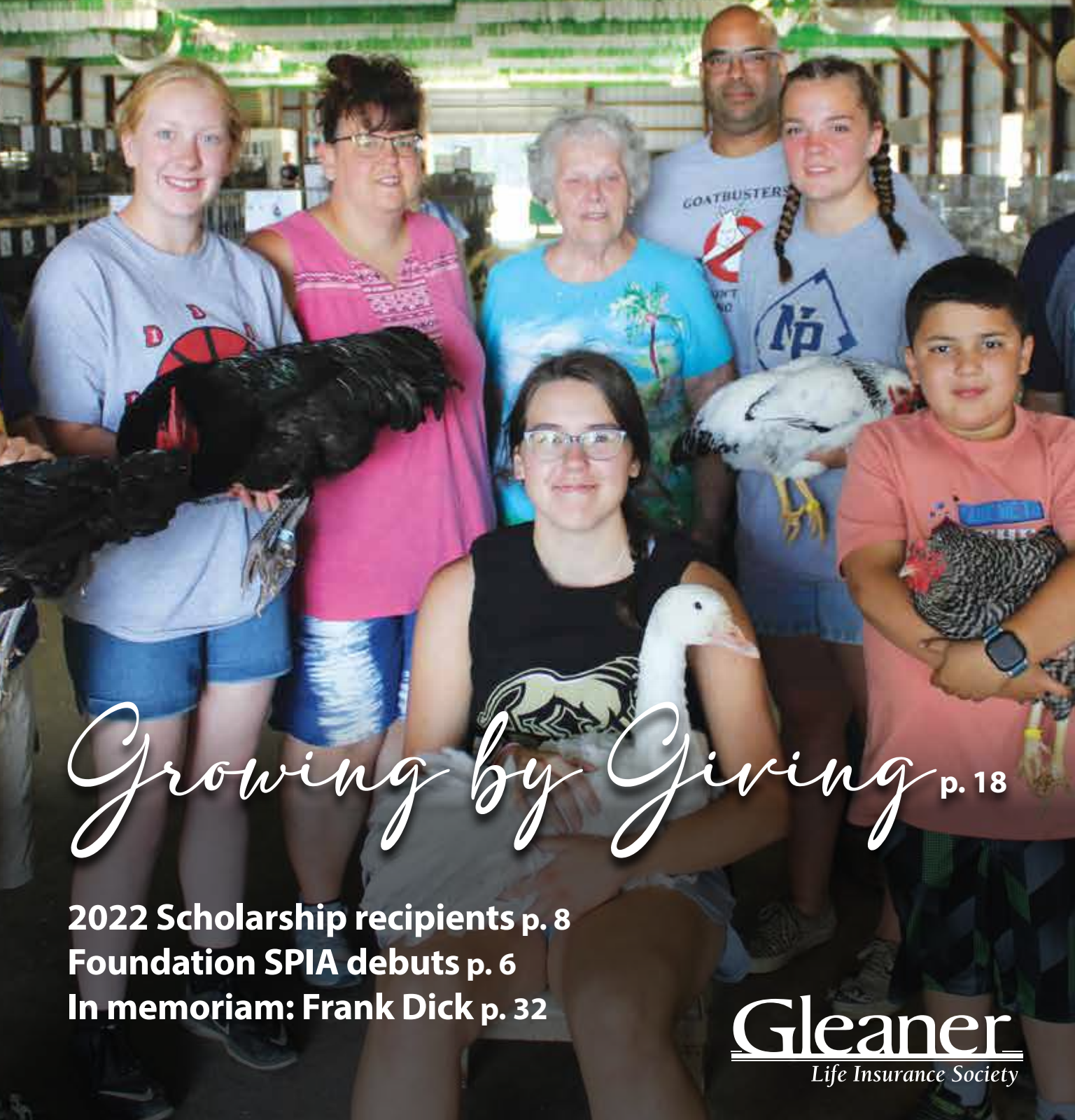


FORUM



Growing by Giving p. 18

2022 Scholarship recipients p. 8

Foundation SPIA debuts p. 6

In memoriam: Frank Dick p. 32

California

Kathleen Johnson, *San Diego*

Illinois

Henry M. Bertrand, *Bonfield*

Lennie R. Bertrand, *Watseka*

Lynn M. Heusing, *Beecher*

Nancy Jo Johnson, *Gardner*

Donald W. Smith, *Newark*

Michigan

Darlene M. Brown, *Greenwood*

Rodger Hough, *Delton*

Daniel M. Kulha, *Sterling Heights*

David D. Thompson, *Sand Creek*

Lori A. Thwing, *Flint*

North Carolina

Edward L. Hawes, *Statesville*

Ohio

Karen R. McMillan, *Howard*

Glynn B. Ward, *Dayton*



MEMBERS

MEMBERS — 50/75 — MEMBERS

Arkansas

Robert F. Sebby, *Bull Shoals*

California

Elsie F. Andrews, *McKinleyville*

Maxine Cowan, *Fairfield*

Florida

James R. Hasselback, *Tallahassee*

Illinois

Robert H. Borchsenius, *Sheridan*

Karen Dowling, *St. Anne*

Gloria Jean Fritch, *Clinton*

Shirley Giffort, *Freeport*

Mary Jane La Fond, *Watseka*

Indiana

Charles Haberlin, *Lowell*

Sandra K. Larowe, *Laotto*

Sandra M. Plew, *LaGrange*

Patrick J. Roberts, *Peru*

Michigan

Edward E. Dehnert, *Charlotte*

John A. Duffy, *Leland*

Donald E. Louks, *Millington*

Calvin R. Slater, *Clarksville*

Marvin Steffensen, *Gowen*

Norman Vansoest, *Gowen*

Nevada

Diana Kay Alwood, *Las Vegas*

Ohio

Richard A. Cooley, *Stryker*

Carol S. Forney, *Forest*

Charles A. Haines, *Montpelier*

Larry J. Latimore, *Cincinnati*

Ruth A. Lazor, *Williamsfield*

Leroy D. Martin, *Ashley*

Kaye E. Soka, *Toledo*

South Carolina

Sheila K. Harris, *Summerville*

Tennessee

Louellen M. Bond, *Spring Hill*



MEMBERS



Features

6 **Foundation SPIA: Secure guaranteed income**

With uncertainty and rising costs on Americans' minds, the Foundation SPIA is a new Gleaner solution for you to create a secure stream of additional income.

8 **Meet the 2022 Gleaner Scholarship recipients**

A total of 99 Society members received scholarships for \$2,500 each to grow and develop, thanks to the Gleaner Life Insurance Society Scholarship Foundation.

