

FORUM

MAGAZINE



PURPOSE for a full life

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Life Insurance Society

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and more
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Candidates
for Board of
Directors p. 6

Time to apply
for Gleaner
scholarships p. 28



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Gleaner Life Term Solutions Plus form number ICC17-LGTERM (10-year guarantee) and ICC17-FGTERM (full guarantee) with state-specific variations.

Features

4 Family Days and more for 2024

A Florida lunch cruise, two Cedar Point parks, baseball games, and theater and dining highlight upcoming events.

6 Candidates for Board of Directors

Profiles of the 19 candidates who are seeking three seats in the upcoming election for Gleaner Life Board of Directors.

22 Purpose for a Full Life

Beginning 2024 by knowing your purpose can help add additional years to life as well as more fulfillment in living.

24 Gleaner history: Life 'back when'

Gleaner stories and photos look back a century to when the 1920s transformed American life.

28 Gleaner scholarship applications open

Students can apply now through Feb. 1 for 2024 scholarships through the Gleaner Scholarship Foundation.

Cover: Miami Valley Arbor (OH), a new arbor in the Dayton area, hosted its first community project with a coffee truck Aug. 31 at Broadway Elementary School in Tipp City. Miami Valley Arbor partnered with The Beehive Coffee Co. to give free coffee to teachers, faculty and parents. Pictured from left are arbor Vice President Mack Cole, Secretary/Treasurer Braylan Black, and President Jay McClellan.

Correction: The first name of Jerry Cvach's wife, Joanne Cvach, was incorrectly listed in a photo caption that appeared on Page 17 of winter's *Forum Magazine* in the "Top agents gather at Conference of Excellence" story.



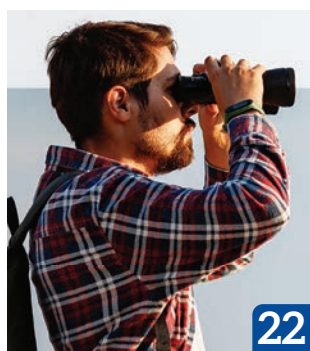
Do you enjoy searching for Gleaner's wheat stalk?

It's hidden in every issue of *Forum Magazine*. Having difficulty finding the wheat stalk in this issue? Look on Page 23 for the answer.



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

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Vice President, Communications and Engagement

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Linda Ruchmund, Supreme Vice Chief Gleaner

Fernando Rivera, Supreme Chaplain

Cheryl Jones, Supreme Conductor

Glen David Trabenkraut, Supreme Guard

National Headquarters

5200 West U.S. Highway 223

P.O. Box 1894

Adrian, Michigan 49221-7894

p 517.263.2244 or 800.992.1894

f 517.265.7745

www.gleanerlife.org

forum@gleanerlife.org

Hours

Monday - Friday:

8 a.m. - 4:45 p.m. EST

Thoughts from the President

Dear valued Gleaner members:

New Year's greetings to you and your families on behalf of everyone here at Gleaner Life Insurance Society's Home Office. Your Society observed a fiscally resurgent 2023, and we are well positioned for success in 2024 and beyond as we introduce our "biblically responsible" life and annuity products. On a sad note, we learned of the passing at age 81 of Ellsworth Stout, a former Gleaner Life President and CEO from 2008 to 2012. He helped guide the Society through the Great Recession and he will be missed.

As we plan or we make resolutions, we understand the importance of periodically reminding ourselves who we are. What is our purpose in life, and what type of fruit will our actions likely produce? Will we find ourselves one day filled with regret, or will we experience the fullness and joy of knowing we made a difference through love? In a world promoting instant gratification, being "thoughtful for the future" really does set Gleaner apart.

Keeping sight of the big picture also helps us navigate unexpected detours. Many of us were disappointed when our biennial convention and its scheduled election were canceled in October. Yet the challenge of soliciting new candidates, vetting 19 for the ballot, and informing our members on a tight schedule shows the resiliency of our Society. We think you'll agree when you read the profiles of the candidates starting on Page 6 in this edition of *Forum Magazine*.

Another reminder involves the Gleaner Life Insurance Society Scholarship Foundation's annual application timeline. Benefit members can still apply through Feb. 1 for a 2024 scholarship. Details can be found on Page 28, with examples of how Gleaner members used this to help realize their potential.

Enjoying fellowship and working with friends may seem like vanishing skills in America, but not in Gleaner Arbors! Take a look starting on Page 14 at some of the ways Arbors built up their communities in the second half of 2023 — and had fun while doing it. Whether helping community children visit the zoo, supporting first responders, stocking food pantries, or providing school supplies, our volunteers show lots of heart while working together.



We also are excited to share details about this year's Family Day and Gleaner Getaway events. Our summer events include Cedar Point in Sandusky, Ohio, plus baseball games at the Detroit Tigers' Comerica Park and the Chicago Cubs' Wrigley Field. Our October trip to the Grand Canyon in Arizona will enable some members to see one of the wonders of the world and share the beauty of the American West with family or a friend.

These activities are a few of the ways Gleaner members enjoy our blessings and share them with others. Doing that requires planning and direction, which involves knowing our identity and our purpose. Today's world dismisses the Bible, but centering our lives on Christ gives us meaning and organization. Protecting each other helps each of us share light and fellowship amid the world's uncertainty and aimlessness. It's amazing how principles like "protection," "fraternity," and "benevolence" are never culturally obsolete.

We wish you all the best in 2024, and I hope to meet more of you March 2 at the Shoreline Lunch Cruise in Fort Myers, Florida.

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



Family Days Activities for 2024

Forecast: fun and sun!



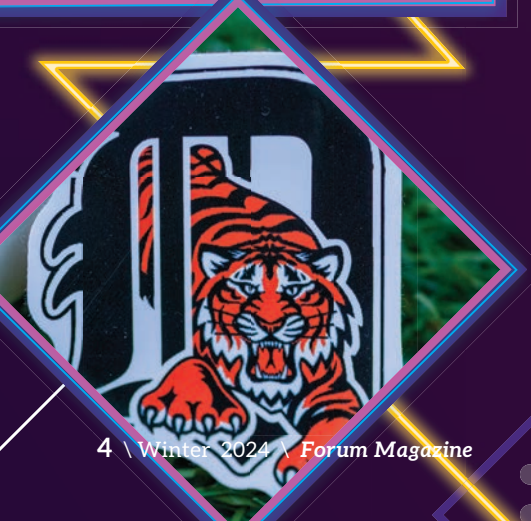
Sunny days and a special evening highlight Gleaner Life's 2024 Family Days events. The fun begins soon with a March 2 shoreline lunch cruise in Florida. It continues with favorites including Cedar Point and Major League Baseball games, and it wraps up with a new evening theater event this fall.



Gleaner coordinates Family Days so our members can enjoy regional recreation and fun in the fraternal spirit. Gleaner takes care of the planning and provides deeply discounted ticket rates. Members may purchase up to eight tickets to bring along family and friends.

Shoreline Lunch Cruise in Fort Myers, Florida:

While most of the country remains locked in winter, you could be enjoying this sunny activity on Florida's Gulf Coast. The Saturday, March 2, paddlewheel boat cruise provides a fun way to experience the coastal wildlife, scenic shores, and other highlights around historic Fort Myers. The three-deck boat includes two enclosed levels, a delicious lunch, music, and a cash bar. The excursion has a 10:30 a.m. boarding time, 11 a.m. sailing time, and returns to the dock at 3:30 p.m. Tickets are \$40 each. Registration ends Feb. 1, so don't wait.



Cedar Point in Sandusky, Ohio: After a one-year break, Gleaner is returning to the Cedar Point amusement park on Saturday, June 22. Each Gleaner ticket includes parking, admission to both the amusement park and Cedar Point Shores water park, plus a single meal deal. This is traditionally the most popular Gleaner event of summer. Enjoy a full day of fun at the fantastic price of just \$35 per ticket. Registration ends May 27.

Detroit Tigers with the Minnesota Twins

at Detroit: Big league baseball is back on the Gleaner calendar with this 6:30 p.m. game July 27 at Comerica Park in Detroit. Cheer as last season's two top teams in the American League Central Division compete on a Saturday evening downtown. Seats will be located in section 113 lower level. The ticket price is only \$30, and that includes a \$15 pre-loaded voucher for food and beverages. Registration ends June 24.

Chicago Cubs with the St. Louis Cardinals

at Chicago: This 1:20 p.m. game on Aug. 3 features the Chicago Cubs' National League Central Division rivals, the St. Louis Cardinals. It brings to mind great afternoon games of yesteryear at Wrigley Field, which has witnessed pennant race baseball since 1916. Seats are located in section 232 in right field. Tickets are \$55 each. They include a \$25 pre-loaded food voucher that can be used within the park. Registration ends July 1.

Blue Gate Theatre in Shipshewana, Indiana:

Located in Shipshewana, Indiana's Amish country, the Blue Gate Theatre is becoming renowned as one of the best family-friendly venues for shows and concerts in the Midwest. In addition to performances, the Blue Gate is well-known for its restaurant and bakery. Other attractions include its furniture shop and its buggy and carriage rides. This year's event and date will be selected after this edition of *Forum* is printed, with an eye toward a late-summer or fall event.

Register now!

