

# FORUM

## MAGAZINE

*Activity for a full life*

p. 10

**History of the  
Gleaner Goat**

p. 14

**Hearing is more  
than a benefit**

p. 26

# Life Insurance: For Anyone Who *LOVES*

Do you love someone? If the answer is clear, then so is the answer to whether you need life insurance.

Because the truth is, life insurance is for anyone who loves.

Whether you love your spouse or partner, your children or grandchildren, your parents or a favorite charity, life insurance means they're protected financially if something happens to you.





## Features

- 8 Making memories with grandchildren**  
Grandparents can make time with their grandchildren fun and memorable. Check out these ideas.
- 10 Activity for a full life**  
Research shows activity is a key to helping people live longer, healthier and more meaningful lives. See some of the best ways to get active, including examples shown by Gleaner groups.
- 14 First Gleaner initiated 130 years ago**  
The Gleaner Society began taking applications in the summer of 1894, and many early members remembered the old initiation of riding a wooden Gleaner goat.
- 26 Hearing helps members maintain activity**  
Significant hearing loss is common as we age, and studies indicate it can lead to larger problems such as reduced cognitive ability, poor balance and even dementia. A Gleaner hearing benefit can help members.

**Cover:** Bavarian Arbor (MI) members helped inspire and educate residents in Frankenmuth, Michigan, as they served up an April symposium about coffee, tea, and coffee alternatives. A tasting experience followed with treats. See more about this activity on page 12.



### 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 29 for the answer.



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

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# Contents

# FORUM

Summer 2024 / V. 129 / No. 3



## At a glance

### News & reviews

- 3 Thoughts from the Interim President and CEO
- 5 William M. Tuttamore joins Board
- 29 50- and 75-year members

### Giving back

- 18 Arbors in Action

### Interests

- 30 Korinne's Korner
- 31 Recipe Page
- 32 Benny's Page

### Senior Officers

**Kevin A. Marti, FSA, CLU, ChFC**  
*Interim President and CEO*

**D. Arell Chapman, CRISC, FLMI**  
*Chief Operations and Compliance Officer*

**Deborah K. Elliott, SHRM-SCP, SPHR**  
*Chief Human Resources Officer and Secretary*

**Todd M. Warner**  
*Chief Financial and Investment Officer - Treasurer*

### Officers

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*Assistant Vice President, Member Services*

**Judy Lawrence, FLMI, ACS**  
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**Dawn Osborn, AALU, ALMI, ACS**  
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**Michelle Zimmanck, FLMI, AAPA, ACS, BPMs, OCSA, OCWA**  
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### Board of Directors

**Margaret M.S. Noe, Chair**

**Stephanie R. Andresen, Vice Chair**

**Donna K. Baker | William M. Tuttamore | Allen D. Underwood | Jennifer D. Valdez**

### Supreme Arbor Officers

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

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### Hours

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



## *Thoughts from your Interim President and CEO*

### **Dear valued Gleaner members:**

It is my distinct pleasure to serve you all again, as well as our agents and employees, while the newly elected Board of Directors selects the next President & CEO of your Society. The nationally recognized executive search firm Jacobson Group has been retained to oversee this important process. I will do everything I can to support the Board for as long as I am needed in this interim role.

Many things have changed in the two years since I retired. Our recent rating downgrade from “A-” to “B++” by AM Best underscores that many decisions made in these past two years were not in the best interests of our members, agents, or employees. AM Best confirmed in their announcement that Gleaner’s balance sheet remains financially strong, but other areas like our corporate governance need improvement.

Our immediate goal is to restore confidence among our agents, members, and our ratings agencies in our senior management team and our future direction, working closely with the most qualified Board of Directors in the Society’s 130-year history.

We are proud to report a strong member surplus of \$117 million as of December 31, 2023, thanks to our dedicated efforts from 2012 to 2022. Additionally, our impressive risk-based capital (RBC) ratio stands at 775%, which means we have more than seven times the required capital,

established by state insurance regulators, to cover our risks. RBC measures the financial strength of our company by comparing our capital to the risks we assume. Without the protection offered by Gleaner’s first-ever annuity reinsurance agreements in 2019-2020, our RBC ratio would have been projected to fall below 300%.

We are fortunate to have Todd Warner return as Chief Financial and Investment Officer and Treasurer. He and his team are working to restore our vital internal financial reporting capabilities. AM Best also cited inability to report timely and accurate financial information over the past year as one of the primary reasons for our downgrade. Please refer to the final 2023 statutory audited financial reports on page 6 and the explanation for material differences from what was incorrectly reported to our membership throughout 2023.

Deb Elliott has graciously agreed to return as our Chief Human Resources Officer and Secretary. Our employees are thrilled to have a knowledgeable internal resource again to help them answer their questions and meet their needs.

Most recently, D. Arell Chapman has returned as Chief Operations and Compliance Officer. His leadership in insurance operations, information technology, strategic planning, and compliance will be instrumental in getting us back on track.

*Continued on next page*

Your newly elected and highly qualified Board of Directors is laser-focused on correcting governance issues that contributed significantly to our AM Best rating downgrade. We will need the support of our delegates to make necessary changes to our Constitution to ensure our Society's bright future!

Organizationally, we pledge to maintain transparency in all our daily operations and Board decisions, and to be accountable to members for our actions and our results.

One other significant opportunity we are now addressing involves possible misrepresentations made to new members purchasing certain flexible premium deferred annuities during the period from September 2022 until April 2024. The particular annuity solution involved has a one-year guarantee and a nine-year surrender charge. Executive Management directed agents to market these annuities as if there were a nine-year rate guarantee — “Trust Me” — even though the marketing materials, sales illustrations, and certificate forms clearly stated only a one-year rate guarantee applied. Because we can't predict future investment returns or renewal premiums on these flexible premium certificates, there is no fiscally responsible way to guarantee the initial interest rate for nine years. Interest rates could certainly decline to problematic levels again in coming years. We do offer single premium multi-year guarantee annuities of 2, 4, or 6 years, but not for 9 years and not with flexible premiums. We are working to find a way to provide the full guarantee that these new members may believe they purchased, as well as provide other options to make this situation right for these members.

We are counting on our arbors to continue their inspiring community engagement efforts and positively impact their friends and neighbors in need. We also hope you can participate in one or more of the scheduled Family Day activities and/or the special Gleaner vacation trips planned for this year.

We are also excited for the return of Korinne's Korner for a few issues this year. I can vouch for this issue's recipe — it's one of my favorites. You'll learn about the newest member of the Marti family. We are also excited to be welcoming two more grandchildren into the fold in 2024.

May you and your families and friends be blessed with good health and happiness in 2024.

Fraternally,



Kevin A. Marti  
Interim President & CEO

# Join us at Kalahari®



## Safari to Kalahari

Sandusky, Ohio  
Nov. 1-3, 2024

Gleaner members can register now for the 15th annual Safari to Kalahari scheduled Nov. 1-3, 2024. Join the family-friendly tradition at this popular water resort in Sandusky, Ohio. Children love Kalahari's wild waterslides, rides, play areas, game room, mini golf and bowling. Parents and grandparents enjoy Kalahari's range of signature restaurants, shops, art, indoor pools, spas and other facilities. Gleaner also will provide and host a complimentary Saturday morning breakfast.

