaner Arbor (MI) supported students and community pride with a “Show Your Vassar Pride” activity June 19 to celebrate the start of summer vacation. The arbor paid for a scoop of ice cream at the local ice cream shop for each student who wore their Vassar shirt or brought in a report card to show they attend the local school system. A total of 134 students were treated. Members were available to share what benefits fraternal societies have to offer.



Portage Center Arbor (OH) partnered with Aim Recycling for a free community electronics recycling event. The arbor had advertised the event and, despite rain the entire time, residents brought in flat-screen TVs, printers, cords, keyboards, small appliances and more totaling 2,533 pounds. The arbor noted that was 1.26 tons of material that didn’t go into the landfill. An insulated bag with Gleaner information, gifts, and a bottle of water was given to each vehicle that participated. The arbor plans to repeat the event in 2026.

Rolling Prairie Arbor (IN) conducted a team golf outing July 18 to benefit the local Relay for Life and fight cancer. Members handled check-in, door prizes, a 50/50 drawing, and drink carts. June Lenig and Mason Phillips chaired the event, which included lunch, a 1 p.m. shotgun start, and an Italian beef dinner. Although rain affected the event, participants received a certificate for golf and a cart to play at their leisure. The event raised \$9,400 to fight cancer.

Stephen Matson: Fraternal Agent of the Year

Stephen Matson's experienced team quickly put Good Deeds Arbor (OH) on the map in southeastern Ohio.



Steve Matson was pictured with several teachers receiving 2025 Teacher Wishlist Project grants from Good Deeds Arbor (OH).

Making a tiny arbor a success from scratch might seem as unusual as the famous Y-shaped bridge in Stephen Matson's hometown of Zanesville, Ohio.

Yet with decades of experience, dedicated staff, fresh ideas and a faith-based foundation, it's no surprise that Good Deeds Arbor (OH) has delivered since it was chartered four years ago in August 2021.

For his leadership, Matson was named Gleaner Life's 2025 Fraternal Agent of the Year. He was presented with his award in June at Gleaner Life's 2025 Conference of Excellence in Georgia. Matson serves as President of Good Deeds Arbor; with his wife Cathy as Treasurer; Karen Devolld as Vice President; Tracy Rector as Secretary; and Ben Forgrave as Chaplain. "They're such a good group, and we try to be very creative," Matson said.

Matson selected AIM Outreach for his \$1,000 Gleaner Life charity donation. "It's a small non-profit that offers a weekly food pantry in two villages in our county," he noted. "They also take an ice cream truck around the community and offer lunches to the youth during the summer."

Matson has more than 40 years of experience as a life insurance agent. He first came across Gleaner Life about 10 years ago. "Becoming licensed with a fraternal society was a perfect fit as I grew into my business and has been a part of my business model for many years," Matson noted. "While I worked for my clients, I stayed in front of people by donating time and funds to my favorite causes. With Gleaner's Arbor system, I was given the opportunity to expand this reach."

One of the arbor's creative activities in Muskingum County was the Girl Power Glow Dance, a dad and daughter benefit with glow-in-the-dark accessories, music, a sketch artist, balloons and flowers, light refreshments, and a gift card raffle. It drew about 250 kids per year and raised money for high school sports equipment. "It was such a hit we did it for three years in a row," Matson said.

An ongoing effort is the Teacher Wishlist Project. More than a dozen teachers are awarded grant funds for supplies and other needs. They stop by the office, pick up their grant, learn about Gleaner Life, and receive small goodie bags. The arbor also has put on a Community Volunteer Recognition dinner, working with the local VFW; a Drive Through Chicken Dinner meal pickup utilizing the Zanesville Athletic Boosters, raising about \$4,000 total over two years for two food pantries; and its first event, a Community Shred Day, which raised funds for Christmas Care Packages for the Troops. Following up also helps Good Deeds Arbor stand out. Photos from the arbor's projects contribute to the frequent and consistent posts arbor members make to Facebook.

