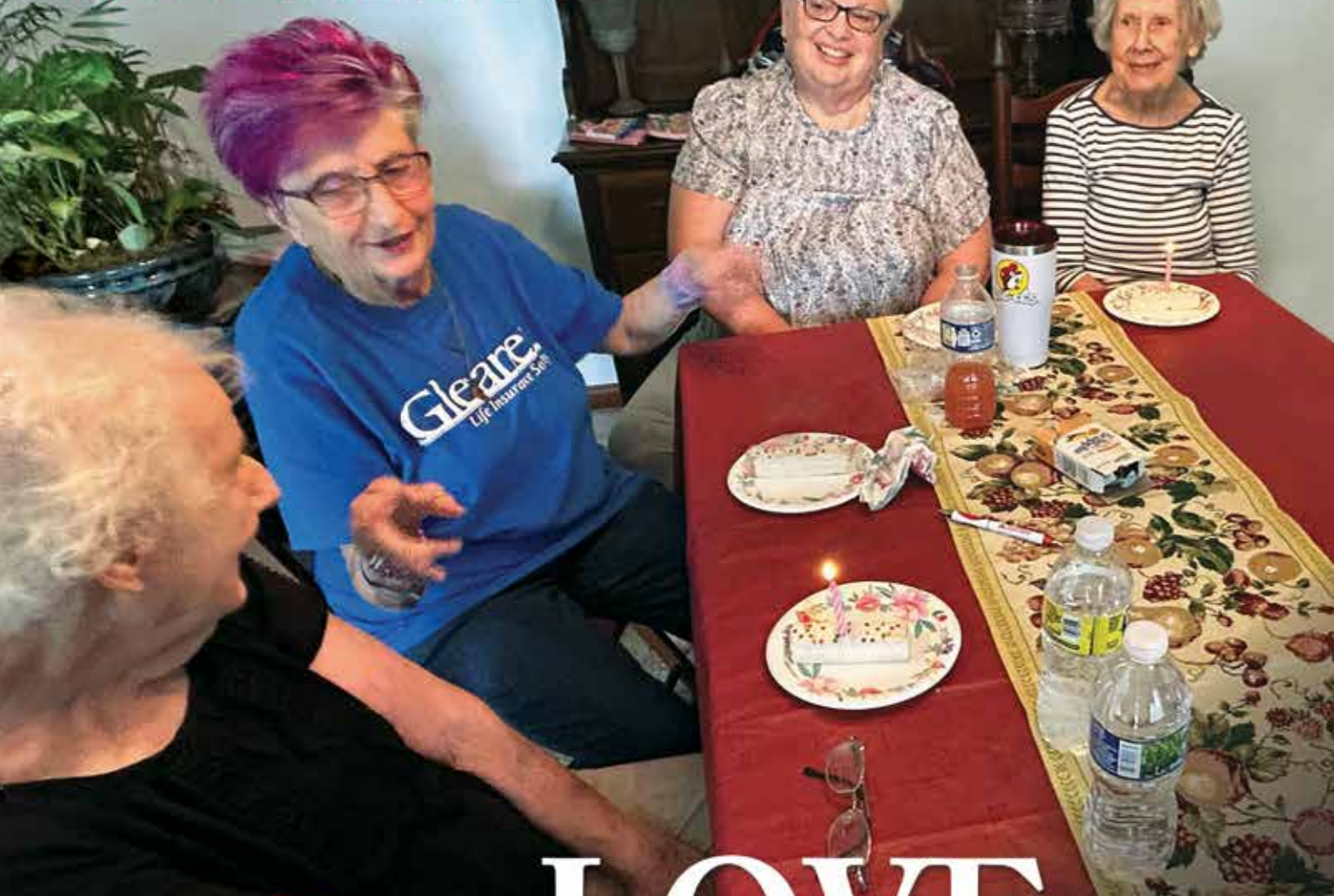


FORUM

MAGAZINE



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Putting principles into action **p. 14**

Gleaner
Life Insurance Society

Deborah Tiell:
Fraternal Agent
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Sue Kemble:
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Meet the
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Scholarship
recipients p. 8

PLAN YOUR NEXT GETAWAY WITH GLEANER'S

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Please note: Gleaner Life Insurance Society has the right to deny/cancel registrations due to the lack of at least one benefit member per registration. This is a benefit of belonging and members must have an active membership upon registration.



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Getting her start with door-to-door service, Ohio agent Deb Tiell has built a team that helps support their community.

5 **Sue Kemble: Fraternalist of the Year**

Empathy and support for people of all ages finds Sue Kemble working overtime, shouldering extra projects, and treating everyone like family.

6 **Courage to Love**

The divine law to love our neighbors as ourselves puts the Gleaner principles of "Protection, Benevolence and Fraternity" into action while testing our faith and courage.

8 **Meet the 2023 Gleaner scholarship recipients**

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28 **Cancer awareness**

October is Breast Cancer Awareness Month. Following tips to reduce your risk can also lower your chances of developing other types of cancer.



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 21 for the answer.



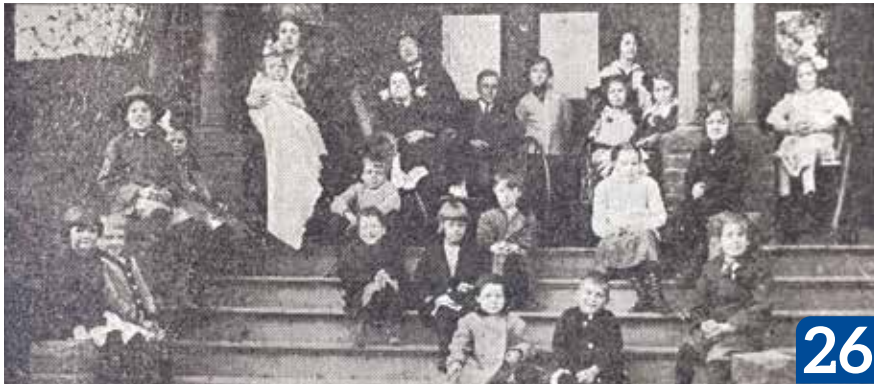
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On the cover: Center Township Arbor (IN) moved its July 23 meeting to Goshen, Indiana, to celebrate the 88th birthdays of twin sisters Roanne Prough, shown at far left, and Joanne Leonhard, at far right. Arbor members Cindy Streich in the Gleaner T-shirt, Barb Wills and others helped the arbor make it a special day for the sisters.