The Gleaner package includes either a Double Queen room or Double Queen Sofa room based on availability, four water park passes (two additional passes may be purchased for \$50 each per day), and room benefits including a microwave, refrigerator, coffee maker, hair dryer, 32-inch flat screen television, internet access, and Fitness Center access. Rates are \$185\* per night for members (\*minimum two nights stay). Other room types may also be available. To register or for more information, go to [www.gleanerlife.org/kalahari](http://www.gleanerlife.org/kalahari) or contact the Community Engagement Department at [events@gleanerlife.org](mailto:events@gleanerlife.org).

# Tuttamore joins Gleaner Life Board of Directors



## Meeting financial goals and building teams endure as passions for new Ohio Board appointee.

With a wealth of experience in finance and team building, William M. “Bill” Tuttamore of Lakeside Marblehead, Ohio, joined Gleaner Life Insurance Society’s Board of Directors on June 3. He filled a vacancy on a seat with a term ending in October 2025.

Tuttamore retired at the end of 2022 after more than 45 years in banking, including 10 years as President, CEO and Director of a local bank. His tenure included planning a new bank branch in 1996, working with several boards to develop financial goals, guiding a team to put those strategies in place, and finally serving on the committee that chose his successor prior to his retirement.

“Working in finance lends expertise to some of the goals the Board presently has,” he said. “I hope the Board’s goals and aspirations match up well with the skills and talent level I have to offer.”

His extensive experience in the banking sector also includes work as a loan officer and executive, along with a background in life insurance. “In the 1980s, I was licensed to market and sell life insurance products,” he noted. “I was also the president of a small insurance agency at a bank where I worked. The sales and marketing skills that I developed were invaluable throughout my career.”

Family and community remain central to Tuttamore, 70, who has been a Gleaner member for about 30 years. He and his wife Francisca have eight children, 16 grandchildren (with two more on the way), and three great-grandchildren — all within about 30 miles from their home. “Many of my grandchildren have had Gleaner children’s policies,” he said.

Active in his community since high school, Tuttamore organized sponsors and started his own baseball team to provide opportunities for others to play. He coached baseball for 40 years and basketball for about 10 years. A fan of Cleveland’s baseball team, he participated in the 1997 Indians’ fantasy camp in Florida with retired Cleveland Indians players. Locally, he has served on a ballpark committee, festival fundraising committee, with the Chamber of Commerce, as Lions Club President, and on the zoning board. He graduated from Bowling Green State University, where he later taught business and economic classes as an adjunct teacher at the BGSU Firelands campus and helped fundraise. He received a BGSU Alumni Award in 2017.

Faith also plays a significant role in Tuttamore’s life. He has served as a deacon and board member for a non-denominational church, and cited his desire to give back as one of the reasons he applied to the Society’s Board of Directors. “I am seeking an opportunity to continue to use the skills the good Lord blessed me with,” he stated. “Life has been a series of blessings and challenges. All of which contributes to life lessons learned over my 70 years. I believe that I still have a lot to offer in helping others.”

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

December 31, 2023

Gleaner Life Insurance Society's financial strength experienced some challenges in 2023. Despite our robust foundation, we faced notable issues that impacted our overall financial performance and rating.

## Financial Overview

### Premium Growth and Annuities:

- Total premium increased by \$26.4 million from 2022 (after adjusting for ceded annuity reinsurance premium).
- First-year annuity premium, including single, rose by \$29.3 million (57%), with total annuity premium up by \$27.4 million (50%).
- First-year life premium, including single, decreased by \$2.2 million (46%), with total life premium down by \$1.0 million (8%).

### Balance Sheet and Investments:

- The Society's assets stood at \$1.34 billion as of Dec. 31, 2023.
- Our investment portfolio maintained high quality, continuing to support our members' financial goals and future initiatives.
- The bond portfolio (after adjusting for ceded annuity reinsurance) is at 84% investment-grade quality with an overall portfolio rating of "A-".
- Net investment income increased by \$5.3 million due to the rising interest rates throughout the year.
- We hold \$19.0 million in preferred stock and \$5.7 million in common stock, which includes \$1.7 million of our Federal Home Loan Bank of Indianapolis membership to enhance liquidity.

## Member Benefits and Surplus

### Member Benefits:

- Member benefits paid increased by \$4.7 million compared to the previous year (after adjusting for ceded annuity reinsurance).

- Annuity surrenders rose by \$8.4 million, life surrenders decreased by \$674,000, life death benefits decreased by \$2.6 million, while annuity death benefits decreased by \$345,000.

### Surplus Position:

- Gleaner's 2023 surplus is \$117.7 million, slightly down from \$119.3 million in 2022, indicating a stable financial position despite the challenges.
- Our surplus has grown by \$36.9 million since 2012, maintaining a surplus ratio above the average of twenty-five leading life insurance companies, with \$109.6 of assets for every \$100 of liabilities.

### Operational Adjustments:

The net income reported as of the third quarter of 2023 was \$3.5 million. However, by the end of the year, this shifted to a net loss of \$2.2 million due to significant adjustments to reserves, corrections of previous errors, and increased operational expenses. These changes were the result of approved audit adjustments.

In 2023, the Society recorded a net loss of \$2.2 million, compared with a net loss of \$1.8 million in 2022. This was influenced by:

- An increase in expenses of \$2.4 million including:
  - Increases in outside services of \$1.3 million.
  - Increases in legal fees of \$327,000.
  - Increases in distribution expense of \$498,000.

Our commitment to managing operating expenses, setting disciplined credited interest rates, and pricing new financial solutions appropriately will be our priority in 2024.

## Ratings and Outlook

Rating agency AM Best downgraded our rating to "B++" from "A-" citing gaps in corporate governance, deficiencies in timely and accurate financial reporting and our Enterprise Risk Management process.

With the return of experienced executive and financial staff, the Society remains dedicated to addressing these issues to restore confidence among our agents and ratings agencies.

## Commitment to Members

Gleaner Life Insurance Society is unwavering in its dedication to sustaining a strong financial position and thriving through all economic climates. Our achievements are rooted in the dedication of our management team, independent agents, committed staff, and invaluable business partners, supported steadfastly by our members.

We understand the critical importance of ensuring our members' financial security and stability while nurturing our fraternal values. Our focus remains on enhancing our financial strength and resilience.

## Conclusion

Our mission remains clear and unwavering: to safeguard our members, maintain their trust, and ensure their financial security as we move forward. Together, we will face the challenges and seize the opportunities ahead, fostering the continued growth and stability of Gleaner Life Insurance Society.