"In many ways, the fundamentals of being a fraternal agent haven't changed in my 40 plus years of work," Matson added. "The core of what we are doing is using our resources to give to local organizations and causes that we care about. We find that when people see us giving to the community, they want to do business with us. Service to others has been one of the key foundations of my faith-based business from the beginning."

Fraternalist of the Year: David Briggs



*David and Loretta
Briggs of Plank Road
Arbor (MI)*



Engaging with today's youth and preserving the past, David Briggs gives people around Plank Road Arbor (MI) a **brighter future.**

David Briggs is a man of many hats around Breckenridge, Michigan. "In Breckenridge," he tells a museum visitor, "you need to wear a lot of hats."

- Briggs grew up wearing the hat of the Breckenridge Huskies, first as a student and later for 33 years as a teacher and coach at Breckenridge Elementary School.
- After he retired in 2004, he joined the Breckenridge / Wheeler Area Historical Society. He was voted its president the following year, and has spent 20 years preserving the region's past.
- He put on a Gleaner Life cap to help establish Plank Road Arbor in 2011. As president since 2012, he's guided the outsized role it plays in Breckenridge-area activities.
- As a community supporter, Briggs chairs the village's Fourth of July committee and car show, is past president of the Chamber of Commerce, and assists with the fall festival and Christmas in the Village, organizing a Santa Parade and often wearing a Santa hat.
- His benevolent activities include serving with his wife, Loretta, in the local United Methodist Church. They support the local food pantry with the Breckenridge Area Action Committee, and Briggs manages the local CARE program to provide weekend meals for qualifying students.

"To say that Dave is a dedicated volunteer in our community is an understatement," Arbor Treasurer Shelly Brittain wrote. "He has devoted his retirement



years to his family and to preserving our community to make it a better place for generations to come.”

For his efforts, Briggs has been named Gleaner Life’s 2025 Fraternalist of the Year. He split Gleaner Life’s \$1,000 award between the historical society and the Breckenridge Education Foundation.

Whether it involves cemetery history tours or writing articles to inform and promote, it’s hard to find anything local he doesn’t help in some way. “He can often be found during softball season at the ball parks helping girls develop their pitching skills,” Plank Road Arbor member Gena Schrems added.

Briggs wanted to assist others after retiring, and helped begin the arbor after learning about Gleaner Life funding. Since then, he has attended several Gleaner Life conventions. Plank Road Arbor’s big projects include Christmas gifts and dinner at the local foster care home, meals for local fire and rescue volunteers, and involving students in flower or craft projects for parents or seniors. “Dave intentionally creates opportunities for the older generation to work with the children and teens, and for children to do projects for the elderly,” Arbor Secretary Janette Reiber noted. “It has created a sense of collaboration in our community.”

Briggs’ earlier awards included Breckenridge’s 2021 Distinguished Citizen Award and the Paul Harris

Award from the local Rotary Club before it disbanded. Briggs has seen many other groups fade away — including the Odyssey of the Mind program he coordinated for more than 25 years — so he works hard to revitalize those he can and encourage new generations.

“Like most congregations, our congregation is getting older all the time and smaller. So, it’s the same challenge. Can you get the younger folks involved? And if you can, your church will survive and if you don’t, you know, it probably won’t,” Briggs said. “Same thing with anything I’m involved with, it seems like. It’s trying to get the young folks involved with it.”

His church reached out by organizing 5th Quarter, a well-attended evening of fun, food and games for students after Friday high school home sports events. Plank Road Arbor sets up similar activities such as a Trunk-and-Treat that draws about 1,000 people on Halloween.

“We were down to like five or six members at one time,” Briggs said of the arbor. “We mailed out an invitation to come to a free dinner to all the possible workers we could get.” Four or five new members soon signed up to help, and brought with them fresh ideas for future projects. “And that has made a ton of difference.”

Actively bringing in new and younger residents will give other generations of Breckenridge-area residents a chance to pass along the lessons Dave continues to teach.