Forum Magazine is produced quarterly at Gleaner's Home Office by Dustin Everden, Mark Lenz, Sarah Symington and Julie Tison. For questions regarding this publication, please email forum@gleanerlife.org.

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Thoughts from the President

Dear valued Gleaner members:

I have been reflecting on the year 2023 as we enter the final quarter — it has been both a challenging and rewarding year.

I am happy to report that our hard work is paying off and our business plan for 2023 is producing positive results. The negative net income trend of 2021 and 2022 has been reversed and, at the end of the second quarter, our net income for the year is approximately \$4.5 million. Surplus, which demonstrates our strength and ability to meet financial obligations, has increased and is estimated at \$126 million. We can have confidence that Gleaner will remain financially strong for the long term, but I would be remiss if I didn't mention other areas we are targeting to maintain growth momentum.

In 2024, we will introduce our own private index for our annuity and universal life policies. The Gleaner Index will be unique to the marketplace because it will be “Biblically Responsible.” Gleaner is blazing a trail in product development on this front. We will be the only organization to offer a “Biblically Responsible Index” (BRI) absent of “sin” stocks (i.e., no abortion, alcohol, tobacco, etc.).

At the time of writing this letter, our Community Engagement Department is busy preparing the final touches for the 61st Biennial Convention Oct. 20-22 in Rosemont, Illinois. The Society exists to serve and protect you, our members, and I look forward to conducting the business of the Society and celebrating the many milestones Gleaner Life and our members have accomplished over the past two years.

We'll celebrate the achievements of our arbors and the numerous contributions you have all made in your own communities. In the meantime, you can read about our Fraternal Agent of the Year Deborah Tiell on Page 4, and our Fraternalist of the Year Sue Kemble on Page 5. These two members exemplify love and community service, and we thank them for their sacrifice, devotion and dedication.

In our summer issue, I mentioned the appointment of Jeff Price as our newest member of Gleaner Life's Board of Directors. Learn more about Jeff on Page 29 and join me in welcoming him.



This issue of *Forum* recognizes some of our younger members who received 2023 scholarships. The Gleaner Life Scholarship Foundation awarded 100 scholarships this year. Congratulations to all of our scholarship winners.

In other celebratory news, Gleaner recognized 49 agents at its annual Conference of Excellence in June (Page 16). Our agents are crucial in helping members achieve their financial goals, and we are fortunate to have so many qualified and caring agents.

As we look ahead to 2024 and beyond, I am thankful for your faithfulness and trust in Gleaner and look forward to many more years of growth and celebration. May you find joy in the upcoming holiday season.

Kind regards and fraternally,

A handwritten signature in black ink that reads "Anthony Clark". The signature is written in a cursive, flowing style.

Anthony Clark
President and CEO

Deborah Tiell: Team growth, one door at a time



Deborah Tiell and husband Ron Hershey

Deborah Tiell began her financial services career in 1995 by knocking on Ohio neighbors' doors to sell life insurance and annuities. Today, Tiell Financial Group is a 12-person team whose own door is open when Seneca County neighbors seek help — whether for financial solutions, fundraising, or arbor support.

That community involvement resulted in Tiell being named Gleaner Life Insurance Society's Fraternal Agent of the Year. In 2022, Tiell led all Gleaner Life agents in adding the most new members to the Society. In November, Tiell's agency helped establish the Bascom-based Faithfully Giving Arbor, with which Tiell serves as Chaplain. She is active in church and has found other innovative ways to help including:

- Cooking classes at a church-run community kitchen to teach basic skills and to train future cooks.
- A polar bear plunge each February raised \$150,000 over 10 years, giving local families fighting cancer \$5,000 apiece per year.
- Tiell used Gleaner's Give and Grow grants during COVID — when many charities lost their revenue — to provide a matching grant to assist a 12-step meeting facility, and worked with her granddaughter to purchase an electric bicycle for a homeless shelter for women and children.
- Faithfully Giving Arbor organized an Easter egg hunt and paper-shredding event for the community.

The Gleaner award was presented at June's Conference of Excellence. It came with a \$1,000 Gleaner donation to Tiell's charity of choice, the Children's Cancer Research Fund. "I give the glory to God," said Tiell, who is in her 13th year representing Gleaner Life. "It's definitely a whole team effort, you know, not glory to me."

The team's origin began with Tiell selling life insurance after babysitting for relatives in the life insurance industry "while they went on these fabulous trips," she recalled. "I love numbers and I've always done taxes and things like that, so I contacted them and said I wanted to work for them. They told me I couldn't do it because I was a woman. I said, 'Well, just let me try,' and they're like, 'OK but don't quit your day job. We'll let you do this in the evenings or weekends.' My first day I showed up and told them I had already quit my job because I was going to do this.

"My first three to four years, I just had all the kits of everything I sold in the trunk of my car so, when I'd go to the door and they were ready to buy a Medicare supplement, I could go back to my trunk and I'd have everything with me."

At the company she was with at the time, Tiell became the top agent in Ohio by her third year, and their top agent in the nation by her fifth year. Her success meant hiring her sister to handle paperwork and eventually opening an office with three employees.

Today's staff drives successful projects such as establishing the new arbor. Tiell said operations manager Sarah Whaley and other employees heard how to start one at the 2021 Gleaner convention, and made it a 2022 goal. "Everybody gets a \$500 bonus as long as we achieve our goals so as a team everybody really wanted to see that happen," Tiell said.



Fraternalist of the Year

Sue Kemble



Sue Kemble of Center Twp. Arbor (IN)

"You kind of become a family," Sue Kemble says of how Center Township Arbor (IN) helps its community. She could just as easily, however, be talking about anyone she comes across in the South Bend region.