**Todd M. Warner**  
*Chief Financial  
and Investment Officer*

## Balance Sheets

*Audited*

	December 31	
	2023	2022
<b>ASSETS</b>		
Investments		
Bonds	\$1,116,313,141	\$1,147,519,144
Stocks (preferred and common)	24,788,626	34,400,056
Mortgage loans on real estate	38,117,752	31,218,297
Real estate, net of depreciation	1,002,506	1,203,660
Cash and short-term investments	41,948,735	30,232,681
Certificate loans	32,777,696	31,962,108
Derivatives	6,257,687	1,907,071
Other invested assets	37,563,694	36,240,000
	<u>1,298,769,837</u>	<u>1,314,683,017</u>
<b>Invested Assets</b>		
Accrued investment income & other receivables	43,291,421	25,635,220
Other assets	281,313	421,313
	<u>281,313</u>	<u>421,313</u>
<b>Total Assets</b>	<u><u>\$ 1,342,342,571</u></u>	<u><u>\$ 1,340,739,550</u></u>
<b>LIABILITIES AND SURPLUS</b>		
Certificate reserves and contract liabilities	\$634,633,323	\$569,904,953
Accrued expenses and other liabilities	575,819,519	642,054,735
Interest maintenance reserve	3,998,994	4,912,812
Asset valuation reserve	10,178,535	4,525,046
	<u>1,224,630,371</u>	<u>1,221,397,546</u>
<b>Total Liabilities</b>		
	<u>1,224,630,371</u>	<u>1,221,397,546</u>
<b>Surplus</b>	<u>117,712,200</u>	<u>119,342,004</u>
<b>Total Liabilities and Surplus</b>	<u><u>\$1,342,342,571</u></u>	<u><u>\$1,340,739,550</u></u>

## Income Statement

*Audited*

	Year to Date	
	2023	2022
<b>INCOME</b>		
Net premium income:		
Life	\$11,606,014	\$12,607,776
Annuities	82,574,872	55,129,414
Accident and health	1,856	1,912
Net investment income	55,994,501	50,675,480
Other income	6,475,201	4,687,395
	<u>156,652,444</u>	<u>123,101,977</u>
<b>Total Income</b>		
	<u>156,652,444</u>	<u>123,101,977</u>
<b>EXPENSES</b>		
Increase in certificate reserves	60,756,996	35,548,344
Member benefits	48,567,146	43,827,070
Commissions	4,540,872	4,117,044
Other operating expenses	17,224,028	14,862,852
Refunds to members	876,602	948,450
Remittance of investment income on funds withheld account	17,118,144	10,396,891
Gains released from IMR due to reinsurance	5,061,967	14,033,507
	<u>154,145,755</u>	<u>123,734,158</u>
<b>Total Expenses</b>		
	<u>154,145,755</u>	<u>123,734,158</u>
<b>Income from Operations</b>	<u>2,506,689</u>	<u>(632,181)</u>
Net realized investment gains (losses)	(4,744,205)	(1,189,606)
	<u>(4,744,205)</u>	<u>(1,189,606)</u>
<b>Net Income</b>	<u><u>\$(2,237,516)</u></u>	<u><u>\$(1,821,787)</u></u>
<b>SURPLUS ACCOUNT</b>		
Surplus at December 31, previous year	\$119,342,004	\$117,235,615
Net income	(2,237,516)	(1,821,787)
Other surplus adjustments	607,712	3,928,176
	<u>(1,629,804)</u>	<u>2,106,389</u>
<b>Net change in surplus for the year</b>		
	<u>(1,629,804)</u>	<u>2,106,389</u>
<b>Surplus</b>	<u><u>\$117,712,200</u></u>	<u><u>\$119,342,004</u></u>

# FUN ACTIVITIES

for grandparents  
& and grandchildren

Do you love spending time with your grandkids but run out of ideas for things to do together? These are some fun activities that grandparents and grandchildren can enjoy doing together to create lasting memories. From crafts to outdoor activities, there's something fun for everyone.



## PLAY BOARD GAMES OR CARDS

There are many different board and card games that grandparents can enjoy with their grandchildren. These games are a great way to spend time together and make lasting memories. Many of us remember traditional favorites, like Candy Land, Chutes and Ladders, and Uno. There are more games for all age groups now.

As you play games, add even more fun to the event. Laugh and talk about the first time you played the game when you were a child. If counting is involved, let them do as much of it as they are capable of at their age level.

Play to win. That doesn't mean that you must put all your energy into winning. But remember that children can be smart, and board and card games help them learn strategies to beat their opponents in a fair and honest way.

It's good to have two or three games on hand for those times when you want something to do indoors. As time goes on, you can add to your collection.

## GO ON A NATURE WALK

Enjoy the great outdoors by going for a walk with your grandkids. Try to identify different plants, flowers, birds, insects, and other living things along the way.

This activity is not only educational, but it's a great way to get exercise and fresh air. Bring along a couple of containers for various collections of things you find. However, if you're not sure about an insect or plant, don't pick it up. Instead, use your phone and take a picture of it.

## DRAW A FAMILY TREE

One of the best things grandparents can do is to give their grandchildren a sense of belonging. Drawing a family tree shows where each person fits into the family.

As the grandparent, you are more likely to have the names of older generations. The more branches the tree has the better. This provides a great opportunity to share stories about family members. This is an activity children will treasure when they get older, too.

## TAKE TURNS READING A BOOK

If your grandchildren are old enough to read, take turns reading chapters, scenes, or paragraphs in a book. If they're not, show them how to sound out the words and point to the pictures to help them remember.

You'll be amazed by how much this helps kids when they're learning to read or trying to improve their reading skills. Reading is one of the most valuable tools they'll have throughout school and life.

## GET CRAFTY

Many children enjoy making things. Get a box and fill it with a variety of craft supplies. Of course, you'll want to have the standard paper, glue, scissors, crayons, and markers. Add some yarn, popsicle sticks, pipe cleaners, fabric, and other items. You can pick up a variety of craft supplies at dollar stores and thrift shops.

Put your heads together and craft a gift for their parents. You can make wreaths for holidays, calendars to put on the refrigerator, or collages for them to hang on the wall. Paint a box in their parent's favorite color and decoupage a picture on the top.

## PLAY DRESS-UP

Playing dress-up has always been a favorite activity for children. Start a costume box for the grandchildren to enjoy when they visit. You can add clothes you've outgrown, old costume jewelry, hats, and gloves. If you don't have enough to fill the box, check out some thrift stores where you can often snag some colorful and fun items for very little money.

Now that you have some ideas for activities to do with your grandchildren, get out there and enjoy them! These activities are a great way to spend time together and create memories that will last a lifetime. Make sure you take lots of pictures and videos so you can look back on these fun times together.

# Activity for a Full Life

Physical and mental activity help us to not only live longer, but also healthier and fuller lives.

*“Dost thou love life? Then do not squander Time; for that’s the Stuff Life is made of.”*  
— Benjamin Franklin.

Making a difference and living a full life are two things most of us want. “Making” and “living” are verbs — action words — which means more than having good intentions. Living a full life requires activity.

We admire people who nurture extended families, keep commitments, live adventurously, have stories to tell, and demonstrate their love. Jesus showed love through actions. In the Bible, 1 John 3:18 instructs us to love through our deeds and truth rather than just through our words. It’s an urgent task. Over and over, we’re reminded life is fleeting (Psalm 39:4-6), and the wisdom of making the most of every opportunity (Ephesians 5:15-16).

It might sound exhausting, but science shows active living generally leads to a happier, longer life. According to the National Institute of Aging, living actively gives you more energy, reduces stress and anxiety, improves strength for living independently, improves balance, assists with weight management, and helps prevent or manage certain diseases such as type 2 diabetes, heart disease, different cancers, osteoporosis and arthritis. “Taking it easy,” on the other hand, has been linked to losing capabilities sooner, and requiring more doctor visits and more medications. In short, movement matters.