Other nominees for this year’s Fraternalist of the Year Award were:

James Hammersmith, South Fairfield Arbor (OH)
Janis Kleine, Portage Center Arbor (OH)
Mandy Knox, Caro Arbor (MI)
Sheree Kozel-La Ha, Homer Twp. Oak Arbor (IL)

Joan Kuhne, Bavarian Arbor (MI)
Mary Lynch, Miami Valley Arbor (OH)
Gary McDowell, Adrian Arbor (MI)
Mark Wills, Sulphur Springs Arbor, (IL)

Congratulations

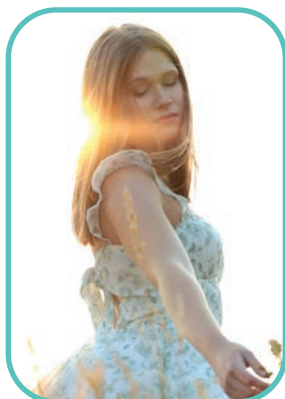
Gleaner Scholarship Recipients

Gleaner Life's Class of 2025 recipients numbered 108, and applications for 2026 will open soon.

The Gleaner Scholarship Foundation is proud to present the 108 members who successfully applied for and were awarded 2025 scholarships! We're proud of you!

This year's recipients each received a one-time award of \$2,500. Since 1980, the Gleaner Life Insurance Society Scholarship Foundation has awarded more than \$4.6 million to help Gleaner students. This year's recipients plan to attend schools stretching from Maine to California. Their majors include fields such as chemical engineering, nursing, Bible studies, construction, and veterinary sciences.

Applications for 2026 scholarships will again be handled entirely online. The application window opens Dec. 1, 2025. Spread the word that eligible members should go to www.gleanerlife.org/scholarships to apply.



Kylee Adams
Purdue University-
Main Campus



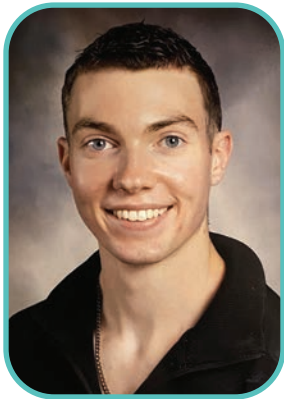
Leah Aude
Olivet Nazarene University



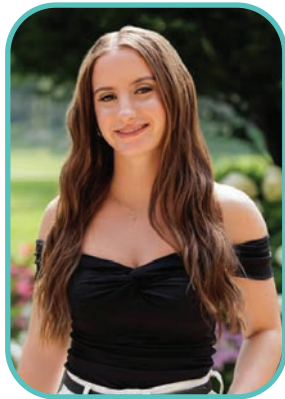
Mia Balcerzak
Michigan State University



Giles Billick
Whitman College



Nicholas Bolerjack
University of North Florida



Grace Bonner
Michigan State University



Ashlyn Bouillon
Owens Community College



Erin Brian
Bowling Green State
University-Main Campus



Sidney Brickner
Kent State University
at Kent



Frances Courtemanche
Michigan State University



Denae Covey
Adrian College



Thomas Daniel
Ohio State University
Agricultural Technical
Institute



Seth Davis
Hillsdale College



Makenna Day
Warner University



Hudson DeLine
Maryville College



Lydia Demlow
The University of Texas
at Austin



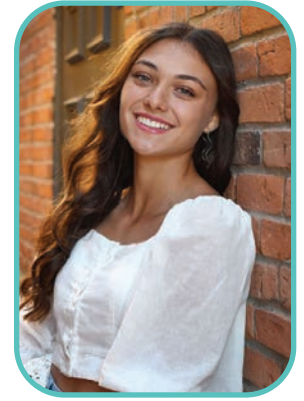
Nathan Doremus
Ferris State University



Macy Doster
Bowling Green State
University-Main Campus



Grace Emenheiser
Oakland University



Tanana Emmendorfer
Spring Arbor University



Sophie Enriquez
Arizona State University
Campus Immersion



Levi Fairchild
South Dakota School of
Mines and Technology



Annabella Farlino
Miami University-Oxford



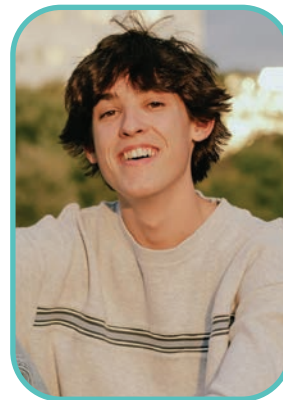
Jessica Ferrell
Indiana Wesleyan
University-National
and Global