Whether with young or old, friends or strangers, Sue models the fraternal spirit by treating everyone like family.

After she was named Gleaner Life's 2023 Fraternalist of the Year, it was no surprise that Sue chose to have the \$1,000 accompanying the award donated to Hope Ministries, a South Bend charity for homeless families. "They care about families," Sue said. "They're faith-based so they don't receive government funding."

Taking initiative and treating people like relatives has even applied at various times to Sue's full-time career as a pharmacy technician.

"Sue's job goes 'above and beyond' what she is called to do," Center Township Arbor President Cindy Streich noted. "Sue works very long, tedious hours at her job preparing drugs and pill packs for patients, many of whom are elderly, living at home alone, or living in a nursing home. Sue often makes calls to check upon them — even after she is 'done' working for the day."

"I used to have epilepsy as a child," Sue noted, "and God healed me of that when I was about 9 years old." Experiencing that made her want to help others. "Especially people with disabilities. I have a patient with epilepsy and my heart grieves for that person because I know what they're going through and the struggles they're having."

Her childhood also involved Gleaner meetings and activities for youth. Sue's father, Charles Schafer, served as Supreme Chief Gleaner in the 1990s. "He and (President) Frank Dick would joke a lot. They had a close relationship," Sue said. Her mother, Dorothy, still enjoys arbor meetings. In her turn, Sue has served several terms as Secretary/Treasurer of Center Township Arbor sandwiched around years as President. She also completed the cycle of officer positions twice for the Indiana Association, has served on Gleaner's Nominating Committee, and on its Law Committee.

For more than 35 years, Sue has helped generations of youngsters as a 4-H leader. She volunteers as a judge and superintendent for different 4-H categories at the St. Joseph County 4-H Fair. She teaches knitting and foods, including a category called "creative cooking." "It's getting kids to have fun with cooking," Sue said. "They've gotten away from learning basic baking. That's something you've got to have in order to survive." Also, for the past decade, Sue has organized a kids' mini-tractor pull and pedal car pull. "My aunt and uncle did that and I took over," she explained.

At Lakeville United Methodist Church, Sue organizes the annual Turkey Dinner and serves at fellowship hour every Sunday, making sure there are plenty of refreshments. "It's interesting some weeks when you end up having a meeting every night," she added.

Many other residents of all ages experience family-like care through the arbor's various projects: painting fire hydrants with kids, the Random Acts of Kindness gift card giveaway around Valentine's Day, Easter egg hunts, food drives for schools, Christmas shopping for local families, planting trees at the fairgrounds, diaper and underwear drives to help homeless families, hosting a tea party, participating in the local Military Stand Down to honor and assist veterans, providing supplies to the local animal shelter, and supporting the annual "Stand By Me" Alzheimer's and Dementia Walk in South Bend.

"These events are way too numerous to list them all," Cindy added. "Sue has organized and/or chaired many events over the years. ... I could go on forever with all that Sue does to make our arbor such a great one!"



Sue Kemble, left, and Cindy Streich were pictured the day Sue was announced as the Fraternalist of the Year.

Courage to Love

Putting “protection, benevolence and fraternity” into action



“Do not waste time bothering whether you ‘love’ your neighbor; act as if you do, and you will presently come to love him.”
— C.S. Lewis

Love, everyone agrees, is the greatest of all virtues. So why do we see it reflected so little in American society?

Courage, according to author and theologian C.S. Lewis, is essential to exercise any virtue, especially love: “To love at all is to be vulnerable,” he pointed out in his book “The Four Loves.” “Love anything, and your heart will certainly be wrung and possibly be broken.” Yet he concludes the only way to avoid that pain is to lock up our heart, which is far worse. “It will not be broken; it will become unbreakable, impenetrable, irredeemable.”

Indeed, generations of Gleaners have overcome the fear of heartbreak and sacrifice — even guaranteed loss — by serving their neighbors faithfully. It takes courage and faith to step up and serve other people whom we neither feel qualified to help nor inclined to love. It reflects the courage of our convictions.

Cindy Streich of Center Township Arbor (IN) is easy to spot. The 70-year-old retired teacher sports purple hair and is frequently found helping someone else.

Cindy Streich was pictured with Ella Hunt, a girl who doctors gave only a few months to live. Cindy recently helped Ella celebrate her “145th month birthday.”



Oakwood Arbor (OH) partnered with Harvest Call Youth to cut and tie 27 blankets to donate to the Christian Aid Ministries.

"My mother taught me to put other people first. She always said to do as much for others as I possibly could and to put other people first," Cindy told the St. Joseph County edition of *Senior Life* in a story published in February. She hopes the story will inspire other people to reach out and find ways to help people in their own communities.

Cindy was born in South Bend, Indiana, and retired from South Bend Schools following a 37-year career. Since then, she estimates she has spent more than 20,000 hours volunteering.

"It's not the quantity of volunteering you do that's important," she was quoted as saying. "Every hour you help anybody is beneficial."

The range of people who have benefited from her assistance is impressive, including senior citizens in adult day services, church groups, non-religious and public service organizations. From serving as a guardian of a Vietnam veteran on an Honor Flight to Washington, D.C., to cradling babies in the St. Joseph Hospital maternity ward, Cindy has truly served people of all ages. In 2017, Cindy was honored with the Indiana Retired Teachers Association Clock Award. In 2020 she was a recipient of the Golden Hoosier Award and the Age of Excellence Award from REAL Services.

Ella Hunt is one such person who especially captured Cindy's attention. Cindy saw a news story about Ella, a child with spinal muscular atrophy Type 1. When she was a baby, doctors had given Ella only a few months to live. Now, every month, Cindy holds a birthday party for Ella, recently celebrating Ella's "145th month birthday." ("That's a lot of birthday parties," Cindy said.) The process helped Cindy learn procedures to help care for Ella. Along the way, Cindy — who never married and has no children — became like part of Ella's family.