Don’t worry about doing things perfectly. With activity, the biggest failure is not trying. As former hockey star Wayne Gretzky originally said, “You miss 100% of the shots you don’t take.” Here are a dozen activities to aim for:

## Natural movement

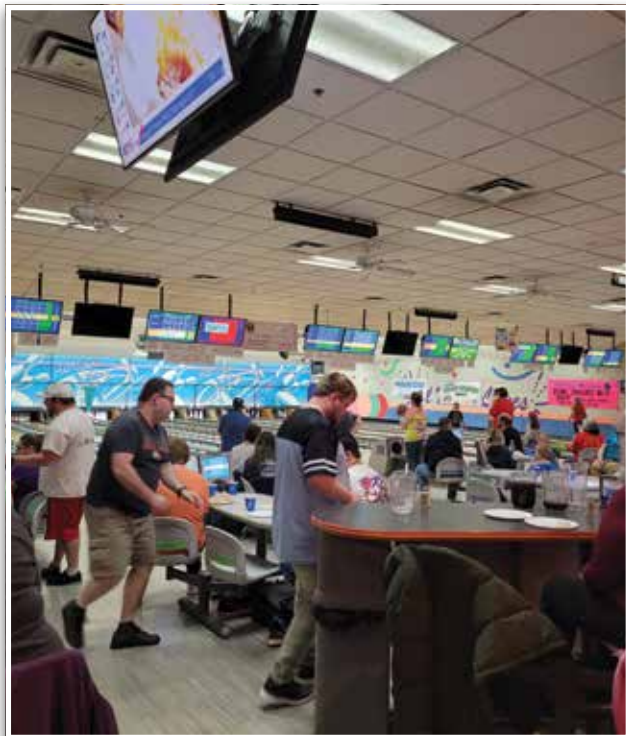


Riley Creek Arbor (OH) organizes an annual community run/walk.

Walk as much as you can, climb stairs, bicycle; even getting up to manually change television channels counts as natural activity. When going about your everyday tasks, choose natural movement over convenience — move like earlier generations did. Regular, extra movement pays off, and may even inspire you to try a 5K run or walk. Riley Creek Arbor (OH) sponsors an annual 5K run/walk each August. This benefit event gives everyone a chance for low-

intensity exercise without needing a gym membership. The arbor's 2023 activity drew about 125 community members, and no doubt they experienced the stress reduction, "feel good" hormones, and improved cardiovascular health that come with walking and similar movements.

### Helping others



*Portage Center Arbor (OH) rented a bowling alley for individuals with disabilities.*

Making a difference by helping other people is a lifelong activity anyone can practice. Whether by volunteering with groups or carrying out random acts of kindness, it brings joy to the helper as well as the beneficiaries. Studies show actual health benefits such as lowered blood pressure, boosted immune system, and even increased longevity. Portage Center Arbor (OH) rented out all 16 lanes at Al-Mar Lanes for two hours for individuals with developmental disabilities, their families and/or providers to bowl April 21. Free pizza, pop, and cookies also were provided. It gave individuals a chance to bowl and socialize, and it was an activity their facilitators did not need create. One elementary school girl bowled for the first time and enjoyed it so much she cried when the session ended. Her family said they will be sure to bring her back next time. That's the sort of legacy each of should strive to pass along.

### Growing together



*Ober Arbor (IN) works with students to plant trees, as pictured in 2020.*

Whether planting trees for Arbor Day, weeding a vegetable garden, or working a family farm, one of the most rewarding activities involves growing (and harvesting) plants. Gardening is a wonderful form of exercise and is well-known for reducing stress. The produce improves our diets as well as saving on grocery bills. There also are long-term benefits associated with cognitive function and fine motor skills for people of all ages. Planting trees creates other benefits depending on the type, from shade and cleaner air to fruit production and carbon absorption.

### Making meals



*Capital Arbor (MI) had five members ages 12 to 81 gather for lessons in making pies.*

Eating is a necessity, but cooking is becoming less common as people increasingly choose convenience. That is unfortunate because preparing meals — especially together in the kitchen

— is an activity that nourishes families and friendships as well as bodies. So many memories revolve around making and enjoying food. Certain dishes become family lore, and teaching them to younger generations keeps alive some of our favorite family traditions. Making meals also provides healthier and less expensive options in most situations than buying take-out or packaged foods. It provides more control over ingredients and portion sizes, which is important in addressing issues such as obesity.



*Bavarian Arbor (MI) held a symposium on coffee and tea, providing useful information.*

temperatures for brewing. Rachele Ramirez discussed herbal tea, Susan Moody talked about alternative beverages (those using mushrooms and chicory), and James Mazuda spoke of growing up on a coffee farm in Malawi, Africa, and presented useful tips. After each of the four presentations, guests could taste several beverages discussed by the speaker. Scones, biscotti, and dates stuffed with almond butter prepared by arbor members also were served.

### Trying new things



*Adrian Arbor (MI) hosted a fun day at HOPE Community Center in May. Some of the activities included painting on canvas, drawing with sidewalk chalk, tossing rings and bean bags, and more.*

### Learning and teaching

Curiosity and discovery keep people engaged, and passing along our knowledge helps others fuel their interests. One example was Bavarian Arbor (MI) sponsoring a “Tea and Coffee Symposium” through the arbor’s Community Outreach committee.

L.J. Kehn spoke on tea harvesting, processing, and temperatures for brewing. Rachele Ramirez discussed herbal tea, Susan Moody talked about alternative beverages (those using mushrooms and chicory), and James Mazuda spoke of growing up on a coffee farm in Malawi, Africa, and presented useful tips. After each of the four presentations, guests could taste several beverages discussed by the speaker. Scones, biscotti, and dates stuffed with almond butter prepared by arbor members also were served.

### Supporting groups



*Entrican Arbor (MI) supported the Edmore VFW with a free chicken dinner for veterans. A total of 40 veterans were fed along with their guests. The arbor donated \$900 to the VFW toward its kitchen remodeling project.*

Becoming actively involved with one or more local groups helps strengthen the fabric of our communities while providing us with innumerable benefits. Such groups might include a service club, sports league, animal shelter, book club, neighborhood watch, or other institution. These are often the unsung heroes of our towns and cities as they provide vital services, healthy recreation, or social networking. In return, participants gain both the satisfaction of being part of something larger than themselves, and the mutual support that comes with being part of a group.

### Socializing outdoors



*Members of Faithfully Giving Arbor (OH) held an Easter Egg Hunt for children despite March snow.*

Getting together with other people is an essential activity for humans to avoid isolation, and warmer months make it easier to do outside. Sunshine and fresh air are known for boosting our mental and physical health, and being around other people helps connect us to our community. Although

it was still chilly, Faithfully Giving Arbor (OH) hosted its annual, free Easter Egg Scramble on March 23 at Tiell Financial Group in Bascom, Ohio. More than 1,500 eggs were purchased and filled with candy, stickers, and toys by Gleaner members. About 100 people attended, helping children from infant to age 12 enjoy an early outdoor activity and making great memories.



*Gleaner members enjoyed the 2010 Getaway trip to Cape Cod, which included visiting Boston and Plymouth, Massachusetts.*

opportunities for many years. These range from regional activities to journeys as far away as Alaska, Cape Cod, New York City, or the Grand Canyon. However you choose to travel, add it to your list of activities.