Ava Fleming
Columbus State
Community College



Tate Fuhriman
Brigham Young
University-Provo



Samuel Gainey
Columbus State
Community College



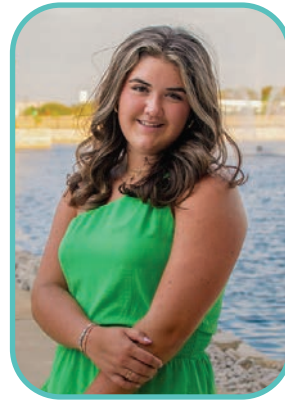
Nicholas Gillam
Milwaukee School
of Engineering



Grace Goyings
Bowling Green State
University-Main Campus



Aliya Gricius
University of
Wisconsin-Superior



Lauren Grimes
University of Georgia



Matthew Hall
University of Michigan-
Ann Arbor



Kate Hartman
Laramie County
Community College



Mickenzie Helms
Muskingum University



Vaughn Henagan
Augustana College



Mia Hernandez
Marquette University



Ryan Hershey
Liberty University



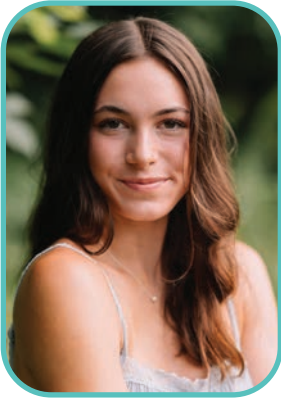
Sydney Homewood
University of
Northern Iowa



Ellaina Hudson
Aquinas College



Trent Hughes
Ohio State University-
Main Campus



Mckenna Hunt
Ohio State University-
Main Campus



Ella Kacsandi
Ohio University-
Main Campus



Adysen Kartes
Saginaw Valley
State University



Gary Kemerer
Trine University



Erek Kendrick
The University of Findlay



Landen Kendrick
Hampton University



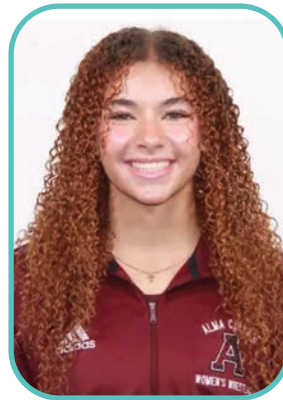
Cormac Kennedy
Cornell University



Melea Lattin
University of Idaho



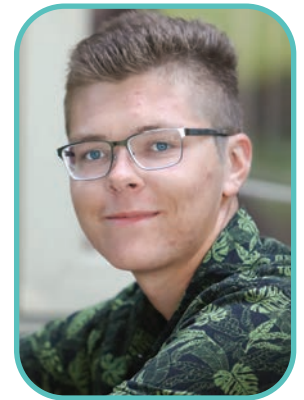
Paige Luck
Michigan State University



MaryAlice Lynch
Alma College



Luke Manders
Kalamazoo College



Brayden Mannia
Purdue University-
Main Campus



Maximilian Marvin
Grand Canyon University



Keegan Matthews
Auburn University



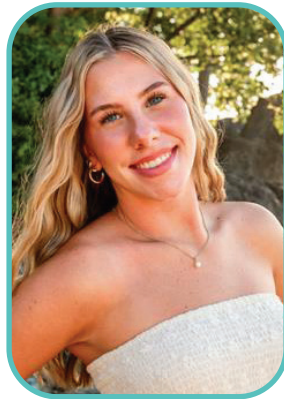
Reyna Matzke
State College of Florida-
Manatee-Sarasota