As Gleaner Life, we know doing things together is not an afterthought. It's one of the joys of a full life. So, visit www.gleanerlife.org/familydays and start making your Family Day plans today.

Get away to Arizona, the Grand Canyon and more

Great Trains & Grand Canyons Getaway: If you've ever wanted to explore the Old West, get aboard this year's Great Trains & Grand Canyons Getaway in Arizona. Gleaner Life gives members annual opportunities to register for Getaway trips, and this one featuring one of the Seven Wonders of the World promises to be memorable. The six-day, five-night Gleaner Getaway starts Oct. 13, one of the best months to visit The Grand Canyon State.

The first day begins with arrival at the Phoenix Airport, followed by a deluxe motorcoach ride north to a picturesque hotel property in the Sedona area. This resort and retirement community is an artistic setting at the south end of vivid Oak Creek Canyon, often described as the Grand Canyon's little cousin. Sedona is the main attraction on the second day with trolley tours to the Chapel of the Holy Cross and Airport Mesa, visits to uptown Sedona and the Spanish-Mexican village of Tlaquepaque. Explore art and restaurants.

The Grand Canyon itself takes center stage on Day Three, beginning with a drive up through magnificent Oak Creek Canyon. Board the Grand Canyon Railway in Williams for a two-hour train trip to the South Rim of the Grand Canyon, sightseeing and lunch. Dinner is later in Flagstaff.

Day Four features the Montezuma Castle National Monument and its cliff ruins, followed by the old mining town of Jerome, and then a train trip on the Verde Canyon Railroad between two national forests. The fifth day is a leisure day in Sedona where travelers can enjoy the hotel's amenities, go shopping or sightseeing, play golf or take optional tours. A farewell chuckwagon dinner is planned at the Blazin' M Ranch. The Getaway Trip concludes on Day 6 with a stop in Old Town Scottsdale if time permits, and a return to the Phoenix Airport.

The cost is \$3,375 per person (double occupancy) and includes airfare from Detroit. Airfare from several other cities also is available. For additional details, visit www.gleanerlife.org/greattrains. Make your 2024 plans as awe-inspiring as nature's Grand Canyon!

Safari to Kalahari: Plans also are underway for this year's Safari to Kalahari. This year's event will mark 15 consecutive years of Gleaner fun at this popular Sandusky, Ohio, water resort. If you attended last November, you know how much fun and savings your family can enjoy. Mark your calendar for Nov. 1-3.



SPECIAL ELECTION

Meet the Board of Directors candidates

Due to the cancellation of the meeting of the Supreme Arbor previously scheduled for October 2023, Gleaner Life Insurance Society is holding a special election to fill three board seats. Only delegates registered and certified as 2023 Convention Delegates are eligible to vote in the Special Election. In the absence of a pre-identified alternate on the delegate election form by the arbor, no alterations or substitutions will be allowed.

To guarantee the full participation of every delegate in the voting process, we are introducing a mail-in ballot system. To streamline this procedure, we have partnered with Election Source, a reputable third-party vendor responsible for managing the mailing and counting of the ballots. Ballots will be mailed to voting delegates on February 22, 2024, and must be received by 1:00 p.m. (EDT) on April 8, 2024. The results will be announced no later than April 15, 2024, on Gleaner's website and published in the spring edition of *Forum Magazine*.

The following members have applied for three open seats and will appear on the ballot in the upcoming election. Full profiles of each candidate are available at www.gleanerlife.org/specialelection. Members may also request a Board Candidate Booklet by calling the Community Engagement Department at 800.992.1894, ext. 3508.



Donna K. Baker

About: Resident of Clayton, Michigan, with her husband of 32 years, Kim. **Job title:** CPA and Professor of Accounting at Adrian College. **Skills and expertise:** CPA with strong financial analytical skills. **Business experience:** Donna Baker & Associates CPA's – Managing Partner of the largest CPA firm in Lenawee County. Personally launched Workforce Pay Hub, a cloud-based workforce solutions company. Sossego (Brazilian furniture company). Business consulting to 100-plus businesses. **Leadership experience:** 1) Siena Heights University, Chair of Accounting Department (1995-2017); 2) Adrian College, Chair of MS in Accountancy Program (2017-present); 3) Donna Baker & Associates, Managing Partner (2007-current). **Top three personal attributes:** 1) Strong work ethic that focuses on honesty and integrity. "I was raised on a dairy farm and learned the rewards of hard work, the value of dedication and determination and the importance of always being honest and ethical." 2) Team member with a cooperative spirit. 3) Commitment to community. **Board experience:** Gleaner Board of Directors and Audit Committee member (2016-2023), Chair of Gleaner Audit Committee (2019-2023); IRS Advisory Committee (2011-2014); Lenawee Christian Schools, School Board Treasurer; Bank Michigan Board Member and Member of Audit Committee and Loan Committee; Dover Township Treasurer. **Strategic Experience:** "I have planned, developed, launched and continue to guide four successful businesses." "I developed, implemented and promoted the MS in Accountancy program at Adrian College. The program is nationally ranked and #2 in the State of Michigan for CPA pass rates." **Volunteerism:** Active member of Adrian Arbor. Has taught agricultural education ("Ag in the Classroom") etc.



Mei Ying Cooper

About: Resident of Fairview Park, Ohio, with husband, Ken. **Job title:** Homemaker. **Business experience:** "I have often accompanied my husband, an insurance broker, to sales presentations (family sales), group presentations, and as a result I have come to learn about the insurance industry from an agent's perspective. (Also as a) Sales Consultant at a duty-free shop in Auckland, New Zealand." **Skills and expertise:** "1) I have raised two children to adulthood. They have always maintained full-time employment. I have been able to be a good grandparent to my grandchildren even though they live in New Zealand. ... 2) I have lived in four countries, Hong Kong, Holland, New Zealand and for the last 17 years in the United States. This has given me an appreciation of different cultures and a sensitivity to people who may be experiencing changes in their life. 3) In addition to English, I speak Cantonese, Mandarin and Shanghai. I will bring diversity to the board." **Top three personal attributes:** "1) Good listener; 2) Common sense; 3) Adapts to change." **Board experience:** None. **Strategic Experience:** "I have managed moving households over three continents while raising a family and adapting to several cultures." **Volunteerism:** Working at food banks. Organized a project to make a dying mother's last Christmas with her children one with presents for all. **Other information:** "I believe in helping one's neighbors and maintaining a strong family. I also believe that life insurance is a key to maintaining a strong and stable family."



Kevin R. Evans

About: Resident of Edison, Ohio. **Job title:** Retired from Farmers New World Life Insurance Company. **Business experience:** 1) Worked for Ohio State Life Insurance Company, Investors Guaranty Life Insurance Company and Farmers New World Life Insurance Company. 2) Financial — Treasurer for several groups and budgeting with others, including Budget Committee Chairperson for the Ohio State Grange. 3) Sole proprietorship — "I owned and operated a pizza shop and catering business and understand handling all aspects of a business from hiring a lawyer and bookkeeper to handling specific duties so you can focus on your business." **Skills and expertise:** 1) Life insurance. ("During my 36-year career in the life insurance industry I had the opportunity to work in many functions including Office Services, Procedures, New Business, Policy Services and Marketing.") 2) Global view for success. 3) Good communication skills. **Top three personal attributes:** 1) Working well with others; 2) Organizational skills; 3) Making sure all employees feel appreciated, respected and heard. **Board experience:** Executive Committee board of the Ohio State Grange, a fraternal organization that I have been a member of since I was 15 years old. 2) Morrow County Historical Society board for many years, member since 1981. **Strategic Experience:** With Farmers Insurance, annual planning for strategic milestones, budgeting, and implementation strategies. In addition, planning for the Morrow County Historical Society, which receives no outside financial support. **Volunteerism:** 1) Church treasurer for 28 years; 2) VP for the Morrow County Historical Society; 3) Chester Arbor President.



Bethany J. Figg

About: Resident of Bridgeport, Michigan, with her husband of 20 years, Brent, two teenage sons and two dogs. **Job title:** Director of Medical Education, Central Michigan University. **Business experience:** Risk Management and Compliance overseeing accreditation. Financial management and investments with budgets. "Managing fund distribution and budget development provides valuable skills." Small business experience owning rental properties. **Skills and expertise:** Governance and compliance expertise; planning and innovation; financial management and resource allocation. **Top three personal attributes:** Strategic vision and innovation. Financial acumen and resource management: "My experience in managing budgets, financial oversight, and involvement in the financial aspects of programs highlights my financial acumen and resource management skills." Leadership and community engagement through Leadership Saginaw County with the Saginaw Chamber of Commerce, and within the Academy of Health Information Professionals. **Board experience:** President-elect of the Michigan Association for Medical Education (MAME): "I understand the importance of strong leadership, ethical governance, and effective collaboration in board-level decision-making."; Treasurer on Bridgeport Public Library Board of Directors; Associate Director on Board of Directors of Team One Credit Union (51,631 members, assets of \$738 million). **Strategic experience:** "I have experience in developing and administering Graduate Medical Education (GME) policies, budgets, and educational strategies to support an effective clinical learning environment." **Volunteerism:** Organized and conducted a "Stop the Bleed" training program for 92 students and 7 teachers at Bridgeport Baptist Academy in 2023; Professional Business Day with students; COVID-19 vaccine clinic registration volunteer.