### Reading and writing

Purposeful reading and writing are quieter activities sometimes overlooked, but they pay important dividends. Gleaner arbors regularly promote reading projects in schools. Yet, while literacy is essential, reading for pleasure can be a joy itself while also building our knowledge, creativity, and cognitive abilities including memory and critical thinking. Carving out time to read —

whether fiction or non-fiction — also can reduce stress and support better sleep. The physical act of writing, meanwhile, helps us to organize and better remember our thoughts and goals. Writing by hand adds increased memory retention and creativity while reducing distractions. Handwritten journals, notes and letters often become valued keepsakes.



*Reading out loud to preschool students is one way to share a love for reading.*

### Spiritual exercise



Taking a weekly break for church and rest might not seem like activity, but dropping the practices of worship, meditation and fellowship can leave people feeling adrift. Our 24/7 world tends to ignore this commandment, even as science confirms circaseptan

(seven-day biological) rhythm with other circadian rhythms. One survey of people age 100 or older in so-called “blue zones” found all but five of 263 centenarians interviewed were part of a faith-based community. The 2016 Nurses Health Study found a 33% lower death risk over 20 years for nurses who attended church more than once per week compared with those who never attended<sup>1</sup>. Other studies link faithful attendance to better mental health, lower blood pressure, stronger immune systems, as well as longer lifespans.<sup>2</sup>

### Celebrating



*Members of USA Arbor (MI) celebrated their 2023 Community Volunteer Recognition honorees last year with an awards lunch.*

It’s easy to forget how much we have to be thankful for. Celebrating good news, accomplishments, relationships, and other reasons to be grateful can build motivation, optimism and a sense of belonging. Honoring and praising other people (1Peter 2:17) and anything excellent (Phillipians 4:8) are important values. Gleaner groups are encouraged to recognize community helpers. Marking progress may improve our focus and encourage us and others to press forward toward our goals.

What we do in life ripples and echoes long after our brief time passes. May these ideas for activities help you to make the most of your time.

<sup>1</sup> <https://www.bluezones.com/2022/07/the-halo-effect-of-sacred-spaces>

<sup>2</sup> <https://www.cnn.com/2016/05/16/health/religion-lifespan-health/index.html>

# Gleaner History:



## Remembering the first Society member initiated 130 years ago.

The Gleaner Society will mark 130 years of existence on Oct. 12, but the Society's formation among farm families began the summer before — and George F. Gray is remembered as the first Gleaner to join an arbor. He was “the first applicant to ‘Ride the Goat,’ as the initiation was then facetiously called,” a 1938 feature item about him stated.

When the Gleaner Society began bringing farm families together in 1894, Americans lived much differently. Before 1900, about half of all Midwesterners lived on farms. Many of their families had moved west from states such as New York, Pennsylvania and New Jersey — where George Gray's mother was born. The Midwest offered farmers more land and opportunities, but life remained difficult, isolated, and uncertain.

Gleaner founder Grant Slocum was raised on a family farm and understood the unique challenges. He became a newspaper editor, but his lifelong passion was to unite farmers. Slocum believed a mutual benefit organization could protect and uplift families while working together for better business and living prospects. He had spent more than a decade in civic life, served on a Michigan mutual fire insurance board, and was a member of popular American



*George and Edna Gray posed in 1924 — 100 years ago.*

fraternal groups. These included the Grange, the Oddfellows, the Maccabees, the Woodmen, and the local Masonic lodge. Working from these and the principles he found in the biblical story of Ruth the Gleaner, Slocum enlisted other Tuscola County leaders in the summer of 1894 to start Michigan's first fraternal benefit society for farmers.

To receive state certification, the Gleaner Society needed membership applications from at least 200 people eligible under its proposed bylaws. Enthusiastic farm families began

applying in August. On Sept. 20, Gleaner charter officers filed Articles of Incorporation and noted they had 220 applicants. Among the early applicants were George Gray and his wife, Edna. George's application was dated Aug. 28, 1894. It was for a \$250 policy (\$9,079 today adjusted for inflation), the largest amount the Society could offer before its membership increased.

George Gray was 28 at the time. He had been born Jan. 20, 1866, in Manchester, Michigan. According to a 1938 feature, he “was a personal friend of Grant Slocum” as well as

Fred Orr, whose sons included Herbert (who became Gleaner Life's President in 1936) and Robert (a future Gleaner Treasurer). The Grays' membership was with Ellington Arbor, located a few miles northeast of Caro. Gray was not the first applicant but he was the first to be initiated at a meeting "held at George May's hall, ½ mile east of the Ellington store," the 1938 story noted. (It did not mention whether Edna "rode the goat.") Gleaner members originally were known as "Companions," a term that called to mind both the loyalty of Ruth in the Bible and the heroism of Alexander the Great's cavalry known by the same name. "This initiation gave Companion Gray the honor of being named the first Gleaner to be initiated, although naturally the first members were the charter officers."

The Grays later moved to Bay City, where they took out additional policies and lived for more than four decades. George became a painter and wallpaper hanger, and passed away in 1948 at age 82. Edna passed in 1955. The two Gleaner Society pioneers are buried together in Bay City's Oak Ridge Cemetery.



*George Gray posed for this picture in 1938, 44 years after being initiated as a member of the Gleaner Society.*

## Mirth and myth with the Gleaner goat

Life for farm families in the 1890s was difficult and dreary. A friendly get-together and wild stories were appreciated around a potbelly stove, and it didn't matter if the storytellers stretched facts into legends. So it was with "riding the Gleaner goat" as an initiation. More than a century ago, it served as an unofficial mascot for Gleaner members and a source of tall tales and fun.

The 1890s were the golden age of fraternal societies. It is estimated that four out of every 10 men belonged to at least one group and many belonged to several societies. Initiation ceremonies were common among the groups, and "riding the goat" was used by several including the Elks, Modern Woodmen of the World and others. Ed DeMoulin, a promoter of the Modern Woodmen, formed DeMoulin Bros. in 1892 to sell initiation contraptions including trick chairs that collapsed when a person sat on them and mechanical goats mounted on wheels.



*This cartoon appeared in the Gleaner Forum in 1900.*



Wooden goats on wheels were made by farmers or amusement companies. In several societies during the early 1900s, new members might be pulled around meeting rooms as part of a typical initiation. This goat was housed at Oakfield Museum in Greenville, Michigan. It is located within an old Gleaner hall used by Oakfield Center Arbor.



The men and women of each Gleaner arbor were free to choose if and how they initiated new members. Some had new members “ride the goat” while pulled around the room. The activity recalled the biblical journey by Ruth and Naomi from Moab back to Naomi’s hometown of Bethlehem. Arbors had fun embellishing results in *The Gleaner* magazine, such as this from Hudson Arbor (IN) in August of 1899: “We held our first meeting in the K. of P. [Knights of Pythias] hall, and you ought to have seen our goat prance around waiting for the candidate to put in an appearance. And when he did come in the person of Companion Conklin, who stands over six feet tall, is well proportioned and weighing, we should judge, over two hundred pounds you should have seen the goat begin to back up and shake his head. But he proved equal to the occasion as he made the trip from Moab to Bethlehem in good shape. This was a trial trip and all agreed that he was just the goat to keep.”

Some rides were rougher than others. In 1900, Sampson Arbor (MI), located at Colonville, reported, “Two of the candidates were a young married couple; the bride, having been initiated first, helped to make it interesting for her husband.”