Ashlyn McDonald
Alma College



Charlotte McDowell
Clemson University



Miranda Moser
Valparaiso University



Emme Mowers
Bowling Green State
University-Main Campus



Zoë Nechvatal
Miami University-Oxford



Cassia Nice
Indiana Wesleyan
University-Marion



Zoe Nowosad
Savannah College of Art
and Design



Ryan Pingot
Western Michigan
University



Evan Rector
Zane State College



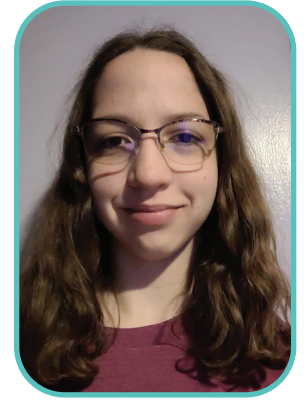
Katelyn Revett
East Tennessee
State University



Ivy Ries
Calvin University



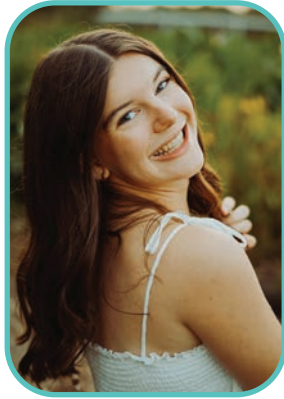
Parker Ritchey
Northern Michigan
University



Zoe Rorick
Grand Valley
State University



Gabe Rychener
Washtenaw Community
College



Maria Saunders
Ohio University-
Main Campus



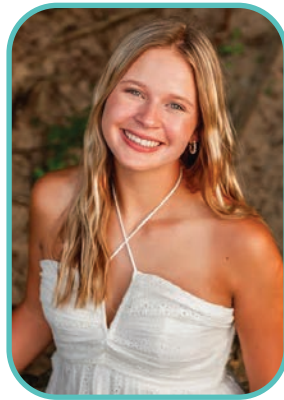
John Shaw
Youngstown State
University



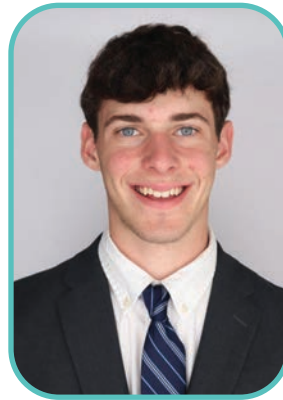
Carly Siler
Central Michigan
University



Samuel Solis
College of Charleston



Savannah Swanson
Purdue University-
Main Campus



Joseph Thornberry
Miami University-Oxford



Ashlyn Upton
Saginaw Valley
State University



Erica Van Stee
Kent State University
at Kent



Matthew Wyman
Owens Community
College



Alex Yu
Claremont McKenna
College

Not Pictured

Halimah Abdullah
Howard University

Adam Anderson
DePaul University

Madison Anderson
Iowa State University

Elizabeth Billingsley
Vincennes University

Mallory Bird
Kent State University
at Kent

Ethan Boots
Gannon University

Dylan Bowles
Washtenaw Community
College

Paul Brown
Purdue University-
Main Campus

Lily Butler
DePaul University

Kailyn Cash
Unity College

Ella Copi
Oakland University

Nicholas Downs
Kellogg Community
College

Chloe Eamigh
Lock Haven University

Isabella Evak
Ohio State University-
Mansfield Campus

Asher Harrington
University of Pittsburgh-
Pittsburgh Campus

Kiera Hartman
Ferris State University

Maura Hunt
University of Michigan-
Ann Arbor

Macey Malek
Grand Valley
State University

John McMillen
Rockhurst University

Annika Nice
Indiana University-
South Bend

Mary Nichols
University of Dayton

Travis Powers
Jackson College

Avery Sieler
University of Michigan-
Ann Arbor

Maria Sommerfeld
University of Illinois
Urbana-Champaign

Alexis Walker
University of Cincinnati-
Main Campus

Brody Webb
University of Dayton

Jack Weichel
Miami University-Oxford

Elijah Whiting
University of Maryland-
College Park

Theo Woodard
Stony Brook University





Top Agents gather in Georgia for the 2025 Conference of Excellence

Matt Taylor, Dawn Taylor and Mel Rutkoske took part in this year's conference.