16 **Top agents honored at COE**

Fraternal Agent of the Year Dave Smith was one of dozens of independent agents honored by Gleaner at its annual Conference of Excellence.

18 **Growing by Giving**

Whether volunteering with a 4-H poultry club or putting meat in holiday baskets for the community's less fortunate, Rolling Prairie Arbor grows participation by reaching out.



On the cover: June Lenig and Rolling Prairie Arbor have been involved in the LaPorte County, Indiana, 4-H Poultry Club for four decades. Shown are (back) Keely Qualkenbush, Shelly Hill, Lenig, Jan James, Georgia Pumroy, (front) Sydney Hill and Morgan James.



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 5 for the answer.



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Contents

FORUM

Fall 2022 / V. 127 / No. 4



At a glance

News & reviews

- 3 President's message
- 28 Gleaner history: Helping despite polio

Giving back

- 20 Arbors in Action
- 23 In memory of David Sutton

Interests

- 4 Gleaner events
- 30 Recipe File
- 31 Benny's Page
- 32 In memory of Frank Dick

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Linda Ruchmund, Supreme Vice Chief Gleaner
Fernando Rivera, Supreme Chaplain
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Glen David Trabenkraut, Supreme Guard

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Hours

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

Thoughts from the President

Dear valued Gleaner members:

As I write this letter to introduce myself to you as the new president and CEO of Gleaner Life Insurance Society, I must first pass on some sad news. Frank Dick passed away the morning of Labor Day. Frank was our president and CEO in the late '70s, '80s and '90s. He was a pillar of the community and a staunch champion of Gleaner and all that we stand for. I first met Frank at a Gleaner picnic. People gravitated to him and just wanted to be around the man. After chatting with him, I understood why. Frank was genuine and he had a natural way of connecting with people.