Terry L. Garner - Incumbent

About: Resident of South Bend, Indiana. **Job title:** Retired business owner and La Porte County Councilman. **Business:** "As a La Porte County Councilman elected for 20 years, I oversaw the \$60 million budget for the county. I had a fiduciary duty to keep the county within its taxing base. While overseeing all the departments in the county for the year, I also had my own businesses where I had my own employees and dealt with my companies' finances for 25 years. I also oversaw Hanna Township fire departments and general fund as Trustee / Assessor as an elected official for 20 years prior to the Council." **Skills and expertise:** 1) Leadership/decision-making skills. 2) Wisdom/supervision – "I have given of my time for volunteer projects in my communities and overseen volunteer projects." 3) Compassion/adaptability – "Being involved in community projects, helping develop hands-on with other members and young children for long-lasting lessons in life about giving back." **Top three personal attributes:** Leadership. Driven/compassionate – "I take on projects and finish to completion." Loyalty – "Family and friendships are the most important things in life." **Board experience:** 1) Current Board Chair of Gleaner Life and a 16-year board member. 2) 20 years as a Trustee/ Assessor. 3) "As a La Porte County Councilman for two decades, including a term as president, I effectively managed county spending and played a vital role in budget preparation for various departments." **Strategic experience:** County government, as a business owner, and with the Fair Board as it expanded the fairgrounds. **Volunteerism:** Volunteer fireman 25 years; Fair Board; helped begin Gleaner Life's South County Arbor.



George A. Gehringer

About: Resident of Omaha, Nebraska, with his wife of 38 years, Julia. **Job title:** Consultant, S2 Financial. "Since July of 2022, I've been working with S2 Financial (Kansas City) on worksite marketing strategies and acquisitions." **Business experience:** Thirty-plus years in the insurance industry; several executive positions including Chief Marketing Officer, Chief Operating Officer, VP of Acquisitions and President of Continental General. "To achieve the positions listed, I demonstrated capable abilities in communications, delegation of tasks to the right people to get the job done, and the ability to see the bigger picture." **Skills and expertise:** 1) "Well-versed in all areas of life insurance, with an understanding of Gleaner's mission to provide excellent products for their members." 2) "Communications: I'm a good listener who asks questions to get to the crux of the matter, and I follow through with efficient problem-solving." 3) "Networking." **Top three personal attributes:** 1) "Can relate to just about everyone," 2) "Treats everyone with respect," and 3) "Great work ethic." **Board experience:** None. Looks forward to using a fresh approach. **Strategic experience:** "I spent 10 years in actuary, working on product development and pricing." 2) "Directed more than 10 profitable acquisitions." 3) "Ran a health insurance agency with 20 captive agents, which, in its first year, was number one in the nation for productivity." **Volunteerism:** 1) Coached his children's basketball teams. 2) Spearheaded fundraising and used his contacts to enable his children's school to buy jerseys and shorts for all students. 3) Led a drive to raise contributions for college scholarships for caddies at Omaha Country Club.



Susan L. Holdsworth

About: Resident of Bruce Township, Michigan, with her husband of 37 years, Marty. **Job title:** Retired Project Manager (General Motors Corporation), certified PMP (Project Manager Professional), and licensed realtor in Michigan for more than 25 years. **Business experience:** 1) "In my role as a Project Manager, I was responsible for managing million-dollar projects. This entailed planning, tracking, facilitation, negotiation, implementation, and leadership." **Skills and expertise:** 1) Interpersonal skills such as being a good listener, empathetic, managing conflict, relationship building, teamwork, and motivating others; 2), Administration, specifically Organization Management and a Certified Project Management Professional (PMP); 3) Communication and organization, shown "by holding a full-time project management position, a part-time real estate position, running a household, and raising two children." **Top three personal attributes:** 1) Hard working, motivated, conscientious. 2) Open and honest. 3) Collaborative and optimistic in meeting challenges. **Board experience:** 20+ years of experience on her subdivision's homeowners' association board. **Strategic experience:** 1) Coordinated and participated in yearly GM IT strategic planning meetings with global leaders to set priorities for resources, activities, and projects to strengthen GM's IT operations. 2) Planned, tracked, and coordinated the global Hewlett Packard (HP) training program for approximately 250 employees. 3) Participated on the Emerging Market team responsible for development, integration, and execution of HP's world-wide emerging marketing strategy in support of the GM clients across 42 countries. **Volunteerism:** Active with her parish and Forgotten Harvest, especially helping the homeless. Champion Arbor member.



Keith N. Jendritz

About: Resident of Alto, Michigan with his wife Bobbi. **Job title:** President of Midwest Operations – FiOptix LLC. **Business experience:** Strong financial acumen. Before I owned FiOptix LLC, I was an EVP for a large national telecommunications company. Strategic planning. Once I realized the government was going to fund billions of dollars for rural Internet expansion, I created my own company. Relationship building. I embrace the concept of Teamwork. **Skills and expertise:** The ability to handle stressful situations. The ability to say NO. I was a successful business owner because I said no to potential business opportunities for various reasons. I did my due diligence on any potential new client(s) - reviewing pay terms, availability of labor resources, geography, scope of work and length of project. Running lean. I believe in controlling overhead, staying focused on what we do well, and constantly reviewing cash flow. People/listening skills. **Top three personal attributes:** Passion. I go all in on the projects that I take on. I will not stop until I accomplish the goal. Vision. I have always been able to see the big picture and clearly lay out a road map for success. Team player. The best teams are not the ones with the most talent. The best teams work together to achieve a common goal. **Board experience:** I have never served on a board. I have, however, owned a successful business which never lost a penny from day one. **Strategic experience:** Automating processes. To successfully compete with companies much larger than FiOptix, I had to automate as much of the back-end processes as possible. Operating debt free. FiOptix was successful because I never had any debt. My focus was always margin, not revenue. **Volunteerism:** "My life up to this point has been my family and my career. I have learned valuable skills that would greatly benefit the Gleaner Board of Directors."



Douglas P. Kelly

About: Adrian, MI, native, now residing in Columbus, OH. Married to Linda Sinoway. Two children, Jack (22) and Rachel (20). **Job title:** CEO of American Edge Project (a national technology advocacy organization). **Business experience:** 1) Strategic leadership and organizational transformation: "I have deep experience in managing teams across all aspects of organizations – strategy, board development, marketing and advocacy, operations, finance, HR, IT, compliance, audits, and other administrative activities." 2) Revenue and financial growth. 3) Culture and team development. **Skills and expertise:** 1) Wide-ranging executive leadership: "With over 25 years of executive leadership spanning various sectors – including nonprofit, for-profit, philanthropic, and political – I bring a wealth of experience in navigating complex, dynamic environments and achieving notable results." 2) Complex problem-solving. 3) Communication, advocacy, and public relations. **Top three personal attributes:** 1) Mission-driven team builder; 2) A focus on solving the core problem; 3) Relentless encourager. **Board experience:** 1) "As Make-A-Wish CEO (2013-2019, OH, KY, IN), I partnered with the board on a multi-year effort to strengthen and grow our Governing Board and our six Regional Advisory Boards." 2) Strengthening board leadership/committee structures with training manuals and revamped committee structures. 3) Legislative advocacy and policy influence. **Strategic experience:** "I use SWOT, environmental, and other analyses to help us understand opportunities, gaps, our competition, our capabilities, and how our stakeholders view us." **Volunteerism:** 1) A volunteer executive mentor; 2) Providing leadership coaching and strategic planning skills at his local church; 3) Advisory role to help a crime victim support organization grow its capabilities.



John R. Miller

About: Resident of Overland Park, Kansas. **Job title:** Retired, Chief Actuary for American Equity Investment Life Insurance Company of West Des Moines, Iowa. **Business experience:** 1) Extensive Insurance expertise; 2) Business owner; 3) Problem solving (new products – design and profitability, marketing ideas, surplus management). **Skills and expertise:** 1) Life Insurance professional for 43 years as an actuary. Served as Gleaner's appointed actuary from 1985 to 2011 while a consulting actuary. From 2012-2020 was Chief Actuary for a larger (\$50+ billion in assets) insurance organization. 2) Life Insurance and Annuity product development and pricing, financial reporting. Considerable expertise with Fixed Index annuity products. Assisted Gleaner in developing its first Universal Life certificate in 1984 and worked on all the Society's new products introduced from 1984 to 2012. 3) Business owner of his own actuarial consulting business, Miller & Newberg, Inc – Consulting actuaries (1994 to 2012). Received Jacobson-Rugland Award in 2011, given to a fraternal actuary for notable contributions. **Top three personal attributes:** 1) Ethical; 2) Discernment; 3) Generous. **Board experience:** 1) Reported to Board at most recent employer, presenting updates on actuarial issues (products, reserving, financial results). 2) Served as a church elder; 3) Served two years on board of The LIGHThouse, a home in Kansas City, Missouri, where unwed mothers received vocational training, a safe place to stay and help with their pregnancies. **Strategic experience:** Regular participant in new product discussions with consulting clients. **Volunteerism:** Church elder and teacher. Volunteered on an American Academy of Actuaries new annuity process committee.