Agents who serve Gleaner Life members understand the value of giving back — not only to their clients but also to their broader communities. In recognition of their exceptional dedication and achievements, the Society honored its leading agents at the annual Conference of Excellence, held this June in Sea Island, Georgia.

In addition to engaging workshops and idea exchanges, participants enjoyed leisure activities against a beautiful backdrop, including golfing, fishing, and creating decorative pottery. They also took part in yard games, a luau, and sampled local cuisine.

While this annual event gives Gleaner a chance to thank its top-performing agents, Gleaner remains thankful for every agent who provides pertinent financial services and extends Gleaner's fraternal spirit within their communities. Join us in congratulating these dedicated, hardworking agents.

Taking part in cornhole were (from left) Joanne Cvach, Katie Keil, Heather Cox, Ryan Keil, Jason Cox and Jerry Cvach. Below, Steve Matson receives his Fraternal Agent of the Year award from Mike Stuart, Matt Taylor and Todd Warner.



Joseph Guenot

Top Conference Credits
Top Annuity Agent
Most New Members Runner-up

Jerry Cvach

Top Conference Credits Runner-up
Top Annuity Agent Runner-up

David Lolley

Top Life Agent

Donn George

Top Life Agent Runner-up

Kevin Mannor

Most New Members

George Amlott

Top New Agent

Stephen Matson

Fraternal Agent of the Year



Above (from left) are Mike Stuart, Regional Sales Director for Gleaner Life Insurance Society; Matt Taylor, Vice President and National Sales Director for Gleaner Life; Joe Guenot; and Todd Warner, President and CEO of Gleaner Life.

The Most Glorious Season



At our house, fall is not just a season, it's a celebration. The air turns crisp and aromatic. Football season kicks off and renews our annual rivalries (I'm a Wolverine and Todd is a Buckeye). The leaves begin to glow, and suddenly it feels like the world has slowed down just enough to savor.



There's something about fall that feels well-earned. Maybe it's the break from summer's heat, or the way a chilly breeze calls for sweaters, thick socks, and an extra cup of coffee. Maybe it's the joy of hearing a football game in the background while something warm bakes in the oven. Or maybe it's just the way the light softens and everything feels a little more golden.

Our home fills with all the little rituals we love most: backyard fires that last into the evening, the return of Sunday soups, and the steady rotation of cozy throws on every couch and chair.

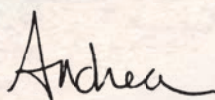
Of course, the dogs have their own opinions about the change in seasons. Chuck claims the comfiest blanket without apology. Betty basks in the heat from the fireplace. And Mabel, still very much an overgrown puppy, doesn't quite understand why the trees are shedding, but she's happy to roll in the evidence.

We spend much time outside as the bugs disappear and the air turns cool enough to truly enjoy. The pontoon is put away, and the firepit has taken its place as our family gathering spot. There is nothing like watching sparks rise into the chilly night sky with a warm drink in hand and a dog, or two, curled up nearby.

Fall is also a season that reminds me to pause and be grateful. God provides this orange, red, and yellow gift for us every year. We're grateful for the change of pace. We stop to be thankful for nature's beauty in transition and the warmth of home.

Whatever this season brings for you, I hope you find time to be present in it, whether it's through a walk under amber-colored trees, a favorite football team on TV, the Tigers making a playoff run, or a quiet evening with people, or pets, you love.

From our home to yours, may your fall be full of moments that feel just right.