I had the opportunity to visit with Frank Dick a week before he passed. He spoke to me about a variety of topics and entertained me with stories. Real world experiences from growing up in the Depression, combat tour in World War II, work experience in Ohio and, of course, his service at Gleaner. A great man who stayed true to his values of personal responsibility, duty, honor and faith. We will miss him. (Please see in memoriam on page 32.)

A little about myself ... My name is Anthony Clark and I am pleased and honored to represent you and our great Society as the 10th President and CEO of Gleaner. I have 26 years of experience within the insurance industry. This is my second employment opportunity with Gleaner. My first tenure with Gleaner was from 2008 to 2012 when I was in charge of Risk Management and Product Development. I also have worked for General Electric Capital insurance division, CNA, and General Reinsurance (a Berkshire Hathaway company). My experience is in the areas of insurance marketing (having overseen a 50-state broker network), underwriting and strategic planning. At General Reinsurance, one of the largest reinsurers in the world, I held the position of Vice President and Chief Underwriting Officer.

I have been married to my high school sweetheart Sheryl for 35 years and we have two children together. Our oldest child, Alec (also known as Friar John), is a Franciscan in Italy. Alec attends the university in Rome and studies religion and philosophy. He has taken his fourth set of vows and believes he is being called to the Holy Orders to become a priest. Our younger son, Matthew, is a plumber in Lansing, Michigan, and works for Michigan Plumbing Corporation.

We are a devout Christian family and have been all of our lives. The philanthropic acts promoted by our Society and membership have a special meaning to Sheryl and myself and we cannot wait to contribute.

As I take the reins here at Gleaner, I want our members to know that I will work tirelessly to represent your interests. One of our goals moving forward will be to update our information technology and administrative systems. As technology continues to advance at an accelerated rate, it is important for the Society to stay in tandem with advancements.



Our computer systems must stay nimble and responsive to marketplace demands and I plan to make significant investments in this field.

As our economy enters a pronounced era of uncertainty, Gleaner is well positioned to weather the storm. Our reserves are strong and we will continue to meet our promises to our Life and Annuity holders. We will take advantage of marketplace opportunities when conditions are favorable and contract when they are not. Growth for the sake of growth is not our goal. Keeping our financial commitments to our members is, and will always be, the most important consideration.

Our Home Office is headquartered in Adrian, Michigan, and you will find us to be a welcoming, dedicated and kindhearted team. If you find yourself nearby, please stop in and say "hello." I would love to speak with you.

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

RECENT EVENTS

Gleaner members enjoyed recent 2022 family events, and are looking forward to 2023.

Gleaner members took time to make memories as the summer of 2022 turned toward fall. Many Americans cut back or curtailed vacations due to inflation's sticker shock. Gleaner discounts, however, made it possible to continue the traditional gatherings and activities with Family Days, plus a very big Getaway trip to "The Last Frontier."

Summer began with nearly 100 attending the Family Day event June 11 at the Indianapolis Zoo. The elephants, birds and even aquatic creatures made it a great place to explore for all ages.

The most attended event of the year was Cedar Point, with an even 800 Gleaner tickets being used at the amusement park. Members enjoyed rides that varied from fast and tall to leisurely and historic.

The long-awaited Chicago Riverboat cruise was blessed with a beautiful evening to ride aboard the Emerald Lady and enjoy dinner while floating past historic skyscrapers. A total of 134 participants capped the experience by watching fireworks.

Finally, the summer season wrapped up with an Alaskan Cruise Getaway on Aug. 14-21. More than 100 Gleaners sailed the Inside Passage from Seattle to Skagway, with numerous activities and sites in between. The two final events of 2022 were Sept. 24's Greenfield Village and Henry Ford Family Day, due to occur after this publication's deadline. We hope members who wanted to attend the Safari to Kalahari made their reservation in time for the Nov. 11-13 event. We hope to see you and your loved ones there.