Delores A. Mitchell

About: Resident of Lansing, Michigan. **Job title:** Security officer for DK Security. **Business experience:** 1) Credit union. "For four years there I learned how to balance a checkbook register to the penny every single month." 2) "I've been doing my own taxes as a single individual for more than 30 years." 3) A retail fabric store. 4) Kroger flower shop. **Skills and expertise:** 1) "I have a 2-year diploma in Fashion Design." 2) "I've been doing my own genealogy off and on since 1991." 3) "Saving money. My mother got me to saving in a bank when I was 10 years old." **Top personal attributes:** 1) "I belong to the Church of Jesus Christ of Latter-Day Saints — 35 years now." 2) "I value 1 Corinthians 13:4-7." 3) I believe we need to make all the effort we can to connect with our families both in the spirit world and in the physical world, just as Malachi 4:5-6 says." **Board experience:** "Sorry. I have no board experiences." **Strategic experience:** 1) "No. 1 is to first save money." 2) "And I try to eat as healthy as I can daily and get some form of exercise." 3) "My personal belief it is necessary to have freedom to worship The Almighty, All Knowing, All Seeing, All Powerful Eternal Father in Heaven — the Eternal God of All." **Volunteerism:** 1) Volunteered in many roles in church. 2) Volunteer summer tutor in the After School Study Stop program. 3) Former hospital front desk volunteer. **Other information:** President of Relief Society (2006-2009), an organization whose motto is "Charity Never Faileth." From nomination letter: "Gleaner Life Insurance Society helped me save enough money for many years when I lived on disability income. Then I bought a house in 2018."



Kyle N. Murphy

About: Resident of Macomb Township, Michigan. **Job title:** Michigan Advanced Assessing Officer. **Business experience:** 1) Employed at the Charter Township of Clinton for 12 years in various roles before being certified by Michigan as an Assessing Officer and accepting a Property Appraiser position. 2) Previously, Business Manager at a non-profit helping individuals with developmental disabilities and/or mental illnesses. 3) In 2012, a prison ministry opportunity led him to found non-profit Message of Hope, dedicated to sharing hope, comfort, and freedom found in Jesus Christ with incarcerated individuals. **Skills and expertise:** 1) As a public servant and township Assessing Officer, has developed skills in problem solving, conflict resolution, time management, and the ability to learn and implement new responsibilities timely and efficiently. 2) Ministry has taught networking, leading a board of directors (and board meetings), navigating new areas of ministry, raising funds, preparing budgets, etc. 3) As Business Manager, coordinated client and office functions. **Top three personal attributes:** 1) "Christ-centeredness." 2) "Honesty." 3) "Passionate, especially as it pertains to God, my Christian walk, and serving others." **Board experience:** Board of Directors as President of Message of Hope for 11 years. Has served as President, Treasurer, Secretary, and Reporter. **Strategic experience:** Financial planning and increased profitability strategies. Especially proud how Message of Hope adapted during COVID lockdowns and found new ways to still engage. **Volunteerism:** 1) Member of Champion Arbor since its inception, serving as Arbor Reporter; 2) Numerous different ministry groups for prisoners; 3) Chaplain with United Shores Professional Baseball League.



Vivian Quinones-Solano

About: Resident of Bradenton, Florida.
Job title: Account Manager/ Branch Safety Officer, BrightView Landscape.
Business experience: 1) Leadership — Regional Manager and Vice President of a Blood Bank for 25 years, supervising 300 employees, always keeping an open-door policy. 2) "Financial Management — I was accountable for a budget and met projected financial goals." 3) Critical thinking and problem solving — working toward finding a mutually agreeable solution. **Skills and expertise:** 1) Actively listen to members, build consensus. 2) Lead by example. 3) "As a board member, I will be active and diligent in fulfilling board responsibilities." **Top three personal attributes:** 1) "Authenticity and honesty. 2) Enthusiasm, empathy, and motivation; 3) Leadership, teamwork, and problem solving." **Board experience:** 1) President of Rotary Club of Lakewood Ranch, 2009-2010; 2) Board member of Rotary Club of Lakewood Ranch, 2007-2009; 3) Board member of Alternative Health Ministries Outreach (now inactive). **Strategic experience:** 1) "Determine and prioritize objectives — During COVID, we needed to develop a plan to reach our blood donors." 2) "Develop and execute — We bought three small 15-passenger buses and converted them to one-bed blood donor vans." 3) "Review and revise — After three months of operation, we evaluated the cost vs. revenue and the program is still operational." **Volunteerism:** 1) Ministry of the music, Sagrados Corazones Church in Puerto Rico, and 15 years as member of St. Jude Catholic Church in Sarasota; 2) House of Humanity and Manatee Glens; 3) President of Gulf Coast Arbor since its formation in 2011.



Matthew E. Rutkoske

About: Resident of Auburn Hills, Michigan. **Occupation:** Cyber security.
Business experience: 1) "The threats facing a company are ever growing in the Cybersecurity space." Has worked with multiple companies. 2) "This would be my first board appointment, but I have had extensive experience working with the Board in the companies I have worked with." 3) Staying within budget with multi-million-dollar initiatives, "within not only budget but also within scope and required delivery timing." **Skills and expertise:** 1) "I have had a wide variety of experience organizing and planning work for major corporations, small tech start-ups and charity events." 2) Cybersecurity for over a decade." 3) Giving back. "I believe a company should give back and as an individual I practice these efforts too." **Top three personal attributes:** 1) "My Christian Faith ... " 2) "Respect and putting others first." 3) Personal growth. **Board experience:** 1) "I have directly interacted with the Board of Directors in the scope of facilitation and presenting the status of current initiatives." 2) Delivery of Board goals. 3) Daily work experience that could be leveraged to support a Board and bring new perspectives. **Strategic experience:** 1) "Every year and quarter, I have helped my teams plan our goals in a regular cadence of strategic goal alignment to the Board and Senior leadership's initiatives." 2) Customer needs — "In my previous role one of my responsibilities was customer intake requests." 3) Pivoting to tackle unforeseen needs while maintaining strategic goals. **Volunteerism:** 1) Relay For Life. 2) Church groups, event prep, and lighting and sound tech. 3) Raising money for children's hospitals.



Daniel R. Sutton - Incumbent

About: Resident of Lowell, Indiana, with his wife of 26 years, Deana. **Job title:** Owner/operator of Sutton Farms Enterprises LLC. **Business experience:** 1) "As owner and manager of the family farm I am responsible for the success and longevity of the operation. I have to produce a product and sell it at a profit in order to remain in business. The same is true for Gleaner." 2) Former crop insurance adjuster. 3) Farm finances. **Skills and expertise:** 1) "Dedication." Fifth Sutton generation on the farm. "My goal is to make sure the Gleaner Life Insurance Society is sustainable for generations to come." 2) "Commitment." Watching his father, Dave Sutton, Gleaner's longest serving Board member, handle complex challenges many others didn't fully understand. 3) "Integrity." Working together to reach an agreement in the best interest of the members. **Top three personal attributes:** 1. Integrity. Prioritizing best interest of members. 2) Gathering good information supported by verifiable facts, rather than speculation, to make informed decisions. 3) Solution-oriented. **Board experience:** 1) Gleaner Board of Directors, 8 years. "I was taught as a young man to always learn both sides of the story before passing judgement." 2) Board of the Arc of Northwest Indiana, a non-profit organization serving adults with intellectual and developmental disabilities, 11 years; 3) Lake County Farm Bureau Incorporated board of directors, 33 years. 4) Gleaner audit committee chairman. **Strategic planning experience:** 1) Co-owns eight businesses; 2) Research testing to improve farming; 3) With his brother, started a company called Airscout to gather crop data. **Volunteerism:** 1), President of Hawthorne Arbor; 2), Serving unpaid for 33 years on Lake County Farm Bureau's board; 3) 4-H and FFA.



William M. Tuttamore

About: Resident of Marblehead, Ohio. **Job title:** Retired Bank President. **Business experience:** 1) Leadership. In banking for over 45 years, the last 10 years as President, CEO and Director of the Bank and Bancorp. Past President of local Chamber of Commerce. 2) Was licensed in 1980s to market and sell Life Insurance products. Also was President of a small insurance agency at a bank. 3) Organizational Skills: "I have held positions that required an organization or re-organization of the department or staff." **Skills and expertise:** 1) Leadership. 2) Analyzing financial statements as a loan officer. 3) Strategic planning. **Top three personal attributes:** 1) "Servant's Heart: Use the skills the good Lord blessed me with." 2) Availability: Now retired. A member of the Society for over 30 years. 3) Experience. **Board experience:** 1) Financial planning: Worked with several boards to develop financial goals, then led teams to implement strategies. 2) Executive Search: Prior to retiring, helped Board find his successor. 3) Worked with boards to develop marketing strategies. **Strategic experience:** 1) Planning a new bank branch in 1996, still operating. 2) Non-profit board planning; fundraising for large benefit event, The Lighthouse Festival. 3) Church planning, resulting in a small non-denominational church. **Volunteerism:** 1) As a high school senior, started his own community baseball team. Went on to coach for 40 years. 2) Taught business classes at Bowling Green State University as an adjunct teacher, helped fundraise. 3) Church Deacon and Board Chairman; community volunteer; President of local Lions Club.