Andrea Warner
Wife of President and CEO Todd Warner



Chuck



Betty



Mabel



Recipe File

Buffalo Chicken Dip

Ingredients:

- 2 cups shredded cooked chicken
- 1 package (8 oz) cream cheese, softened
- ½ cup Frank's RedHot® Original Cayenne Pepper Sauce (or adjust to taste)
- ½ cup ranch dressing
- ½ cup shredded cheddar cheese
- Optional: ¼ cup crumbled blue cheese

Directions:

1. Preheat oven to 350°F.
2. In a medium bowl, mix the cream cheese, hot sauce, and dressing until smooth.
3. Stir in the shredded chicken and cheddar cheese.
4. Spread mixture into a small baking dish or pie plate.
5. Optional: cover with blue cheese.
6. Bake for 20–25 minutes, or until hot and bubbly.

Serve with: Tortilla chips, celery sticks, carrot sticks, or crackers.

Bonus: Spoon onto a bun for an easy and delicious Buffalo chicken sandwich.

Make-ahead tip: Assemble the dip a day in advance and refrigerate. Just bake when ready to serve.



BENNY'S PAGE

Hey, Kids!

Thanksgiving is right around the corner, which means so many fun things! In the spirit of giving thanks, these are some of my absolute favorite things about Thanksgiving:

The food — I love filling my plate with turkey, mashed potatoes and gravy. But that's just the beginning! I always visit the dessert table and cover my entire piece of pumpkin pie with whipped cream. Yum!

The gatherings — Every year, I get to see family members who travel a long way to spend time together, reflect on life and share the feast! I really love wrestling with my big cousins and playing games after the meal is over.

The break — I love getting a few extra days off from school to relax and recover after eating too much!

And the football — It's so fun to play football and watch it after the big meal. I bet you can't guess which NFL team I'll be cheering for on Thanksgiving Day!

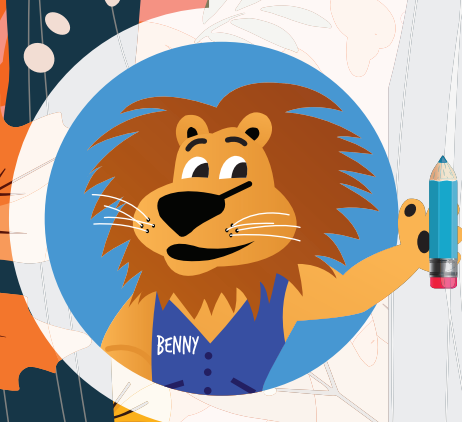
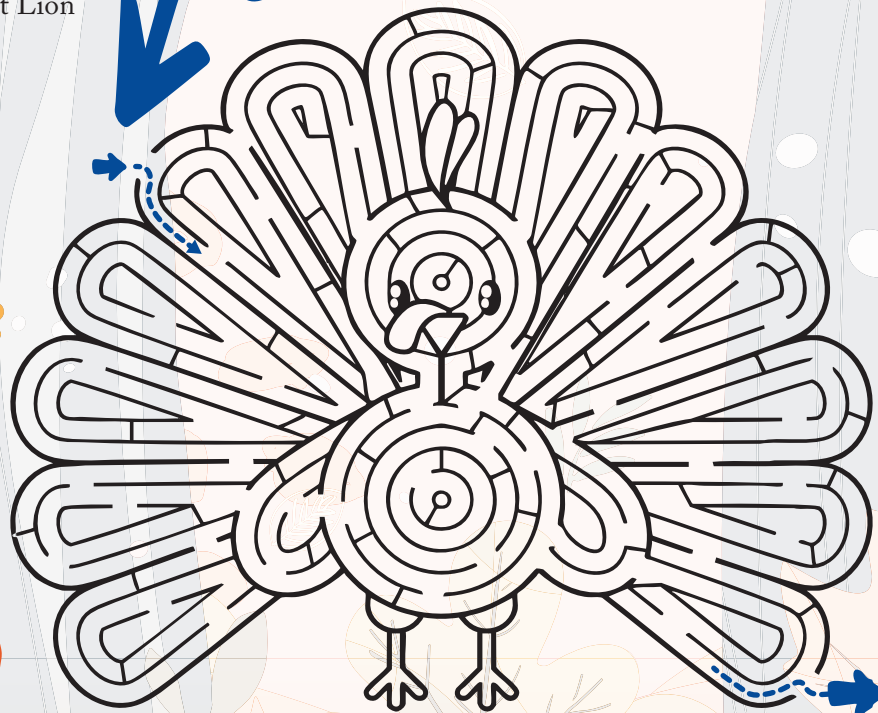
What are you thankful for?