Gleaner's 2023 Family Day events

In addition, Gleaner has announced dates for its 2023 Family Days! The lineup once again begins in Florida in March, and then moves back to the Midwest for more family fun. Next year's Family Day events are:

Sarasota Circus

Sarasota, Florida | Saturday, March 4

Medieval Times

Schaumburg, Illinois | Saturday, June 24

Michigan's Adventure

Muskegon County, Michigan | Saturday, July 15

Columbus Zoo

Columbus, Ohio | Saturday, July 29

Fair Oaks Farms

Fair Oaks, Indiana | Saturday, Aug. 12

Gleaner members also can plan a Nashville Show motorcoach trip May 15-19. It includes two great shows, guided tours, transportation, four nights' lodging, eight meals, and more. Watch future Gleaner publications for more about this exciting Getaway.

Finally, the 2023 Safari to Kalahari is planned for Nov. 10-12. This popular water resort in Sandusky, Ohio, is great for families. Children love Kalahari's wild waterslides, rides, play areas, game room, mini golf and bowling. Parents and grandparents enjoy Kalahari's range of signature restaurants, shops, art, indoor pools, spas and other facilities. Gleaner also will provide and host a complimentary Saturday morning breakfast.

More information when available will be posted at www.gleanerlife.org/familydays and www.gleanerlife.org/kalahari or contact the Community Engagement Department at events@gleanerlife.org.

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 31** in Benny's Hand.





GUARANTEED INCOME with a new SPIA

Retirement's worst mistake, according to many people, is failing to plan for it. That's especially true for individuals who haven't yet planned how to create dependable retirement income, or how to pass on an inheritance to others.

One solution can be a Single Premium Immediate Annuity (SPIA) such as the Gleaner Life Foundation Series® SPIA that became available Aug. 1, 2022. It is the first new SPIA introduced by Gleaner in 31 years, designed to add certainty in this time of uncontrollable economics.

A SPIA, also known as an income annuity, is a contract with an insurer. It is the most basic and oldest type of annuity, originating during the Roman Empire. In exchange for a one-time premium, the insurer guarantees to make defined payments for a specified length of time or, if the purchaser chooses, for as many years as the annuitant continues to live. Payments begin within a year of purchase, and there are some tax benefits.

The Foundation SPIA offers 14 different payment options to meet a variety of needs. These can help address several concerns people typically have entering retirement.

HOW CAN I TURN SAVINGS INTO INCOME?

A SPIA can convert a lump sum, whether from years of saving or from a sudden windfall, into a steady stream of payments their owners can count on. With five different fixed period payment options in the Foundation SPIA, owners know exactly how much to expect. They also know when their secure, electronic payment will be deposited.

WHAT IF I LIVE LONGER THAN I EXPECT AND RISK RUNNING OUT OF MONEY?

An owner can instead choose to receive payments for the length of their lifetime, no matter how many years they enjoy. These typically pay higher rates of interest. In addition, the six Single Life payment plans include four term-certain options, meaning that payments will continue to their beneficiary if the annuitant dies before the term ends. For example, if a person purchases a Life with Twenty Year Period Certain and then dies 11 years later, payments will continue to their beneficiary for the nine remaining years. There also is a Life with Premium Refund plan. This option guarantees that, if the annuitant dies before receiving back the amount of their premium, the balance will be paid to their beneficiary.

WHAT ABOUT TAKING CARE OF A COUPLE AFTER ONE PERSON DIES?

The Foundation SPIA also offers options for two joint annuitants. Payments are based on the life expectancy of both people. When one annuitant dies, the second annuitant will continue to receive 100% of the regular payment for the rest of his/her life. The three options are: Joint Life Only (payments for as long as at least one of the annuitants is alive with no guaranteed period); Joint Life with Ten Year Period Certain (payments made as long as at least one of them is alive with a minimum guaranteed period of 10 years) and Joint Life with Twenty Year Period Certain (the same but with a guaranteed period of 20 years).

HOW CAN A SPIA HELP PROVIDE AN INHERITANCE?