Allen D. Underwood

About: Resident of Coldwater, Michigan. **Job title:** Bookkeeper, Branch County Commission on Aging. **Business experience:** 1) Over 20 years' experience in banking and credit unions including positions as Vice President of Accounting, Vice President of Lending, and CEO of two credit unions, Focus Federal Credit Union and Your Legacy Federal Credit Union. 2) College professor 10 years, Economics and Finance. College administrator, seven years. 3) Masters in Business Administration. **Skills and expertise:** 1) Helping credit unions, trade organizations, a university, and a small business develop and monitor strategic plans. 2) Extensive knowledge in Business, Finance, and Economics. 3) Ability to work well with others. **Top three personal attributes:** 1) "I am a happy person and love working with others." 2) "My goal when coming to work every day is to make as many people smile or laugh as I can." 3) Dependability. **Board experience:** 1) As CEO at two credit unions, reported directly to the Board. 2) Previously served on Board of Nexus Academy, a charter school in Toledo. 3) Served on Board of a credit union trade group. **Strategic experience:** 1) Strategic plans for credit unions which, like Gleaner, were tax-exempt organizations. 2) Strategic plans for credit union trade organization and a university. 3) Consultant, helped Community Communications Services in Toledo, Ohio, develop a strategic plan. **Volunteerism:** 1) Board volunteer, Nexus Academy. 2) Taught life skills in community class. 3) Helped with donations and labor to build a new house, donated to Habitat for Humanity.



Jennifer D. Valdez

About: Resident of Tecumseh, Michigan. **Job title:** Chief Financial Officer, Madison School District. **Business experience:** Audit team as an employee in a large CPA firm. Accounting and finance work for more than 30 years. Negotiations with teachers and other employees. **Skills and expertise:** Budgeting as the school district CFO for 26 years, with budgets exceeding \$25 million. Effective communication at accounting firms with clients, and now with school superintendents, board members, staff. Attention to detail due to responsibility for every aspect of the district's finances. **Top three personal attributes:** Integrity, as shown by 26 years as CFO. Honesty and trustworthiness to work well with others. Dedication. **Board experience:** Working alongside the school board for 26 years, "I have learned a wealth of information including the roles and responsibilities of board members, and the qualities of a good board member," board policies, working together, and "the importance of respectful, positive relationships between board members and staff." Also, 15 years as President of Madison Arbor "is much like the role of a board chair." **Strategic experience:** Numerous strategic planning sessions with the school board, especially since the district is "school of choice" so retaining full student counts is vital for funding. Planning that led to voters passing several school bonds, and arbor planning. **Volunteerism:** Hundreds of successful arbor projects, an arbor scholarship program, and volunteering for youth sports including a flag football program she began. **Other information:** "My personal attributes embody those upon which the Society has been built."



Mark A. Wills - Incumbent

About: Resident of Coal City, Illinois, with wife, Penny. **Job title:** Owner of Mark Wills Farm and current Vice Chair of Gleaner Life Insurance Board of Directors.

Business experience: Managing four full-time employees on his 2,500-acre grain farm and hog and cattle operation. Also managed eight properties for Wills Rentals LLC. Previously ran a successful Pioneer Seed agency for 30 years.

Skills and expertise: Managing agricultural operations and overseeing multimillion dollar accounts. "As a sales rep for 30 years with Pioneer Seed, I had many hours training in operations and personal relationships for sales." **Top three personal attributes:** 1) "Integrity, respect and accountability. While serving on numerous boards, my goal is to maintain respect for the people and community I serve." 2) "Trustworthy." 3) "Leadership. Owning my own businesses and the responsibility that comes with them builds my confidence as a leader. You lead by example and I strive to be an excellent example, especially to the 4-H youth."

Board experience: Several terms on Gleaner Life's Board of Directors, plus Sulphur Springs Arbor President, Sterling Energy Group, Maine Township Drainage, Braceville Township, Past President Coal City Lions Club. **Strategic experience:** Planning for numerous groups.

Volunteerism: Sulphur Springs Arbor leadership and projects. Grundy County 4-H Livestock auctions in Grundy and Kankakee counties, Lions Club leadership and programs like Monday evening bingo, eyeglasses, hearing projects and Veterans Picnic. **Other information:** Lifelong Gleaner whose father, Elvin Wills, also served on the Board of Directors.

Giving members a voice

As a member-owned not-for-profit life insurance organization, Gleaner is accountable to and governed by its members. Gleaner arbors play a vital role in the leadership of Gleaner. Every two years, delegates from each arbor conduct the business of the Society. With Gleaner's Special Election coming up, Gleaner wants to provide answers to some frequently asked questions.

What is a delegate?

Delegates elect board members and vote on changes to Gleaner's Constitution and By-Laws. Delegates are elected by individual Arbors, and it is their responsibility to represent their Arbor's vote.

How long are board positions?

Board positions are elected for four-year terms. The three individuals elected in this Special Election will serve through October 2027.

How many individuals serve on the Board?

Gleaner Life Insurance Society's Board of Directors consists of seven members.

How many arbors do we currently have?

We have 66, located in seven of our 19 states.

What are the board qualifications?

Members of the Board of Directors must be members of the Society who are in good standing for at least two consecutive years and are at least 21 years of age and less than 72 years of age at the time of the election. For the purposes of this special election, members of the Society who are in good standing are defined as members who have no outstanding or past due balances, and all premium associated with their Gleaner-issued policies and/or contracts is paid up in full. However, an individual is ineligible to be elected to the Board of Directors if at any point in the four-year period preceding the election he or she is or has been:

- A licensed life insurance agent of any company
- An employee of the Society

We're blessed to celebrate and build on our 129-year rich history that connects us, and the foundation of faith that defines us. We're setting our sights on the next hundred years, finding new ways to protect families and, in turn, their communities — one member at a time.

Arbors in action

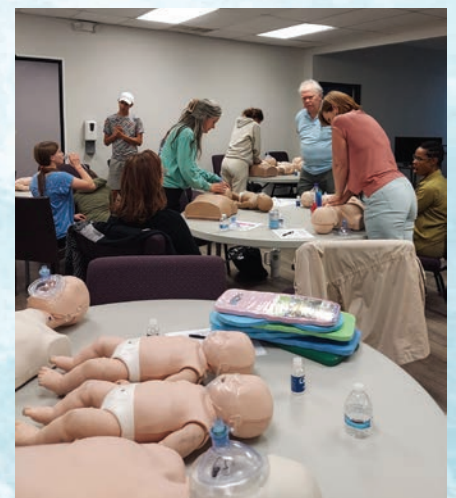
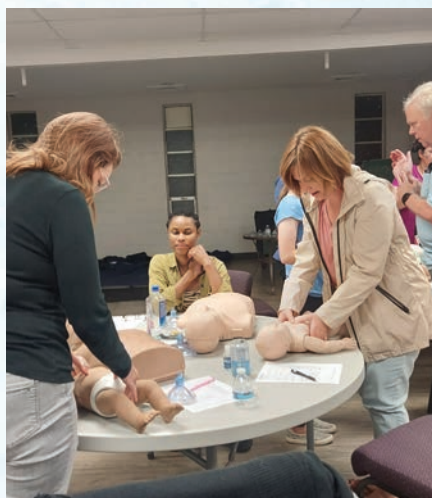
With the turning of leaves from green to red, summer gave way to fall and Gleaner arbors made the days count. Just some of the arbor projects included helping children with school supplies and haircuts, stocking food pantries, sponsoring lifesaving training, taking children to the zoo, supporting law enforcement and fire and rescue personnel, helping charities assist adults with disabilities, animal relief, and organizing a community 5K run/walk.



Buckeye City Arbor (OH) took part in a back-to-school event Sept. 30. The arbor's original plan was revised due to the location, so the arbor joined a "Back to School Festival" at a local elementary school. It included games, food, Halloween treats, and both the Columbus Police Department and the FBI had a booth. Once students discovered the Gleaner crowns, they quickly became a favorite and were all given away. Several mothers and sponsors inquired about Gleaner and took business cards. Arbor President John Ferrell said it was the best event the arbor has had in a long time.



Capital Arbor (MI) had a total of 67 people attend its annual outing at Potter Park Zoo. The beautiful day began at 10 a.m. in the Tiger's Den Pavilion. Participants were taken on group tours of the zoo by zoo volunteers. Lunch was provided and served by arbor members at the pavilion. It consisted of hot dogs, chips, watermelon, cookies and a drink. After cleanup, all were invited to tour the zoo at their leisure. They finished around 2 p.m. All members participated in the planning, food purchasing, set up, serving and clean up.



Champion Arbor (MI) held two separate classes of the American Health and Safety CPR Adult, Child, Infant Choking and AED Class. These took place at Bethel Christian Church on Aug. 30 and Sept. 9, and each included a meal. The events attracted 17 guests along with 11 members. Each class included training, online PDFs of the class manual, individual CPR masks, and a wallet-sized completion card. A Gleaner water bottle and a Prepared Hero fire blanket (estimated value \$75 to \$100) also were given. The arbor reported it was a success and may repeat the event next year.



Entrican Arbor (MI) conducted its Back to School Haircuts event from 10 a.m. to 1 p.m. on Aug. 17, at Ann's Hair Salon in Stanton. A total of 26 children from six different schools received haircuts. The arbor had 10 members supporting the event. They gave Ann's Salon a \$500 check to help give back to the community, and praised the cooperation. "Wonderful people to work with," the arbor reported. "They are working to make this small community a better place to live." The arbor also gave \$500 to Montcolm Toys for Tots (pictured) in August.