With an "epidemic of loneliness and isolation" being declared May 2 by U.S. Surgeon General Dr. Vivek Murthy, the benefits of a "National Strategy to Advance Social Connection" gained mainstream attention. Even before the COVID-19 pandemic, one in two Americans reported loneliness. Experts have linked this to anxiety, depression, insomnia, pain, and the same lifespan reduction as smoking 14 cigarettes per day. Even in younger people, loneliness is tied to depression, substance abuse, sleep problems, immune changes, and inflammation.

Reaching out to others is an antidote to this epidemic. The Gleaner Society's first arbors were founded in 1894 in part to connect rural residents who — in those days before telephones, cars or paved roads — faced lonely and isolated lives on farms. Arbors remain a wonderful way to provide social connection and to express love for others. These groups help to divide any fears and difficulties involved, while multiplying the joys of assisting others.

Some arbors find ways to include youth in the process. Oakwood Arbor (OH) partnered with Harvest Call youth at the Junction Apostolic Church to create blankets for people in need. The group cut and tied together 27 blankets, which were donated to Christian Aid Ministries. "Everyone had fun working together to create blankets knowing they were going to someone in need," the arbor reported. Their own time together was sweetened by cookies, ice cream and snacks that completed the project.

This is one way members live out the fraternal truth that "we are God's children" (Romans 8:16) and fulfill the command to "love your neighbor as yourself." Another Gleaner who passes along God's love through actions is Fraternalist of the Year Sue Kemble. For decades she has worked through her occupation, through 4-H, through family, and through her arbor to help others in her community.

"I care too much about people to not show them God's direction through my life, hopefully, that they can see what it's about," Sue said. "I always ask Him for the direction. When that door gets shut, something else opens."

Men have won fame by brave deeds performed on bloody battle-fields, by the subjugation of opposing forces and peoples, and by the obliteration of peaceful governments; but far nobler in the sight of a just God are those forces and associates which build up rather than destroy, which inculcate friendship, love, and truth, rather than enmity, hate and wrong.

From December 1894's Gleaner magazine, a comment on bravery used for building up love and friendship.

CONGRATULATIONS 2023 SCHOLARSHIP RECIPIENTS

A total of 100 students successfully applied for 2023 scholarships, and 2024 registration will open soon through the Gleaner Life Insurance Society Scholarship Foundation.

One of the most popular benefits available to Gleaner members are the scholarships presented annually by the Gleaner Life Insurance Society Scholarship Foundation. Judges reviewed all of the material submitted by applicants, and awarded an even 100 scholarships. Each of this year's scholarships was for \$2,500, meaning that the Scholarship Foundation provided a total of \$250,000 for this recent class of recipients.

It was the 44th consecutive year the Gleaner Scholarship Foundation has provided scholarships. During this period, a total of 3,172 scholarships for more than \$4 million has been awarded. It shows the recognition Gleaners have for continued education — ever since the very first Gleaner scholarship was given in 1897.

Scholarships are awarded on a competitive basis. There is no age restriction, and both traditional and nontraditional students are encouraged to apply. **Applications for 2024 scholarships will again be fully handled online, with the application window opening Dec. 1, 2023. Spread the word that benefit members will be able to apply at www.gleanerlife.org/scholarships.**

Special thanks to our generous scholarship donors:

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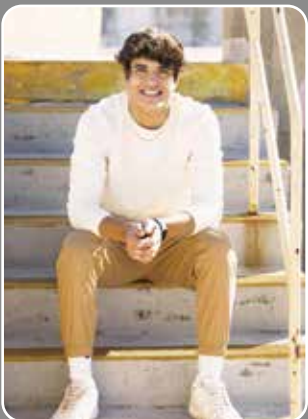
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Sophia Wiseman
Central Michigan University

Grace McMillen
Webster University

Top agents gather at *Conference of Excellence*



Agents, guests, and Gleaner Life officials gathered at the 2023 Conference of Excellence at Nemacolin Resort in western Pennsylvania.

Gleaner Life's 2023 Conference of Excellence proved to be an unusually rustic opportunity to honor a group of 49 unusually dedicated agents.

Located in the Laurel Highlands of western Pennsylvania, the Nemacolin Resort provided a remarkable setting for 2023's conference. Gleaner's independent agents come from a wide variety of backgrounds and regions, and they were able to grow from an equally diverse environment at the conference. In addition to workshops and time spent exchanging ideas, they were able to participate in some challenging activities. Examples included stream fishing, rafting, bicycling, golf, sporting clays and several games.

The annual conference recognizes Gleaner's independent agents not only for their sales accomplishments but also for their dedication in giving back to their communities. Independent agents serve their neighbors, often in challenging circumstances. They frequently advise multiple generations of the same family, and are free to recommend the solution that best fits each

person's particular situation. Gleaner is honored that so many recommend Gleaner Life, and that so many choose to volunteer with Gleaner. In many cases, agents play vital roles in local arbors. These arbors give their home communities additional support for charities, schools, projects, and much more.

The awards dinner recognized the past year's outstanding performers including Jerry Cvach, the overall top agent and No. 1 in providing annuity solutions. This year's runner-up in overall conference credits was Tara Gordon.

Michael Drayton was recognized as the leader in life insurance policies. Runner-up was Marty Regan Jr.

Finishing second behind Cvach in annuity production was Gary Sirak, who also was named the top new agent. Daniel Zeiger was honored for adding the most new members to the Society.

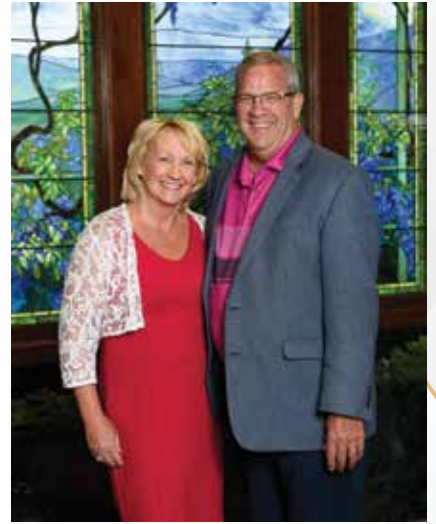
Finally, Debi Tiell received 2023's award as the Fraternal Agent of the Year. A separate story about Debi and her team's accomplishments can be found on Page 4.