Many arbors referred to mechanical goats as if they were real animals, but their fanciful tales were a mischievous wink at the truth. For example, Koylton Arbor (MI) related in the August 1895 edition of *The Gleaner* how members had a goat and “it was thought best to ‘de-horn’ him. The Chief Gleaner [President] grabbed a saw and other officers — including Inner Guard, Outer Guard, Conductor and Secretary — each grabbed a different part of the goat to hold.” It related how “with one bound,” the goat knocked down the officers “and the Conductor went sailing through the window on the goat’s back. A search was made for the Conductor, but he could not be found in the darkness. On the following day, however, he was found in a swamp below Clifford, Mich.” — nearly two miles away. “Things are once more in order in Koylton Arbor, but strangers must take the goat as he is, as no more attempts will be made to de-horn him.”

Since they were responsible to protect each other’s families with life and disability insurance, members’ rowdy reports may have been greatly exaggerated.

The September 1901 *Monthly Gleaner* published a humorous poem about a farmer recovering from his initiation. It included this:

*“... We leave the big piano shut  
And do not strike a note;  
The doctor’s been here seven times  
Since father rode the Gleaner goat.*

*“He joined the lodge a week ago —  
Got in at 4 a.m.*

*And 16 brethren brought him home  
Though he says that he brought them.*

*His wrist was sprained, and one big rip*

*Had rent his Sunday coat —*

*There must have been a lively time  
When father rode the Gleaner goat. ...*

*“He has a gorgeous uniform,  
All gold and red and blue,  
A hat with plumes and yellow braid,  
And golden badges, too.*

*But somehow, when we mention it,  
He wears a look so grim,*

*We wonder if he rode the Gleaner goat —*

*Or if the Gleaner goat rode him!”*

A cartoon goat appeared throughout the first few decades of the Society including in 1908 when it became the symbol of the monthly news column called “The Diary of the Gleaner Goat” about arbor activities. Another Gleaner Goat cartoon appeared in the 25th anniversary edition of *The Gleaner*.

Yet both America and the Gleaner Society were rapidly changing. By the 1920s, automobiles were taking rural residents far beyond their hometowns, and radios were bringing the world into their living rooms. As modernization accelerated, initiation ceremonies and other rituals became viewed as old-fashioned. The Gleaner Society expanded to include city residents and arbors focused more on providing strong life insurance solutions and other benefits. Recreation shifted to dances, picnics, and games like bingo and dartball.

The old mechanical goats are now found only in museums. One of these is the Oakfield Museum in Greenville, Michigan, which is located inside the historic Gleaner hall once used by Oakfield Center Arbor. However, the laughter of neighbors “riding the goat” still echoes in the good times enjoyed today as Gleaner arbors volunteer and celebrate together.



*A goat representing the Gleaner organization was shown in this 1919 cartoon protecting farmers by chasing away “peanut politicians” and commodity speculators. It helped mark the Society’s 25th anniversary.*

# Arbors in Action

Whether it was taking children to the zoo, teaching classes, hosting bingo parties at nursing homes, celebrating Arbor Day, or organizing Easter Egg hunts, Gleaner arbors were busy all spring supporting their communities. Here are a few examples:



**Alma Arbor (MI)** hosted a teddy bear tea and hot chocolate event April 20. It featured activities for children as well as adults. “We had a super fun time hosting our first ever teddy bear tea last Saturday,” the arbor reported. “It was a fun time playing tea-themed games, drinking delicious tea, having tasty tea snacks, and the kids got to enjoy a fun ‘cupcake walk’ and coloring pages. We’re thankful for all who came out and hope fun was had by everyone.”



**Capital Arbor (MI)** sponsored a beading class to help provide stretch bracelets being used as gifts for an upcoming missionary trip to Zimbabwe. Barb Murray of the Bead Boutique taught 35 ladies from ages 7 to 80 and older. Tables consisted of two to eight people. Arbor member Alexis Riley, age 12, was an assistant teacher. A table with Gleaner giveaways and info was set up, along with refreshments served by arbor men. Canned goods also were collected for the church's God Box food pantry.



**Caro Arbor (MI)** celebrated Earth Day with a two-step activity: wrapping trees, and then delivering them to third graders at Schall Elementary School. Arbor members first wrapped up 125 trees on April 13. They then delivered them with instructions for planting and a presentation about Earth Day and Arbor Day. Children were given a chance to send a photo of themselves planting the trees and receive a gift card from Dairy Queen.



**Glen Arbor (MI)** honored three Community Volunteer Recognition (CVR) recipients April 9: Ava Smith, a student at Flushing Schools who is active in 4-H and with the arbor; Bryan Boyse, active with Bethany United Methodist Church and with the arbor; and Corey Trickey, a 4-H and arbor volunteer. Dinner and dessert were served, and a \$1,500 donation was given to the Genessee County Fair.



**Grand Arbor (MI)** and guests enjoyed The John Ball Park Zoo Lantern Festival. The Lantern Festival featured handcrafted Asian Lantern displays that illuminated the zoo and told interesting stories of wildlife and Asian culture. It also features beautiful Asian music, and is truly breathtaking. Proceeds support conservation of wildlife and wild places.



**Greater Flint Arbor (MI)** gathered at Swank Home Assisted Living for the arbor's annual Valentine Day party Feb. 14. The arbor hired Daniel Bryson to entertain, and he played the piano, the accordion, and sang. Valentine cards were created by kindergarten students at Weston Elementary School. Floral arrangements were delivered to add to the beauty of the day. Boxes of chocolates, candy treat bags (including Gleaner lip balm), and silk roses were given to each resident and staff member. Arbor members found themselves singing along, clapping their hands, and some residents got up to dance with a staff member. After the event, the arbor held its meeting in Swank Home's community room.



**Harmony Arbor (MI)** hosted guests from R.I.S.E. for dinner. R.I.S.E. works with abused individuals mostly in the three counties of Isabella, Gratiot and Clare, serving them until they can operate independently. The arbor presented a tote filled with supplies and a check for \$250.

*St. Louis MI Gleaner Harmony Arbor #273 member Anna Sobanski presents donations to R.I.S.E. Advocacy, Inc. Lakota Stevenson and Kayla Schmitz with Harmony Vice President Millie Barclay at the Feb. 19 meeting.*



**Homer Twp. Oak Arbor (IL)** collected and distributed We Care Packages to help at-risk and low-income students and classrooms with essential items. These included body wash, deodorant, health items, as well as mid-year pencil cases, markers, and supplies. Teachers at the Fairmont School District received supplies for their classroom use, too. Arbor members had discovered the needs in discussions with teachers and school professionals. Arbor members shopped and packed the items and delivered March 5.



**Ithaca Arbor (MI)** went to Rosewood Nursing Home to play bingo with the residents. A prize was given for every correct bingo. Prizes included puzzles, puzzle books, snacks, and other items. A small vase with flowers was given to each player for their room, and members were asked to come back again.



**Miami Valley Arbor (OH)** fed the Northmont Middle School staff during their in-service day Feb. 15. About 60 staff members came in and ate Subway sandwiches, cookies and chips the arbor purchased. Arbor Vice President Mack Cole gave a short speech about Gleaner and what arbor members do, and several teachers came up afterward to provide further ideas for helping the community. The arbor also learned valuable tips such as having teachers sign in before they receive their food rather than afterward.