Faithfully Giving Arbor (OH) made its community trick-or-treat event extra sweet by purchasing 500 full-sized candy bars to distribute to children during the one-hour event Oct. 24. The arbor still ran out of candy, but not until the end of the event. "Many ghouls and goblins enjoyed the event, and the weather was unseasonably warm, which made for a great night."



Hawthorne Arbor (IN) hosted its annual Thanksgiving Dinner on Nov. 12, rewarding local groups for their vital community efforts. The arbor presented \$2,000 to Tri Creek EMS. It needed the funds to buy a new Trainer Airway Mannequin to replace their non-functional model. Gleaner agent Russ Luce spoke, and helped present the Tri Creek EMS check with Arbor President Dan Sutton to Tri Creek EMS's Barry Watson and Edwin Camacho. Bonnie Meyer, director of the Community Help Network (CHN), was honored for her work, including starting the group's Buddy Bag Program for students in need of food for weekends. Pictured above with Sutton are CHN Treasurer Sue Riester, Meyer, member Bob Votaw and volunteer Karen Wyss.



Homer Twp. Oak Arbor (IL) invited Big Run Wolf Ranch, a local wildlife rehabilitation center, to give a presentation to children and their parents Aug. 6 at the local Lockport VFW hall. The arbor provided coloring books, children's books, goody bags containing crafts and custom event cookies, and a lunch of hot dogs and chips.



Ithaca Arbor (MI) held a school supply drive Aug. 24 at Ithaca North and South Elementary schools' open house. Members divided up and went to both schools. At each they set up a table with different school supplies. They made a sucker tree and, when a child came by, they could pick a sucker. Each sucker had a certain color on its bottom. The student received a school supply pertaining to that color. They also gave out some backpacks with supplies, and handed Gleaner brochures to parents, talking with them about Gleaner. Extra supplies were given to the school.





Madison Arbor (MI) held its annual Law Enforcement Appreciation event on Oct. 12. The event at the Adrian AMVETS had 47 people in attendance including 26 officers from the Lenawee County Sheriff's Office, Michigan State Police, ATF, Cambridge Township Police Department, Clinton Police Department, Hudson Police Department, and the Department of Corrections. Annette Stone from Hills of Lenawee Golf and Banquet Center catered the event again this year. All attendees received a law enforcement themed T-shirt designed by Red Paint Printing. This year's prizes consisted of nine \$25 gift cards to Cabela's, Buffalo Wild Wings, Red Robin, Chipotle, Outback Steakhouse and Texas Roadhouse, plus 22 law enforcement themed gifts, and a \$200 grand prize gift certificate to Johnson's Sporting Goods. Each officer was automatically entered in the drawing.



Miami Valley Arbor (OH), a new arbor in the Dayton area, held its first community service event Aug. 31. It partnered with The Beehive Coffee Co. to give free coffee to teachers, faculty and parents at Broadway Elementary in Tipp City. A total of 60 free coffees were served. There were five arbor members in attendance. "Everyone was appreciative of the coffee," they reported.



Mt. Pleasant Arbor (MI) remembered 9/11 by hosting first responders to free coffee and doughnuts at the Cops and Doughnuts coffee shop in Mt. Pleasant. Responders from Mt. Pleasant Police Department, Central Michigan University Police Department, Saginaw Chippewa Tribal Police Department, Shepherd Police Department and Isabella County Sheriff's Department attended. Arbor members shared conversations with the officers. Extra boxes of doughnuts were delivered to each department plus the Mt. Pleasant Fire Department and Central Dispatch.



Plank Road Arbor (MI) remembered 9/11 by making a donation and serving dinner at the Breckenridge-Wheeler Township Fire Department. The arbor donated \$1,000 to the department, along with another \$1,000 to the Breckenridge and Wheeler Area Historical Society. On Sept. 11, arbor members went to the fire department, toured the building, and learned about its operations and needs. The arbor members served a meal of brisket, cheesy potatoes, bread, and cake to the volunteers. “They were very appreciative of the meal and the donation,” the arbor reported.



Riley Creek Arbor (OH) sponsored a local 5K run/walk on Aug. 12 in Pandora, Ohio, in support of Lifewise Academy Pandora-Gilboa. Arbor members planned the event, completed registration, organized door prizes, and showed support for the runners. The event drew about 125 community members.



South Fairfield Arbor (MI) helped local students by purchasing 30 backpacks and 30 lunch bags plus supplies for Evergreen Middle School. The arbor had nine members and one guest form two assembly lines to quickly fill the backpacks and lunch bags. Arbor leaders had picked up backpacks on clearance in April and school supply kits for \$10 that contained pencils, colored pencils, pens, erasers, a spiral notebook, a file folder, scissors, glue sticks, and more. Lunch bags were stuffed with nonperishables, including pudding and applesauce cups, cheese & crackers, granola bars, Rice Krispie treats, and cookies. The good deals helped the arbor complete the project under budget.



Vulcaeneer Arbor (MI) assisted the Vassar Food Pantry with a cereal drive. Tasks were divided, and drop boxes created and distributed. A local grocery store held a cereal sale to raise awareness of the September drive, which occurred while some workers were idled by the GM strike. A total of 816 boxes were donated. Local businesses also donated \$800 to cover other unexpected expenses for the pantry, which is located in the basement of the Catholic Church. Peggy Barnes, head of the food pantry and a Gleaner member, noted the pantry serves not only Vassar but also Frankenmuth, Millington, Richville, Reese and Mayville.





USA Arbor (MI) held its Special U carnival — one of its favorite activities — on July 12. Attendees are adults in Tuscola County with mental and physical handicaps. Gleaner members helped attendees as needed to play carnival games including skee ball, ring toss, football toss, treasure pits, golfing green, and a selfie station. Attendees signed in and enjoyed games for the first hour, then were treated to a meal of hot dogs, chips, cookies and water. Popcorn and cotton candy also were available. After the meal, the arbor presented a \$1,000 check to Social U. The rest of the night involved attendees visiting or playing games. “We received lots of hugs and high-fives from the attendees whom we have come to know very well,” the arbor reported.

Floyd Arbor (MI) gave pets some loving with a Can and Pet Supply Drive on Sept. 23. The six-hour event had eight arbor members and 75 guests who came by Soldan’s Pet Supplies and donated pet supplies or purchased from the arbor’s food and craft vendors. There were door prizes and a bake sale. The arbor also shopped and spent \$1,000 on supplies for the cat rescue program.

PURPOSE for a FULL LIFE



“Have a reason to get up every morning, move and do something.”

— Nebraska farmer
Craig Worrell, age 92

You may have heard of Nebraska farmer Craig Worrell. In November, at age 92, he completed his 70th harvest south of Cozad, Nebraska. He was blessed to have two sons helping in the fields, plus grandsons, his 2-year-old great-grandson, and his wife of 73 years, Betty.

Craig Worrell's family farm still gives him plenty of reasons to get up each morning, even if now the younger generations do the hard work. Each of us can point to the lives of inspirational people. They frequently are remembered with a common phrase: "They lived a full life." That is, they pursued visions

bigger than themselves, they helped other people around them, they experienced a lot — setbacks, as well as successes — and, often, their lives were long and fruitful. Deep down, most of us hope to live the same way. Life is too brief to waste decades playing with trivial pursuits, binge-watching television, or fixating on our smartphones. At the end, it's too late to regret what passionate purposes we might have pursued.

For 2024, consider four aspects of a full life: purpose, community, activity, and abundance. Purpose comes first because, to move forward, people need a map or a vision of where they're going. The start of a year often is when we assess our direction and goals. As longtime Gleaner Life President Frank Dick said frequently:

*"Things don't just happen.
You make them happen."*

Doing that in a purposeful way means first knowing what your purpose (or purposes) are.

Gary Sirak, an author and a Gleaner agent, defines purpose as "the things we do for others" in his book "How to Retire and Not Die." Many of us find purpose in jobs, serving others while earning a livelihood. If we retire, we need to identify other goals. These might include volunteering or teaching. Gleaner Life assists members in building up their own communities. Ideally, the things we do for others overlap with our talents and our "passions," the things we enjoy doing for ourselves.

You may already have a persistent vision, one or two things put on your heart year after year to help other people. It may seem scary but, if your purpose is larger than yourself, that's to be expected. Faith is important, so your purpose should involve your beliefs. The Bible tells us God is purpose-driven as well (Jeremiah 32:19, Proverbs 19:21). Jesus is quoted in John 10:10b expressing love and purpose for his people ("I have come that they may have life, and have it to the full.").

Sometimes we accept especially difficult challenges — not because we feel well-suited but because we know it's the right thing to do. In such cases, purpose can influence commitment and even survival. "Life is never made unbearable by circumstances, but only by lack of

meaning," wrote Holocaust survivor and psychiatrist Viktor Frankl in his famous 1946 book "Man's Search for Meaning." Prisoners needed purpose to endure concentration camps. Frankl also found purpose essential for ordinary people to live meaningfully. "Without purpose and meaning, we'll seek to distract ourselves in pleasure."