Agent Jerry Cvach and Linda Cvach
Overall top agent, No. 1 in annuities



Demetria Drayton and Agent Michael Drayton
No. 1 in life insurance



Cheryl Zeiger and Agent Daniel Zeiger
Most new members added



Agent Marty Regan and Mary Regan
No. 2 in life insurance



Agent Gary Sirak and Linda Sirak
Top New Agent, No. 2 in annuities



Agent Debi Tiell
Fraternal Agent of the Year



Gary Sirak
Top New Agent, No. 2 in annuities signing copies of his book, "How to Retire and Not Die"



◀ *Rafting on the rapids*

Arbors in Action

Summer was warm in many ways as Gleaner arbors brightened their communities. Some led special projects such as fishing or a park splash pad for youngsters. Others assisted entire communities by planting trees, hosting concerts, offering free document shredding, or organizing benefit dinners. A few focused on special groups by honoring veterans, enjoying games and lunch with adults with special needs, or beautifying senior living centers. It was a season of loving courageously.



Adrian Arbor (MI) provided a hot dog lunch for each member of the HOPE Community Center, a nonprofit that supports Lenawee County adults who have disabilities as they pursue healthy, enriched lives. In addition to a full lunch for 45 members of the center plus five staff, the June 13 event featured fun activities, a gift backpack (pictured) filled with supplies, and a photo keepsake.



Alma Arbor (MI) hosted Alma’s Music in the Park on May 12 at Lumberjack and Rivermen’s Park, featuring the band Miranda and The M80s. The band noted on its Facebook page: “Thanks to family and friends and all the kids who had a blast dancing around! We don’t get to see the little ones too often!” The arbor matched a donation with \$1,000 to bring in the band, and also delivered a \$2,104 check during the evening for the VFW Veteran Relief Fund.



Bavarian Arbor (MI) collaborated April 29 with volunteers, dignitaries, and others to plant 32 trees. At the suggestion of L.J. Kehn, the arbor worked with ReLeaf Michigan, a non-profit tree organization, as well as the city of Frankenmuth and the Michigan Department of Natural Resources’ Urban and Community Forestry program. Several Gleaner families donated additional funding to help with the \$2,000 cost for trees. Despite rain, the project’s five dozen participants completed in a little over 1 ½ hours. Assisting were Boy Scouts, 4-H leaders and youth, local citizens, Frankenmuth city personnel, and others. Both Michigan state Sen. Kevin Daley and state Rep. Matthew Bierlein attended. “A great community service project that brought attention to Gleaner Insurance and Bavarian Arbor.”



Champion Arbor (MI) hosted a very successful CVR event with 91 people in attendance and three honorees. Examples of how the arbor helps the community were on display, and guests each received a Gleaner water bottle and hand sanitizer as thank you gifts. The arbor also announced its officers and two arbor members who received Gleaner college scholarships. Gleaner Assistant Vice President, Sales and Sales Support Larry Weichel gave a brief presentation about Gleaner Life, how to become a member, and how arbors work.

Chester Arbor (OH) had two big events.

It hosted a 4-H Fishing Clinic on May 7 at the Mt. Gilead State Park. Thirty 4-H members ages 15 and younger took part. Each received three in-depth lessons covering the anatomy of fish, rigging a pole, and fish habitat and bait.

Ohio Department of Natural Resources gave instruction. Then, on June 10, the arbor supported the Honor Flight at Home for veterans unable to fly to Washington, D.C. The event is open to any veteran from Ohio and is organized by Chester Arbor member Margie Saull. Gleaner members Jim Osborn and Bill Hershner were among the 16 veterans recognized. A special quilt, letters of appreciation and other gifts were presented. Margie already is planning next year's event.





Faithfully Giving Arbor (OH) hosted a community document shredding event June 17. Tiell Financial Group in Bascom, Ohio, provided its parking lot for the event. Each attendee received a voucher for free ice cream at local IC Treats-N-Things shop. An estimated 5,000 pounds of documents were shredded on site in real time.

Florida Arbor (OH) coordinated a symposium to educate the public about domestic violence. Five members were present along with 240 guests. The April 27 event was mainly geared toward the many different people who serve as first responders, and it provided education about strangulation because it frequently is overlooked. Training was conducted by the SART (Sexual Assault Response Team) Clinic of Northwest Ohio.

Good Deeds Arbor (OH) invited the public to the first Good Deeds Drive Through Dinner on April 18. The arbor worked with a chef who offered a choice of four family meals at a cost of \$22 each. Pre-orders were advertised on Facebook, community calendars, media, etc. Flyers/order forms were mailed to 30 churches. A total of 77 meals were ordered. Customers picked them up in to-go pans from Good Deeds members. With some extra donations, a total of \$2,240 was donated to the South Zanesville Food Pantry.



Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden on **Page 30**.



Hawthorne Arbor (IN) planted flowers and vegetable plants May 31 at the Cedar Creek health campus nursing home/assisted living facility. Plants were put into pots in four different areas so different sections of the nursing home could take care of them during the summer. Although none of the residents were able to assist, several watched and the activity director and an assistant helped the project. After the 1 ½-hour planting, the seven members and five guests enjoyed lunch at Dairy Queen.



Mid Michigan Arbor (MI) provided transportation and admission to the Saginaw Zoo for two first-grade school classes from Bangor Lincoln Elementary School. Each attendee also received a ride on the carousel. A total of 73 people took part. Many of the students had never been to a zoo before so the day was filled with excitement and giggles.

North Baltimore Arbor (OH) provided food and assistance to the North Baltimore Klassy Kids 4-H club at its May 20 meeting. The children made suncatchers and refrigerator magnets for “senior smiles,” a home-delivery meal program provided through the Wood County Committee on Aging. The May 20 event had eight members and 23 guests.



Huron Shores Arbor (MI) celebrated opening day of the Croswell Splash Pad in River Bend Park on June 3. Magician and balloon artist Jason Abbott entertained families, and music played while children enjoyed the splash pad and bubble machine. Hot dogs, chips, juice boxes, and candy were served by the arbor members and volunteers to about 100 guests attending.