**Mid Michigan Arbor (MI)** staged many projects for the quarter, including a dance the arbor put together for local Division of Aging members at the Riverside Activity Center on March 21. The event began at 10 a.m. with refreshments, followed by music, dancing and socializing. At noon, after the dance finished, the arbor furnished lunch for everyone.



**North Baltimore Arbor (OH)** heard “Bingo!” “Bingo!” “Bingo!” as members hosted their annual bingo event at Brian Hill Health Campus in North Baltimore. Craig Swope rolled the bingo cage and called the numbers as 19 residents marked their cards. Prizes ranged from small stuffed animals to candy, socks and boxes of tissues. The arbor has put on this event every year except during the COVID pandemic.



**Plank Road Arbor (MI)** provided and served an appreciation luncheon for Breckenridge teachers at their training in-service. The arbor purchased creamy potato soup, hamburger soup, salad bar items, rolls and three types of cookies from Cups, Cones and Que. The lunch was served to 60 guests. The arbor also worked with elementary school students and FFA to pot marigolds (pictured) as Mother’s Day presents for the students’ mothers and grandmothers.



**Riley Creek Arbor (OH)** delivered flowers to 140 local nursing home residents on April 11. Arbor members were able to get potted plants from a local nursery and, with the assistance of nursing home staff, made sure all 140 residents received a plant. Members were able to interact with residents and staff, and reported it brightened everyone's afternoon!



**Rivertown Arbor (MI)** took part in its annual St. Patrick's Day meeting and party March 15 at David's House in Wyoming. The arbor noted it added three new members. After the 12:30 p.m. business meeting, members went into party mode, treating residents to bead necklaces, water-based tattoos, crafts, a coin toss and St. Patrick's Bingo. Staff provided individually appropriate snacks, and there were games, followed by clean-up concluding by 3 p.m.



**Sulphur Springs Arbor (IL)** planted five trees April 20 in Coal City along with the Coal City FFA, 4-H, and city workers. President Mark Wills presented FFA and 4-H representatives with checks as their members were very helpful moving and planting the trees. Participants met afterward for a pizza lunch at Rachetti's in Coal City.



**Tecumseh Arbor (MI)** sponsored two ladies from MI Avian Experience as they brought an owl, a falcon and a bald eagle. They gave presentations at two schools: Herrick Park Intermediate Learning Center, with 180 students and 26 teachers/staff; followed by Patterson Intermediate Learning Center, with 175 students and 26 teachers/staff. The arbor provided both schools with Gleaner items and Hershey Kisses for the teachers, and mood pencils for the students.



**USA Arbor (MI)** donated funds and flashlights to the Cops and Bobbers program Feb. 19 in Sebawaing. The local police chief started this program last summer and had an amazing turnout, with over 200 kids fishing that day. The chief planned a winter fishing tournament with kids signing up and then having a 10-day window to catch and record their catches. The arbor donations went for prizes for different species of fish, by length and weight. Some of the prizes include fishing racks that attach to the back wheel of a bicycle so kids have a way to safely transport their fishing rods and gear.



**Zelie Arbor (PA)** brought dinner to the Harmony Fire District volunteer firefighters during their meeting night April 1. The meal was prepared by Arbor Chaplain Randy Herbe and his special needs culinary college students. Cookie trays and drinks also were ordered and provided to the firefighters.



# HEARING helps members *maintain activity*

## START HEARING

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Studies tie impaired hearing to medical issues such as dementia as well as social isolation. Gleaner Life partners with Start Hearing as a member benefit to help improve this quality-of-life issue.

“Blindness separates us from things but deafness separates us from people.”

Helen Keller

**B**eing unable to hear as well as we once did is quite common. It affects one in six adults and two-thirds of people over age 70. Still, hearing loss can be frustrating, isolating, and is linked to serious medical conditions including dementia.

Fortunately, hearing aids can be an effective treatment in many cases, and Gleaner Life has partnered with Start Hearing to help Gleaner members live more active lives. This is an important member benefit.

Many of us have trouble hearing voices clearly in a loud room, but the frustration grows when we struggle to hear conversations with our spouse, friends, or grandchildren in normal situations. Gleaner Life Medical Director Robyn Smith advises people to have their hearing checked if they:

- Have trouble hearing others when background noise is present.
- Often ask people to repeat themselves.
- Need to turn up the TV to hear it well.
- Frequently tell their partner they're "mumbling."

These problems can turn once-enjoyable times together into challenges, and prompt sufferers to socially withdraw. They may also affect younger people, often due to loud music at concerts or using certain devices (earbuds, headphones, etc.).

The consequences can worsen if left untreated. Recent studies link hearing loss to cognitive decline and dementia. Researchers at the Johns Hopkins School of Public Health have guided several studies on the topic including one published in 2023. It found that older adults with more severe hearing loss had a higher rate of dementia, but the dementia likelihood declined among people using hearing aids compared to people not wearing hearing aids.<sup>1</sup> Using a hearing aid was linked to a 32% lower rate of dementia among the 853 participants who had moderate/severe hearing loss, the report found. A similar report in 2011 found people with hearing loss suffered greater annual brain atrophy due to an "impoverished" auditory cortex.<sup>2</sup>

These effects are on top of other hearing-related problems such as increased falls due to acoustic signals' role in balance, environmental risks such as warnings and alarms, and diminished physical and mental health overall.

Gleaner Life members can help limit this by using their benefits with Start Hearing. The Society's partnership enables members to receive exclusive discounts on "best-in-class" hearing aid technology. The complimentary program also includes rechargeable hearing aids and products to help with tinnitus, a condition in which people hear ringing or buzzing sounds.

## Gleaner members and their families receive:

- Discounts up to 48% on today's latest technology
- 60-day risk-free trial period
- One year of free office visits (limit of six)
- Access to a nationwide network of more than 3,000 hearing professionals
- Rechargeable devices are available at no additional cost and include a 51-hour battery life.
- Non-Rechargeable devices include a three-year supply of free batteries.
- Free warranty plan, including repairs and loss and damage.
- Financing options available

**Gleaner members can use this benefit by contacting Start Hearing for more information or to schedule an appointment. Call 1-888-564-7115 or visit [www.starthearing.com/partners/gleaner](http://www.starthearing.com/partners/gleaner) to take the next step toward better hearing health.**

<sup>1</sup> <https://publichealth.jhu.edu/2023/new-study-links-hearing-loss-with-dementia-in-older-adults>  
<sup>2</sup> <https://www.sciencedaily.com/releases/2014/01/140122133423.htm>

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Gleaner's Just For Kids® life insurance plan provides more than life insurance coverage. It also provides a future of opportunities for your child or grandchild. For a one-time premium payment of \$125, you can provide \$10,000 of immediate term life insurance coverage with options for future financial security and stability.

Later in life, your child or grandchild can convert their Just For Kids® certificate to up to \$50,000 of permanent, cash-value life insurance, without underwriting. That means that if his or her health should change between learning the ABCs and solving for  $a+b=c$ , they will still be eligible for life insurance coverage that fits within their budget.