Take care!

BENNY

The Benevolent Lion

TRY TO FIND YOUR WAY
THROUGH THE TURKEY MAZE.



50-YEAR MEMBERS

Arkansas

Sharon Szgiel, *Fort Smith*

Florida

Emil W. Kuchar, *Plantation*

Illinois

Deborah Berggren, *Streator*

Gary L. Berggren, *Streator*

Kimberly M. Klein, *Joliet*

Michigan

Stephanie Kay Heiser, *Mikado*

David V. Schlaud, *Lapeer*

Nebraska

Paulette S. Glover, *Omaha*

Ohio

Francine Rohloff, *Toledo*

Virginia

Edward S. Brindley, *North Chesterfield*



75-YEAR MEMBERS

California

Diana J. Meisinger, *Los Angeles*

Florida

Elaine D. Payne, *Ocala*

Illinois

Carol Ann Brackman, *Pontiac*

Charles W. Hahn, *Plainfield*

Donald Lewis Metz, *Cullom*

Indiana

Vernon S. Selanders, *Fishers*

Michigan

Carol Ann Brown, *Owosso*

Daniel D. Chapin, *Mecosta*

Bruce D. Cummings, *Rodney*

Clyde Dosenberry, *Mt. Pleasant*

Joanne F. Erard, *Kimball*

John Spencer Hall, *Troy*

Juliette H. Koon, *Port Huron*

Thomas L. Wilson, *Carson City*

Minnesota

Laverne D. Reitz, *Northfield*

Nebraska

Katherine Wilson, *Norfolk*

New Mexico

David J. Morgan, *Ruidoso*

Ohio

Vaughnanda L. Eldridge, *Defiance*

David H. Engelhardt, *Cincinnati*

Sheryl L. Frahm, *Rockford*

Wisconsin

Arthur T. Soby Jr., *Trevor*



Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden on **Page 11**.

5200 West U.S. Highway 223, P.O. Box 1894
Adrian, Michigan 49221-7894

Gleaner Life Term Solutions



Life insurance should reflect your life – an opportunity to pursue your dreams.

Term life insurance provides coverage when insurance is needed for a specific period as you chase your goals.

After all, you will someday make a final mortgage payment. You will someday see your children through college. And, though it may not seem like it now, your retirement will someday stand on its own. But you need a way to get there that won't jeopardize your ability to achieve your goals in the meantime.

Gleaner Life Term Solutions can be tailored to your unique needs. Available in 15-, 20-, 25- or 30-year periods to insure your family, protect your business partners or just provide a little extra security for your loved ones.

For more information, contact your Gleaner agent listed above or visit www.gleanerlife.org.

TERM LIFE FEATURES:

- Minimum death benefit of \$50,000
- No maximum benefit (subject to Home Office approval)
- Accelerated death benefit*
- Conversion option to a cash value life insurance product before age 71 without proof of insurability
- Multiple riders available

Benefits received will be based on terms/ conditions of the certificate and any attached riders and subject to proof of insurability/ underwriting.

For rider cost information, contact Gleaner Life Insurance Society at 800.992.1894.

**Tax Consequences. Benefits under this Rider are intended to qualify for favorable tax treatment. HOWEVER, any benefit payment under this Rider may in fact affect: 1) Your tax situation, and 2) Your eligibility for Medicaid, supplemental security income or other government benefits or entitlements. As with all tax matters, you should consult with your personal tax advisor to assess the impact of the benefit.*