Oakwood Arbor (OH)

was busy as it cleaned up the Post Office flower bed, put out flags in several cemeteries, assisted third graders with Memorial Day activities, donated to several groups including the Paulding County Fair for maintenance and display of the Gleaner bench, and held a second roadside trash pickup.



Sulphur Springs Arbor (IL)

overcame rainy and chilly weather April 29 to plant seven trees in three Coal City parks. Eight members were joined by guests including 12 FFA and 4-H youth, eight adult guests and two city workers. After the project, participants enjoyed pizza at Rachetti's. Mark Wills talked about Gleaner and Arbor Day, followed by a 20-question session for the kids with a dollar given to each one with the correct answer. A total of \$1,000 was spent on trees, donations to FFA, 4-H and city parks, and lunch for the community project.

Portage Center Arbor (OH)

sponsored the second annual community electronics recycling event June 15 in conjunction with AIM Recycling. A total of 1,972 pounds of electronics was collected including TVs, printers, computers, projectors, etc. Arbor members handed out various Gleaner promotional items as well as bottles of water and informational Gleaner brochures. It drew a steady stream of contributors, and a third annual event is already scheduled for 2024.

White Pine Arbor (MI)

hosted murder mystery author Tobin Buhk, who gave a well-received presentation on June 15. Buhk specializes in historical accounts of murders tied to Michigan including "Cold Case Michigan," "The Lonely Hearts Killers," "Wicked Women of Detroit," "Michigan's Strychnine Saint" and others. He had books for sale and gave autographs.

welcome

NEW ARBORS



Miami Valley Arbor (OH), located in Dayton, Ohio, became the Society's newest arbor in May. Agents from Asset Management Systems Inc. helped establish it. Arbor officers include President Jay McClellan, Vice President Mack Cole, Secretary/Treasurer Braylan Black, Chaplain Therese Leo, and Reporter Eddie Starnes.



Eagle Arbor (PA) has been serving since March in and around Julian, Pennsylvania. Agent Joseph Guenot is the arbor President. Other officers include Vice President Robert Rodkey, Secretary Heidi Hoffman, Treasurer Don Clontz, Chaplain Terry Watson, and Reporter Cameron Fye.



Calling past *Gleaner scholarship winners*



Every year Gleaner Life proudly awards scholarships to help members further their education. These scholarships are a great way to recognize and reward members for their hard work and commitment to their education and to their communities. We don't want that celebration to end. We're interested in how you're impacting your community after finishing your education.

We're looking for updates on past Gleaner Life Insurance Society Scholarship Foundation scholarship recipients. Would you consider filling out a brief survey to help us?

Visit www.gleanerlife.org/pastwinner to get started.

As a small thank-you, Gleaner Life will make a donation to Feeding America.

GLEANER HISTORY: THANKSGIVING VEGETABLE SHOWER

Providing poor children food for Thanksgiving 1914 turned into an unexpected outpouring of love.

Helping neighbors in need has always been a Gleaner priority. After the Home Office moved to Detroit in 1909 and the Society grew, it became a goal to aid that city's children. Gleaner began the Fresh Air Society in 1909 to give summertime with members in the countryside to some of Detroit's sweltering youngsters. As Thanksgiving approached in 1914, Gleaner founder Grant Slocum added a call-out to Society farmers to help feed children at a Detroit hospital school. The Van Leuven Browne Hospital School for Crippled Children was founded in 1907 by Blanche Van Leuven Browne, who had suffered childhood paralysis from polio. Browne sought to educate children as well as to treat them. Gleaner offered to pay freight for all food sent by readers.



Helping the Van Leuven Browne Hospital for children with physical disabilities was the goal of the 1914 food project, but the generous response by Gleaner members benefited far more children in many other facilities.

"Truck-load after truck-load of potatoes, apples, beets, cabbages, turnips, pumpkins, squashes, and even nuts and creamery butter were hauled to the school until the cellars were filled to overflowing and the stream was turned to other worthy charities where it was thankfully received," *The Gleaner* reported Dec. 1, 1914, about the delivery to the children. "No reader who responded could but have felt gratified ... Children clapped their hands with glee and held celebrations in the evening as if it were a visit from old Kris Kringle himself."



This horse-drawn "five-ton truck load" had one of the deliveries. It was pictured outside the Gleaner Home Office at Woodward and Palmer Avenues.

Other groups were grateful for the overflow:

"It is impossible for me to express our gratitude to the members of the Gleaners for the munificent gift of vegetables and fruit which they have bestowed upon us," wrote Betsey L. Harris, superintendent of the Children's Free Hospital. "As our work is entirely charitable and we are dependent upon donations for the support of this institution, you may understand how such a gift is appreciated by us."

"If you could know of the joy you have given to everyone," wrote Carrie N. Hall of the Protestant Orphan Asylum of Detroit, "I think you would feel amply repaid for all your work in connection with it."

"We have received in two installments 26 bags and 8 barrels of vegetable produce, which we do appreciate very much indeed," wrote Helen Page Bates of the Franklin Street Settlement. "We are distributing it among the poorest of our day nursery mothers and of our kindergarten families and those families applying to our free clinic that are burdened both by sickness and poverty."

Gleaner arbors continue meeting peoples' needs in our communities. We never know when efforts might be multiplied and — like fishes and loaves — produce leftovers, giving more people reason to give thanks.



Make the most of your RMDs

You've spent most of your life saving for your retirement. At some point, most of us reach the age where we must make Required Minimum Distribution (RMD) annual withdrawals. An RMD is the amount you must begin withdrawing from your IRA or other qualified account. For people born between 1951-1959, RMDs usually must start at age 73.