One strategy involves using a SPIA to purchase permanent life insurance such as whole life or universal life. These provide permanent coverage, create cash value you can borrow interest-free while alive, and — as life insurance — their death benefit is passed tax free to the beneficiary. This strategy can make the total benefits significantly larger than the original lump sum used to purchase the SPIA.

The guaranteed income stream from a SPIA also can be used as a bridge to Social Security. By planning, a person who retires in their early or mid-60s can wait until age 70 to claim the maximum Social Security benefit. There are other ways a SPIA could help you plan for retirement. Contact your Gleaner agent or visit www.gleanerlife.org/spia to learn more.



CLASS OF 2022 CONGRATS!

2022 Gleaner Scholarships

Congratulations to all 99 recipients of Gleaner Life Insurance Society Scholarship Foundation scholarships! We are proud of your achievements, and even more excited about the great things you will be able to accomplish in the future.

The 2022 Gleaner scholarships provided \$2,500 to each student. All the applications were reviewed by judges, and recipients were sent notification April 30. Gleaner Life has now awarded a total of 3,072 scholarships — worth nearly \$4 million total — since the scholarship program was re-started and five scholarships were presented in 1980.

Applications for 2023 scholarships can be submitted beginning Dec. 1, 2022. They are open to benefit members who plan to attend an accredited vocational/technical school, college, university, or graduate school within the United States. Applicants can be either traditional or non-traditional students. Learn more at gleanerlife.org/scholarships.

Special thanks to our generous scholarship donors:

Charles and Margaret Banner

Frederick and Evelyn Fountain

Leonard and Margaret Davis

Dale Viers

Frank and Shirley Dick



Aleyda Affholder
Palm Beach State College



Easton Ashley
Illinois State University



Kaia Beebe
Cornerstone University



Chad Bell
Brigham Young
University-Idaho



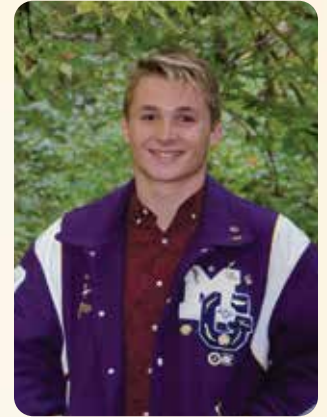
Cormac Billick
Lawrence University



Robert Breckel
Taylor University



Brooklyn Butler
Olivet College



Joel Conrad
University of Hawaii at
Manoa



Jami Creque
Eastern Michigan
University



Arturo DeJesus
Indiana State University



Morgan Delaney
Ivy Tech Community
College



Julia Evak
Bowling Green State
University-Main Campus



Carter Fecht
Cornell College



Andrew Ferradino
Cedarville University



Sarah Gainey
Otterbein University



Delanie Gale
Northwood University



Elizabeth Gardner
Ohio University-Main
Campus



Isabel Garkey
Lipscomb University



Adam Gourley
Lakeland Community
College



Jenna Harnick
Central Michigan
University



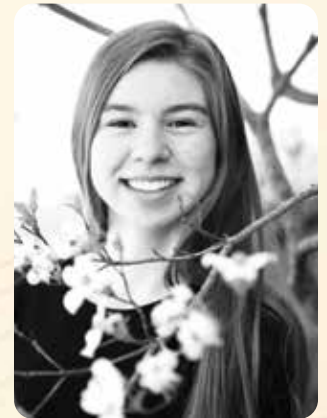
Alexis Her
Saginaw Valley State
University