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# 50-YEAR MEMBERS

## Florida

**William F. McCombs**, *Ocala*

## Illinois

**Diane M. Polak**, *Orland Park*

## Michigan

**Chad B. Hanes**, *Petoskey*

**Toby Katz**, *Orchard Lake*

**Deborah Lee**, *Lansing*

**Carol Hanes Nason**, *Petoskey*

**Tamara Lynn Weeks**, *Lansing*

## Ohio

**Eugene H. McFarland**, *Kent*

**Kenneth Moser**, *Defiance*

**Peggy L. Naus**, *Rudolph*

## Texas

**Gary W. Holt**, *Boerne*

## Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden on **Page 12**.

# 75-YEAR MEMBERS

## Arizona

**Ann L. Swetish**, *Scottsdale*

## Florida

**Helen R. Horist**, *Bokeelia*

## Illinois

**Sharon P. Arbuckle**, *Grant Park*

**Larry R. Danforth**, *Pontiac*

**Carol Jean Pohl**, *Gardner*

**Roger Wm. Read**, *Champaign*

**Linda J. Soby**, *Gurnee*

## Indiana

**Dennis L. Sebasty**, *New Carlisle*

**Robert W. Smith**, *Franklin*

**Donald A. Wolff**, *Union Mills*

## Kansas

**Deana A. Hall**, *Learwood*

## Kentucky

**Verne T. Mitchell**, *Nicholasville*

## Michigan

**James Bellinger**, *Portland*

**Sharon Burgess**, *Marcellus*

**R.V. Champagne**, *Barton City*

**Victor B. Clark**, *Gaylord*

**Lois Jean Lafontzee**, *Ionia*

**Robert L. Larouche**, *Pinconning*

**Rita A. Leitz**, *East Tarwas*

**Lance B. Selkirk**, *Grand Rapids*

**Nancy K. Smoker**, *Vicksburg*

## Ohio

**Robert E. Croninger**, *McClure*

**Bradley McCurdy**, *Delaware*

**Elsie L. Newman**, *Bowling Green*

**Dorothy Kay Thomas**, *Cardington*

**Dennis W. Velliquette**, *Huron*

## Tennessee

**Dean E. Sanders**, *Chattanooga*

## Virginia

**Charles Keith Metz**, *Bassett*

# Korinne's Korner



"No matter how little money and how few possessions you own, having a dog makes you rich."

Louis Sabin

Our world seems to categorize time frames as "before and after COVID." And, I have to say, I also tend to do the same. During COVID, we lost our sweet long-haired dachshund Maxine. Until her last days, she had a great full life of 14 ½ years and as a result, we had a great life with her as well. Losing her left such a void in our lives. We were heartbroken, but both were committed to getting another long-haired dachshund — and the challenge began. Despite the many changes in all our lives during and after COVID years, one that soon became apparent to us was the deficit of AKC pure dog breeders. Even with referrals, Google, and Facebook groups, it was challenging.

We had our names on waiting lists all over the Midwest. Some dear friends came to visit us in the spring of 2022 and shared a breeder's website they were familiar with near their home in Columbus, Ohio, called [www.doodlesanddoxies.com](http://www.doodlesanddoxies.com). BINGO! We were introduced to an amazing breeder in Marion, Ohio, who we contacted. After completing a multi-page application, we were accepted and began the wait for the next litter with availability.

In August, we picked up our 3-pound, red, long-haired miniature dachshund female puppy. We couldn't have been happier. Kevin and I named her Grace because we all need God's grace, and it was certainly appropriate for the time in our lives. Her middle name is Kelly — my maiden name. So little 3-pound Grace Kelly Marti joined our household.

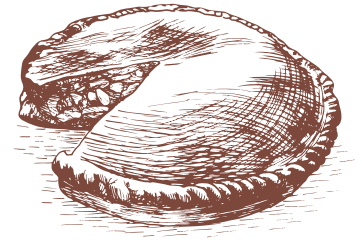
What a gift she's been to us — pure joy. I'm pretty sure some of our friends and neighbors thought we were nuts getting a new puppy at our age, but we would not change a thing. However, those same friends and neighbors now love to greet Grace on her daily walks as she brings many smiles. This saying pretty much sums up our feelings about dogs:

A lover will give you a kiss.  
A friend will give you a hug.  
But a dog will give you her heart.



Grace Kelly Marti

# "Korinne's Original" Chicken Pot Pie



Here's one of Kevin's current favorite recipes of mine. He likes it for leftovers, too, which is unusual for him!

Preheat oven to 350 degrees. Spray a pie pan.

Heat: 1 onion diced; 2 stalks celery, diced; 6-8 small carrots, grated in 2 T. olive oil. Add ½ t. salt and pepper; 1 garlic clove until soft, about 8-10 minutes.

Add: 1 C. chicken broth

1-2 C. chopped chicken breast (rotisserie is delicious)

1 C. frozen peas

Mix: 1/2 c. half and half, with 3 T. flour in a jar, shake, and gradually add to hot mixture until thickened to your desire.

Pour into pie pan. Cover with pie crust, crimp edges and vent with knife 4-5 times. Brush with egg white. I season with "Everything but the Bagel" seasoning on the crust.

Bake 35 minutes, checking so you don't overcook. Serve with mashed potatoes and you've got a nice meal.

Enjoy!

Fraternaly yours,

A handwritten signature in cursive script that reads "Korinne".

Korinne Marti, wife of Interim President and CEO Kevin Marti



# BENNY'S PAGE

## Hi, Kids!

Exploring grassy areas, parks and the wooded area behind my house are some of my favorite summertime activities. I like to see how many different animals I spy as well as how many plants I can identify. (I like rhyming, too!)

On one of my recent adventures, I heard a bird in the distance, but it flew away before I could get close enough to see it. That made me wish I had a pair of binoculars. Luckily, I was able to find all the supplies I needed right at home to make my own pair. (See the instructions below to make your own!)

I couldn't wait to get back outside and try them today. Unfortunately, when I woke up and looked out the window, I saw that it was a rainy day. That gave me an idea to make a jar for catching fireflies. I rummaged through the recycling bin and found an old plastic peanut butter jar. It was just what I needed to make my bug jar. You should make one, too! Just ask an adult to help drill or cut several small holes in the lid of the jar.

When the rain cleared up, I put the binoculars around my neck and grabbed my bug jar. I felt like a true explorer as I went outside to discover nature. I hope you enjoy walking through a local park or going for a hike with your family. Try making these cool and easy crafts to make your adventure more fun!

Take care!

**BENNY**

The Benevolent Lion

<sup>1</sup><https://www.pinterest.com/pin/88875792640993810/>

## Homemade binoculars<sup>1</sup>



### Start by gathering the materials:

- Construction paper
- Toilet paper tubes
- Single hole punch (or scissors)
- Piece of yarn
- Masking tape



Next, take your empty toilet paper rolls and connect them together with masking tape or connect them with a hot glue gun.

Time to decorate your binoculars! Cut your construction paper so you can wrap it around the toilet paper rolls but be sure to leave room so some of the tubes show at the top and bottom. Adhere the construction paper with tape.

Poke a small hole on the outside of each tube (the side of the binoculars). String your yarn or twine through the hole to create a lanyard for the binoculars.



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# Healthy 'exercise snacks'

Habits start slowly, so begin an activity habit with "exercise snacks." New studies show surprising benefits from a few bursts of daily exercise, even as brief as two minutes.\* Instead of long workouts, try a brisk 5-minute walk, climb the stairs, stand up and sit down 10 times, try 25 jumping jacks, or lift hand weights (or even heavy cans) at your desk. It all counts as healthy activity!