Biblical prophets such as Jeremiah and apostles like Paul and John described how their purpose of sharing God's message compelled them to a divine and paradoxical joy. Jeremiah was lowered by enemies into a muddy cistern, Paul was beaten repeatedly and thrown in prison, and John was exiled to a rocky island, yet each moved forward. God reassures us to trust Him even when setbacks lead to doubt: "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you a hope and a future." (Jeremiah 29:11)

More good news is that identifying a purpose larger than our own pleasure can also lead to healthier and longer lives. A number of studies have found that people who could express a clear goal in life not only lived longer but also stayed sharper. Researchers studying the world's so-called "blue zones" where people routinely live to age 100 or older found similar results. Residents of Okinawa call it "ikigai" ("life purpose"). The term "plan de vida" means the same in Costa Rica.

"The purpose of life is not to be happy — but to matter," said writer Leo Rosten, "to be productive, to be useful, to have it make some difference that you lived at all." Our lives may not seem momentous, but knowing we make a difference can be the key feature between a full life and an aimless, disappointing one. If you want to give back but aren't sure where to start, Gleaner can help. Learn more about Gleaner's volunteer opportunities at www.gleanerlife.org/givingback. May the year 2024 be purpose-driven and fully lived.

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 21**.

GLEANER HISTORY:

The transformative 1920s

Gleaner reports and photos illustrate how much life has changed in the past century.

First-hand accounts bring history alive. That was how Judy Gager of Greenville, Michigan, felt when she recently noticed a story about the early years of Wheatfield Arbor (MI). Written by Alice M. (Gillett) Brown, it detailed Gleaner arbor activities, especially during the 1920s.

Judy recognized the significance of Alice Brown's history. Judy helps care for the Oakfield Township Museum, which occupies an old Gleaner hall. "There are so many similarities I can picture between her memories and things I have imagined took place in our Gleaner hall," said Judy, who received the Historic Society of Michigan's 2023 State History Award for Distinguished Volunteer Service. "I am sure others would conjure up similar memories and stories."

The 1920s saw huge transformations in American life, making it seem more distant than just 10 decades ago. Most rural Americans began the decade relying on horses and dirt roads. Long-distance travel usually involved trains. Average U.S. lifespan was about 54 years. Commercial radio was just beginning, most farms did not have electric lights, and most families used ice boxes instead of refrigerators.

Forty years ago, Alice Brown (born in 1915, died in 1994) wrote a history of her arbor. Members recalled how ladies went into the corn fields in snow and cold to gather corn donated by farmers to help fund the building. The land was donated where a cheese factory had burned down. Construction was completed over the course of several years.



Wheatfield Arbor's hall was located at the corner of Meridian and Lamb roads in Ingham County, Michigan. It was shown in 1926.

"When I first began going with my parents I remember there was no inside wall board on the walls," Alice recalled. "The two-by-fours were showing on the inside which meant it was hard to heat. There were three stoves to build fires in, which did take some doing. You froze stiff until they got going. Each arrival would pull up a chair in a circle around one stove in one corner, and the youngsters around the other in another corner. We had

MEMBERS OF WHEATFIELD ARBOR WHO PRESENTED THE BEAUTIFUL MEMORIAL DEGREE AT THE NATIONAL CONVENTION



Sitting, from left to right: Ina Collar, Lena Campbell, Ruth Otis, Vivian Merifield, Hattie Miller, Ida Campbell, Alice Gillett, Doris Every. First row, standing: Helen Potter, Ida Rouse, Mary Hinkley, Mildred Lay, Mary K. Campbell, Mabel Every, Hazel Gillett, Myrle Sage, Catherine Every. Second row, standing: Edith Curtis, Howard Gillett, Jesse Curtis, Wourt Every, Gerald Potter, Earle Sage, Alva Campbell, Emma Cole. Third row, standing: Carl B. Squires, Irvin D. Campbell, Claude Campbell, Glen Merifield, George Rouse, Lawrence Every, Glen Every.

Alice Gillett with the 1930 Wheatfield Memorial Team.

only a few chairs so there were simple wooden benches on which to sit along the walls. As the room heated, people pushed back their chairs until they could finally start the meeting.

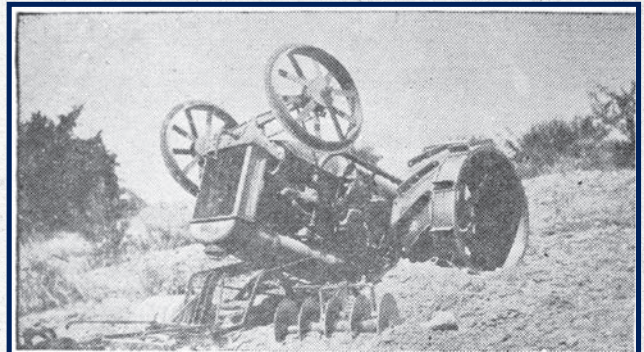
“Water had to be pumped outdoors and heated on the kitchen stove even if there wasn’t to be coffee or refreshments. Someone might need it to pour on their automobile motor to get it started to go home. My father cranked one night until he had a slight heart attack. The first autos weren’t always easy to start. No one was left alone at the hall until all cars were started.

“A proud and happy day it was when they applied wall board to the inside walls and put in a new hardwood floor. It was so wonderful to dance on. So many danced on it, it shone and somehow was clean where dancers danced and all gray and dirty under chairs along the edge. ... I met my husband there at a dance and we were married there four and one-half years later so it really means a lot to me. He joined and became, in time, Vice Chief Gleaner. ... There were so many people some



For 11 years J. E. Williams, of Owosso, Mich., drew milk to market with his team. Now they are pensioned and the truck takes their place.

In 1924, J.E. Williams' new dairy truck had just replaced his horse team. He was shown near Owosso, Michigan.



A bad mix-up but no-body hurt. Picture by Roy E. Van Nortwick, Ludington, Mich.

Overtured tractor outside Ludington, Michigan, in 1924.



“Uncle” Levi Joslin and Companion Munn of Grand Ledge having their troubles last summer when motor-ing to northern Michigan.

Gleaner's Levi Joslin and Arthur Munn change a tire in 1924.

nights half would go outdoors while the other half danced. The music was piano, banjo, and fiddle. The banjo player would put his foot up on a chair, play like mad, and call the circles and square dances. Later, still, I played regularly in a band that played there. My children grew up going there.

“My folks joined about 1922. I was an only child so I went with my folks every meeting — snow, mud, ice, cold or whatever weather. I remember getting stuck one night on the way. My mother didn’t drive so she and I got out and pushed. We finally got the car going all right, but my dad didn’t dare stop or he’d be stuck again so he drove way down the road and she and I had to walk to catch up with him. We were a bit unhappy. . . .”

So much has changed in barely a century. Here are some photos from *The National Gleaner Forum* magazines of that era to remind members of life back then.



“All in a day’s journey for the ‘phone man hunting trouble”. Picture by Mrs. H. B. Sage, Central Lake, Mich.

A telephone line repairman was pictured using a horse and sleigh to get through deep snow during the winter of 1924–1925. The photo was taken by Almyra (Haag) Sage, the wife of Harold B. Sage. They lived in Central Lake in Antrim County, located northeast of Traverse City, Michigan. They marked 57 years of marriage before Harold Sage died in 1971 at age 83. Almyra Sage passed on in 1988 at age 92.



A light load for a big pile—Father Garns hauling shingles. Picture by Mae Garns, Merrill, Mich.

Horses carrying a big load of shingles, January 1925, near Merrill, Michigan.



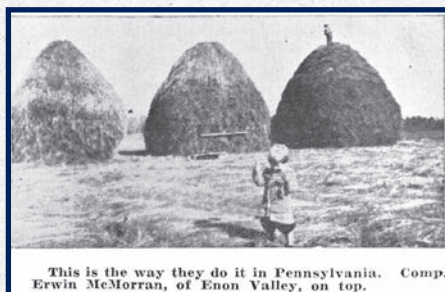
Roland and Walter Werblo of Ober, Indiana, holding the Ober Arbor Gleaner goat.

Brothers Roland and Walter Werblo of Ober Arbor (IN) in February 1926 with their arbor’s “goat.” They and their aunt, Miranda Werblo Woodke, have descendants in the Lowell and DeMotte areas.



Ski-ing is the sport of our Northern Michigan members who are aided by the family horse. Picture by Miss Alta Powell, Grawn, Mich.

A group skiing with a horse’s help at Grawn, Michigan, in 1924. Grawn is located southwest of Traverse City. The photo was taken by Miss Alta Powell.



This is the way they do it in Pennsylvania. Comp. Erwin McMoran, of Enon Valley, on top.

This photograph of hay stacks in Enon Valley (PA) is from 1924. Standing on the haystack was 16-year-old Erwin McMoran. He died in 1999 at age 90, and is buried in Beaver Falls, Pennsylvania.

50
yr.

MEMBERS

50-YEAR MEMBERS

Arizona

Jodi E. Romani, *Phoenix*

California

Walter J. Kroetsch, *Simi Valley*

Florida

Michael S. Buck, *Gainesville*

Rebecca A. Kuchar, *Fort Pierce*

Ben J. Thompson, *Cape Coral*

Illinois

Beverly Buckley, *Buckingham*

Joel Sanfilippo, *Antioch*

Carolyn E. Scott, *Romeoville*

Michigan

Anita L. Ebright, *St. Louis*

John Farnum, *Clare*

Judy Farnum, *Clare*

Gary A. Kish, *Montrose*

Betty B. Seiler, *Coldwater*

Texas

Elsa B. Anzalone, *Houston*

75
yr.