Most retirement funds are tax deferred, fully taxable at withdrawal and subject to RMDs. An exception is the Roth IRA, an individual retirement account that offers tax deferred growth and tax-free withdrawals in retirement and is not subjected to RMDs. You will want to consider how to use your RMD wisely. You will have plenty of options:

- **Use your RMDs to pay for living expenses.** This can make sense especially if you're retired. Although RMDs are usually taxed as ordinary income, it's often possible to avoid moving into a higher tax bracket.
- **Reinvest or save your RMDs.** Extra savings can reinforce your retirement goals. If you're still working, you may be able to roll an old account into one offered by your current employer. There also are special annuities that can avoid RMDs until age 85.
- **Provide additional security for your loved ones through life insurance using your RMDs.** The insurance death benefit could, for example, cover taxes your heirs would owe if they inherited part of your IRA or other qualified account.
- **Make a charitable donation with your RMDs.** There are many ways to do this, and the deduction from the gift could lower your taxes.

THE CHOICE IS YOURS, BUT WE'RE HERE TO HELP.

Talk to your agent or contact Gleaner Life Insurance Society
at 800.992.1894.

Breast Cancer Awareness in October and beyond

October is Breast Cancer Awareness Month. According to *breastcancer.org*, 2021 marks the year breast cancer became the most common cancer worldwide.

While there are no guarantees, there are a few things we can all do to decrease our risk of breast cancer and other diseases. The American Cancer Society makes three main recommendations:

1. Maintain a healthy weight.
2. Stay physically active.
3. Limit or avoid alcohol.

These practices are good for us, but they can seem overwhelming if we have a long way to go. Luckily, every step we take in the right direction makes a difference. It's not about perfection as much as building sustainable habits. Taking small steps we can stick with long term can help our mental and physical health.

Maintaining a Healthy Weight

Having a healthy BMI can also lower your risk of stroke, diabetes, high blood pressure, heart disease, and many other cancers.

Small step suggestions:

- Make one healthier swap each day. For example, eat oatmeal instead of sugary cereal, order a tall pumpkin spice latte instead of a grande. Every small step helps.
- Add one fruit or veggie to each meal. Have an orange for dessert or throw some berries on your yogurt. You might be surprised how quickly this habit becomes part of your routine.
- Throw in some spinach. Greens are nutrition powerhouses, and spinach is amazing because it can blend into almost anything. Add it to soups, stews, and smoothies for a disease-fighting boost.

Staying physically active

Regular exercise can help you with your weight loss or maintenance goals. It can also help you sleep better and reduce anxiety and depression symptoms. According to the Centers for Disease Control (CDC), physical activity can also reduce your risk for cardiovascular disease, type 2 diabetes, and several other cancers.

Small step suggestions:

- Find a physical activity you like. Experiment with what works for you. You're far more likely to stick to something you enjoy. Have fun experimenting with activities like biking, walking, YouTube workout videos, or dancing.

- Do some stretches when you wake up. This practice might inspire you to want to add on some more movement eventually. Even if not, stretching first thing in the morning has tremendous health benefits all on its own. According to Harvard Medical School, it can improve circulation and set the tone for a calm and relaxing day.
- Walk around the block. Walking is a great gateway exercise because all you need is you: no gyms or fancy equipment required. Start small and you may find yourself wanting to keep it going. Try listening to your favorite podcast or music as you go.

Limiting or avoiding alcohol

The CDC states that all types of alcohol are linked with cancer, specifically mouth and throat, voice box (larynx), esophagus, colon and rectum, liver, and breast cancers. Studies indicate the relative risk of breast cancer increases by about 7% for each alcoholic drink consumed per day.

Small step suggestions:

- Try having one less drink than you usually would. If you'd usually have two drinks at Friday Happy Hour, have one instead and swap the second for water.
- Leave it off the shopping list. If you don't have it, you won't drink it. This practice will train your brain that alcohol is meant for outings and celebrations. You'll savor it even more when you do have it.
- Experiment with mocktails. There are some delicious ones available these days, or you can create your own. Throw in some fruit and a pretty glass. You might find you don't miss the alcohol.

Choose small steps in each area that are right for you. Start with one area if that seems less overwhelming. The key is to start with a habit you know you can be successful maintaining.

These three practices can all work together to create the happiest, healthiest version of yourself. Limiting alcohol and being physically active can help you maintain a weight that's right for you. When your workouts are in full swing and you're feeling great, it may be easier to say no thanks to that nightcap at the end of the day.

October is a perfect time for us to start lowering our risk of breast cancer and other diseases. Let's keep helping and inspiring each other to do everything we can to make cancer awareness months obsolete.

Jeff Price joins Gleaner Board

Jeff Price is the newest member of Gleaner Life Insurance Society's Board of Directors, building upon a family legacy of Society leadership. Six decades ago, his grandfather sold Jeff's family his first policy before Jeff's first birthday. The family's work is notable:

- His mother, Kay, was the first female to serve with the Supreme Council as Guard, Conductor, Vice Chief Gleaner and finally Chief Gleaner (1994-95) in the Society's history.
- His father, Jim, was well known at Gleaner picnics for his horseshoe pitching prowess.
- His brother, Kirk, also served in the four Supreme Council positions (all except Chaplain) from 2000 to 2007.

Jeff Price continued the tradition as Chaplain, Vice Chief Gleaner and Chief Gleaner between 2011 and 2019. In addition, he has served numerous terms as President of West Lockport Arbor (IL) plus two terms leading the Illinois Association.

One of his favorite memories, however, came coaching youth baseball at a Home Office summer camp-out where a group of inner-city kids were invited. "Two of the boys were from rival gangs. They started out the baseball game throwing stones at each other," Jeff recalled. "By the end of the picnic dinner, they were actually getting along. Call it sappy but that's what I want to see."

Jeff has been married for 28 years to his wife, Sandy. She is the Illinois representative on the new Fraternal Committee, and they live in Shorewood, Illinois. His son, Phillip, is a Gleaner member as well.

Community fraternalism and forward-looking operations are primary objectives for Jeff. Operations has been one of his job focuses for the past decade and a half. Jeff was a fleet operations manager for Nicor (now Southern Company Gas), overseeing more than 4,500 vehicles across 13 states from 2008 to 2017. After managing transport terminal operations for one year, he became the director of fleet operations in 2021 for Joliet, the third-largest city in Illinois, with an annual budget exceeding \$7.5 million.