Zachary Hernandez
Marquette University



Emerald Higgins
Northern Michigan
University



Colette Hoffman
University of Phoenix



Sydney Hohman
Ohio University-Main
Campus



Katharine Holewa
Valparaiso University



Katelyn Huck
Bethany College



Emily Huff
Purdue University-Main
Campus



Caleb Hughes
Ohio State University-
Main Campus



Cassadie Jacobs
The University of Findlay



Jenna James
Hope College



Riley Janssen
Western Michigan
University



Lauren Johnston
Grand Valley State
University



Grace Jones
Northwestern University



Jackelyn Jones
Purdue University
Northwest



Andrew Kish
Bowling Green State
University-Main Campus



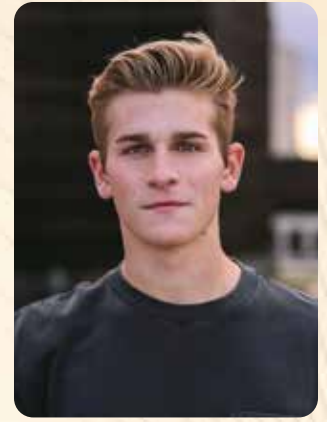
Halie Kohl
Illinois State University



Brooke Leisenring
University of Michigan-
Ann Arbor



Keagan Long
Cedarville University



Benjamin Malek
Miami University-Oxford



Eva Markey
Grand Valley State
University



Alec Martin
Local 85 Pipefitters



Madeline McAndrew
University of Georgia



Jason McGinnis
Adrian College



Mary McIntosh
Penn View Bible Institute



Morgan Michalek
Nova Southeastern
University



Amanda Minuth
University of Florida



Jack Myers
Bowling Green State
University-Main Campus



Ainsley Nelson
University of Miami



Braedon Nichelson
Western Michigan
University



Grant Ott-Large
University of Saint Francis



Logan Page
Saginaw Valley State
University



Nate Perry
St Clair County
Community College



Lucas Plencner
Grand Valley State
University



Abigail Rahn
Bethlehem College and
Seminary



Brandon Rau
Liberty University



Claire Rau
Liberty University



Allison Reynolds
Grand Valley State
University



Mallory Reynolds
Michigan State University



Eden Ryan
Hillsdale College



Ty Rychener
Aquinas College



Gabriella Sgro
University of Oregon



Emma Slade
Wright State University-
Main Campus



Emma Smeltzer
Owens Community
College



Jordan Spencer
University of Colorado
Boulder



Jenna Stanton
Michigan State University



Emily Stirling
Snow College



Lillian Stirling
Salt Lake Community
College



Eve Strullmyer
Purdue University-Main
Campus



Joshua Talluto
Missouri University of
Science and Technology



Blake Theis
Ohio State University-
Main Campus



Alayna Tisch
Michigan State University



Madilynn Tomasek
Michigan State University



Caroline Varner
University of Toledo



Tyler Walker
Baldwin Wallace
University



Samantha Wilson
Indiana Wesleyan
University-Marion

Not Pictured:

Quentin Cetnar
Kettering University

Rosa Cuccia
Adrian College

Seth Darling
Michigan State University

Megan Davis
Miami University-Hamilton

Nathaniel Demlow
Concordia University-Nebraska

Margaret Duval
Wheaton College

Nicholas Earley
University of Toledo

Jesse Fagen
Purdue University-Main Campus

Jordan Hohman
University of Cincinnati-Main Campus

Sophia Kubera
University of North Carolina at Charlotte

Hayden Lamprecht
Monroe County Community College

Parker Lawrence
University of Cincinnati-Blue Ash College

Jackson Lee
Purdue University Fort Wayne

Griffin Machrowicz
Michigan State University

Alexandra Melton
Ferris State University

Ellie Nichols
University of Dayton

Destiny Schuck
Ball State University

Kabeer Singh
Arizona State University Campus Immersion

Allyson Sizemore
Wayne State University

Roger Sowick
University of Akron Main Campus

Nina Van Camp
Washtenaw Community College

Bethany Werner
University of Toledo

Meghan Zappia
University of Dayton

Gleaner honors agents for success, membership, and fraternal service



Agents and guests were recognized at the 2022 Conference of Excellence that took place in Napa, California.

Agents who serve Gleaner Life members also recognize the importance of serving their larger communities. Their dedication and accomplishments were recognized in turn by the Society as it hosted dozens of agents in June at Napa, California, for the annual Conference of Excellence.

On the sales side, Michael Golden of Cedar Creek Financial in Múnger, Michigan, was named 2022's overall top agent based on conference sales credit. (A complete list of sales winners appears below on Page 17.)

Dave Smith named FAOTY at 2022 COE

David Smith, meanwhile, was named Fraternal Agent of the Year for his work with the Tri County Arbor of Montrose, Michigan, and with local non-profit groups. Smith serves as a Certified Retirement Counselor with Complete Wealth Advisors in Flint Township, and lives in the Flushing and Montrose Township area where he grew up and later returned with his wife, Kelley, and their two children.