MEMBERS

75-YEAR MEMBERS

Arizona

Evelyn R. Williams, *Lake Havasu City*

Illinois

Linda L. Sanfilippo, *Romeoville*

Indiana

Charles L. Bailey, *Brook*

Robert W. Miller, *Fairland*

Dennis Olmstead, *Granger*

Leonard M. Pelkey, *New Palestine*

Michigan

David C. Butts, *Big Rapids*

Gary L. Copeland, *Williamsburg*

Philip B. Henney, *Carson City*

Mary E. Kielpinksi, *Standish*

Charles D. Nellis, *Mason*

Donna Mae Polaski, *Pinconning*

J. A. Schoch, *Sumner*

Ohio

Rose M. Bettinger, *Berkey*

Cathy A. Moore, *Oak Harbor*

John R. Patrick, *Liberty Center*

Terry Lee Sparks, *Hicksville*

Pennsylvania

Judith Ann Bush, *Reading*

Tennessee

Walter F. Peterson, *Cleveland*

Wisconsin

Sharon R. Conjurske, *Rhineland*



Gleaner scholarships aid in education

As the 2024 scholarship application period wraps up, past recipients share how Gleaner helped them.



Brandon Swope

Leonard and Margaret Davis
Scholarship Award

Findlay, OH

Bowling Green State University
Adult & Young Adolescent
Chemistry and Physics Education

*Brandon Swope,
from 2012 Forum*

How will education and a Gleaner scholarship help you or your loved ones grow and help others?

For Brandon Swope, a Gleaner Life Insurance Society Scholarship Foundation 2012 recipient, further education has led him to help teach more than 1,000 other students.

“I was inspired to teach by my own chemistry teacher at Liberty-Benton High School, Mrs. Andrea Hazelton. She made science fun and understandable for me,” wrote Brandon, who attended Bowling Green State University and graduated with a Bachelor of Science in Adolescent/Young Adult (AYA) Chemistry & Physics Education. Over the past nine years, Swope has taught chemistry, physics,



Brandon Swope, center (submitted photo)

physical science, and engineering. He also serves today as his school’s Science Department Chair, Science National Honor Society Advisor, and Bowling Club Advisor in Marco Island, Florida.

This is the 44th consecutive year Gleaner scholarships have been awarded. Swope is one of 3,172 students who have benefited from more than \$4 million given through those scholarships during that period. Last year, 100 scholarships were awarded for \$2,500 each, adding a quarter of a million dollars to help future Gleaner leaders move forward with their educations.

Another recipient is Kristen Dyson. She was a 2015 recipient who used a Gleaner scholarship to help graduate from the University of Indianapolis. “I applied for every scholarship I could find — lots of local scholarships, online scholarships from websites, etc.,” she noted. Dyson received her bachelor degree in 2019 and a doctorate in Occupational Therapy in 2021. “I work at a Trauma 1 hospital as an occupational therapist and love it!”

For good reason, scholarships are one of the most valued Gleaner member benefits.

The 2024 scholarship application window has been open from Dec. 1, 2023, until this Feb. 1.

The entire process including rules and applications is online at www.gleanerlife.org/scholarships.

WE'VE REDESIGNED our Give and Grow and Arbor T-shirts!

There has never been a better time to give back to your community through your local arbor or by completing a Give and Grow service project. We've redesigned our Give and Grow and arbor T-shirts! Gleaner members proudly wear these shirts when serving their communities.



Give and Grow redesigned T-shirts are already in circulation for individuals completing service projects. Several volunteers have already sported the vibrant green shirts while shopping for hospitalized children, assembling and delivering “birthday cake kits” to a local food pantry and more. We look forward to seeing many more Gleaner members sport these new shirts! Have an idea to make a positive impact in your community? Learn more and apply for a Give and Grow service project at www.gleanerlife.org/giveandgrow.



The arbor T-shirts are becoming available for current and future Arbor members early this year. These shirts emphasize the very essence of our Arbor members who freely give of their time and resources to make a difference in their communities. From hosting free movies at local theaters to collecting cereal for local food pantries and much more, our arbor members help their communities in unique and creative ways with funds provided by Gleaner Life. If you're interested in joining a local arbor, visit www.gleanerlife.org/arbors to learn more.





Sharing with Sheryl

Approach the New Year with resolve to find the opportunities hidden in each new day.

-Michael Josephson

As a new year rolls around, we often reflect on the year we're leaving behind and make goals for the new one. Many times, these resolutions revolve around living a healthier lifestyle by resolving to eat more vegetables and work out every day. But don't overlook other important aspects of your life.

Maybe this is the year you can visit with loved ones more or volunteer once a month. While these goals won't enhance your physical well-being, they will help you connect with loved ones and your community — likely boosting your mental and emotional well-being. Of course, no one goal is right for everyone, so take some time to think of ways you can make the greatest positive impact on your life in 2024.

May you feel the hope that comes with a new year. May your life be filled with passion and purpose to fulfill your resolutions and live your life to the fullest.

Sincerely,

Sheryl

Sheryl Clark,
Wife of President and CEO Anthony Clark



I have two easy recipes you can whip up if you want to take something to munch on during a gathering. They go great with simple crackers or pretzels and can be a focal point on a charcuterie board.

Yogurt Dill Sauce¹

Ingredients:

- 1 cup yogurt full fat
- 1 teaspoon lemon zest
- 2 tablespoon lemon juice
- ½ cup dill chopped
- Kosher salt to taste
- Black pepper to taste
- 1 clove garlic grated
- 1 tablespoon olive oil extra virgin

Instructions:

1. Into a medium mixing bowl, add the yogurt, chopped dill, grated garlic, lemon juice, lemon zest, salt, and pepper.
2. Mix with a whisk and a spoon until well combined.
3. Top it with a drizzle of olive oil and more chopped dill.



Bacon Pecan Cheese Ball²

Ingredients:

- 8 oz. cream cheese
- 1 cup shredded cheddar cheese
- 1/2 cup bacon bits
- 1/2 cup chopped pecans
- 1/4 cup sliced scallions
- 2 tbsp milk
- 2 tsp everything bagel seasoning
- 1/4 tsp onion powder
- 1/4 tsp garlic powder
- salt to taste
- pepper to taste

Instructions

1. In a medium-size bowl add the cream cheese, shredded cheddar, all seasoning, and milk. Mix with a hand mixer, until well combined.
2. Then add half of the bacon bits, half of the scallions, and half of the pecans. Make sure to chop those in smaller pieces first.
3. Put a piece of plastic wrap on the counter and put the cheese ball in it. Then fully wrap it up with the plastic wrap and form it into a ball.
4. Put the cheese ball in the fridge for 20 minutes.
5. In a shallow bowl, add the remaining chopped pecans, bacon bits, and scallions.
6. Roll the cheese ball around in the prepared shallow bowl and make sure the whole ball is coated with the remaining coating.



Sources: ¹<https://richandelish.com/yogurt-dill-sauce/>, ²<https://justdiprecipes.com/bacon-pecan-cheese-ball/>



HAPPY BIRTHDAY



Hi, Kids!

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

Take care!

BENNY

The Benevolent Lion



IN MEMORIAM



Ellsworth **Stout**

— 1942-2024

Former Gleaner President and CEO Ellsworth Stout passed away at 81.

The Gleaner Life Insurance Society mourns the passing of former President and CEO Ellsworth L. Stout, who died Jan. 2, 2024, of unexpected, heart-related complications. Stout served 25 years with Gleaner Life, including four years as President until his retirement in 2012.

Stout came to the Society in 1987 as Director of Agent Development following 21 years of insurance sales experience. He also was familiar with the new Home Office's surroundings in Adrian, Michigan, having graduated from Adrian High School in 1959. He majored in Business Administration at Michigan State University and, in 1964, joined the Michigan National Guard. He was with the 156th Signal Battalion and achieved the rank of first lieutenant and acting captain status prior to his honorable discharge in 1972.

After more than a decade with Gleaner Life, Stout was promoted to Vice President in 2000. He was appointed in 2008 as the Society's eighth President during the difficult days of the Great

Recession. Stout immediately reassured members of the Society's fundamental strength. He promised superior service to members and agents rather than sweeping changes. "While some believe sweeping changes may be necessary, I believe we should look to our past to be successful in our future," he wrote. The Society weathered the financial storm, and Stout's tenure continued until his retirement on June 8, 2012. "I will always cherish my time with Gleaner, its members and sales representatives," he wrote.

Service was important in other ways as well. Stout presided over Home Office Flag Day activities and local Memorial Day and Veterans Day observances honoring America's military service members. He and his wife, Mary, showed their dedication after retirement through participation in Gleaner gatherings and numerous events. The memory of his warmth, leadership and service will remain a treasured legacy for those who knew him.

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

*Tired of collecting
New Year's resolutions?*

We wish you something clearer in 2024
— a year lived fully! Jesus gives us the
greatest example of purpose-filled living.
God's mercies are new every morning.
We pray your short- and long-term
purposes guide you every day into
community, activity, and abundance
so you can enjoy a fuller life. It's not a
few hopeful goals; it's a daily way of living.

HERE'S TO LIVING MORE IN 2024!