"If it has wheels and moves itself on wheels, I'm responsible for it," said Jeff, whose father was a diesel mechanic. "I can fix just about any car that's out there, but I worked my way up after many, many years of being a certified technician."

That progression went hand-in-hand with what became his second occupation: education. After receiving his Bachelor of Arts in physics with a minor in mathematics for computer science, Jeff earned an MBA from the University



Jeff Price

of St. Francis concentrating in Organizational Behavior and Structure. Jeff taught classes for more than 22 years as adjunct faculty at both Joliet Junior College (undergraduate mathematics courses) and the University of St. Francis (graduate and undergraduate business courses).

"That was where my first thoughts of becoming a Gleaner Board Member took root," said Jeff, who has served on several advisory boards as well as Gleaner's Fraternal, Law and Nominating Committees. He also was on Gleaner's first Fraternal Committee that helped create the ongoing Samaritan program instead of having a new program every two years. "Our group started the 1- and 2- and 3-star idea for the arbors and paying how much per point," he said.

"I'm very strong operationally in the day to day, but I also see the big picture beyond that, so I look toward the future and make decisions based on that," Jeff added. "The reason I wanted to be on the Board is to get stronger in fraternal activities and do good things in our communities. I want to see people get along, just like those two kids did."



Kay Price, right, was Jeff Price's mother and the first woman elected to the Supreme Arbor positions of Guard, Conductor, Vice Chief Gleaner and finally Chief Gleaner. She was pictured at the 1987 convention receiving a corsage from Sherry Nino.



Sharing with Sheryl

This is often the time of year when people start thinking about warm colors as the leaves change in autumn. It's also during this month that I notice an influx of athletes sporting pink to raise awareness of the most common cancer.

Perhaps that's why during October, I tend to be more mindful of breast cancer and the early warning signs. It's important to get regular checkups – not just for breast cancer, but for all cancers and diseases that can often be effectively treated when caught in the early stages.

Leading a healthy and active lifestyle can also help increase your odds of not getting cancer. One of my favorite activities is walking. It's a great time to take in nature and clear the mind.

I also try to eat a preventative diet that includes protein, plant-rich recipes, and fruit. There are many healthy recipes to choose from.

Prevention and early detection are two of the best ways to live a long and healthy life. So, when you see more people sporting pink this month, let it be your reminder to schedule your next checkup or mammogram.

I hope you enjoy this season and the holidays that follow. May you bask in the company of your loved ones and count your blessings.

Sincerely,

Sheryl Clark,
Wife of President and CEO Anthony Clark

MINISTRONE SOUP



Ingredients:

2 Tbsp olive oil
1 small onion, diced
1-2 celery stalks (large, 1 cup chopped)
1-2 medium carrots (1 cup, diced)
2 cloves garlic (minced)
1/8 tsp of red pepper flakes (optional)
2 tsp dried basil
1 tsp dried oregano
3/4 tsp dried thyme
28 ounces diced tomatoes
3 Tbsp tomato paste
1 bay leaf
1 vegetable or chicken broth (32 oz carton)
1 medium zucchini diced
15 ounce can black beans drained and rinsed
1-2 medium diced potatoes
1 cup chopped green beans
1/2 cup chopped cauliflower
1 tsp vinegar (adds great flavor)
Fresh parsley (finely chopped, for garnish)

*may add 1/2 cup mushrooms

*may add 1/4 cup small shell pasta

*broth if needed to cover vegetables

* may substitute the black beans for cannellini or northern

Instructions:

Heat 2 tablespoons olive oil in a large stock pot over medium-high heat.

Sauté the onions, carrots, and celery for about 4-5 minutes, until tender. Add in the garlic and stir for 1 more minute. Season with red pepper flakes (to your preferred heat level), and Italian seasoning.

Stir in the chicken or vegetable broth, crushed tomatoes, tomato paste, black beans, and bay leaves. Bring to a boil and reduce to a simmer (slight bubbling), stirring occasionally. Season if needed lightly with salt and pepper. Let simmer for about 10-15 minutes.

Stir in the zucchini, potatoes, green beans and cauliflower. Simmer another 5-10 minutes.

Remove bay leaves. Taste and adjust seasonings.

If you like, serve with freshly shredded parmesan cheese and/or whole grain crackers or crusty bread.

BENNY'S PAGE

Hi, Kids!

When the leaves begin to change color and fall, it makes me think of the holiday season that always follows. I don't know about you, but Thanksgiving is one of my favorite holidays. It's so fun to get together and share everything we're thankful for and, of course, eat lots of yummy food! What's your favorite dish? I love stuffing, and pumpkin pie with lots of whipped cream on top!

This time of year also makes me think of ways to show my friends and loved ones how thankful I am to have them in my life. How can you show your love to friends and loved ones? I have a fun and easy idea! Color a picture and write a brief message to someone special. This is sure to brighten anyone's day! You can even order a free copy of Benny's coloring book to start! Just ask your parent or guardian to visit www.gleanerlife.org/Benny and fill out a brief form. Then we'll mail you a Benny's coloring book you can use to thank people who mean a lot to you.

I hope you have a wonderful holiday season this year!

Take care!

BENNY

The Benevolent Lion





Arizona

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Florida

Elizabeth A. Bancroft, *Cocoa Beach*

James P. Bendkowski, *Sarasota*

Mary Jane Richardson, *Ocala*

Illinois

Linda C. Day, *Elgin*

Ronald G. Mueller, *Garden Prairie*

Michigan

Jolynn Calhoon Holsinger, *Sturgis*

Marieta V. Davis, *Montgomery*

Walter C. Frontera, *Shelby Township*

Dawn Ann Klooster, *Cedar Springs*

Patrick H. Nohel, *Merrill*

Linda E. Peterson, *Mt. Pleasant*

Kay L. Vestergaard, *Six Lakes*

Thomas C. Vestergaard, *Six Lakes*

Nebraska

Trudy Kay Abboud, *Omaha*

Ohio

Gregory Emahiser, *Liberty Center*

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