One of the groups particularly helped by Smith and Tri County Arbor is Junction of Hope in Chesaning. Known as America's first non-profit 501(c)3 restaurant, Junction of Hope also serves as a workplace for dozens of Tri County Region adults with special needs.



Dave Smith (center) of Flushing Township received the Gleaner Life Fraternal Agent of the Year Award June 27 in Napa Valley, California. Also pictured are (from left) Gleaner Life Board Vice Chair Mark A. Wills, Gleaner Life Board Member Margaret M.S. Noe, Kelley Smith, and Gleaner Life Board Chair Terry L. Garner.

"They do such a great job at everything from cooking and serving meals to janitorial. They will pick up these adults and take them to and from work," Smith said of Junction of Hope. "And they serve good food, too!"

Their mission is important to the Smiths, especially since their youngest son has autism. Dave Smith decided to donate his \$1,000 contribution from Gleaner Life to Junction of Hope. "One of our donations one year helped them get a vehicle," he said, "and hopefully this donation will help them get a newer one or something else they may need."

Smith established the Tri County Arbor in 2008. The arbor also has assisted veterans at the VA Saginaw Healthcare System, Special Olympics, the Montrose Senior Center, and numerous youth groups and other charities.

Michael Golden, meanwhile, paced a competitive field of agents who kept Gleaner Life solutions at the forefront of the many ways they meet their clients' needs. The group was honored at the Silverado Resort in the heart of California's Napa Valley wine country. In addition to being the top agent based on overall credit, Golden also was the top agent for life premiums. Karl Conzelmann was the overall runner-up agent, and William Warner finished first in annuity premium. This year's leading sales award winners were:



Michael Golden

Top agent based on overall conference credits
Top agent for life premium



Karl Conzelmann

Runner up agent based on overall conference credits
Runner up agent for life premium



William Warner

Top agent for annuity premium



Alex Lebron

Runner up agent for annuity premium



Debi Tiell-Hershey

Top New Membership



Daniel Zeiger

Runner up new membership

Jerry Cvach
Top New Agent

Growing by GIVING

Outreach and hard work help Rolling Prairie Arbor build a flock of volunteers.



June Lenig, Jeff Thompson and Jackie Masterson pose with Roger the Rooster, a symbol of the LaPorte County Fair. The rooster was located and recovered by Jeff after being stolen. It once again welcomes visitors to the Poultry Barn.

Take a gander and you'll find signs of healthy Gleaner-involved growth hatching all around Rolling Prairie Arbor in LaPorte County, Indiana:

At the county fair in July, Gleaner volunteers like June Lenig, Arbor President Jackie Masterson and Jeff Thompson, Chris Kulasa and Shari Ott-Large help guide the LaPorte 4-H Poultry Club youth.

In March, Jackie and Tom Wheatbrook along with Amy Stanish led an arbor event cooking and serving meals for a veterans' benefit chicken noodle dinner. It drew 216 guests — many of whom asked how they could become Gleaners.

Working with groups like Sand Castle Homeless Shelter and New Day Foundation, the arbor brings under its wing families and individuals who could use basic life skills — or a GED — as well as a place to stay.

The arbor isn't chicken to take on scores of other projects including providing meat for Thanksgiving and Christmas food baskets for families in need, Relay for Life teams, the Angel Fund in New Prairie that helps students obtain educations, Meals on Wheels, LaPorte's Special Education Cooperative, and local schools' music bands' needs.

Those are just some examples of members giving time and funding to build a better community and a stronger arbor.

"We do as much as we can. Wherever they call and need help, we're there," June Lenig says. "I know we don't report everything that we do but we try. But we're not about publicity for it; we're doing it because we want to."

Another way the arbor gives is by encouraging other local individuals with a Community Volunteer Recognition (CVR) award. They frequently end up joining the arbor. "How do you think I got here?" Jackie laughs.

Her 4-H involvement is a trait many Rolling Prairie Arbor members share. It's not surprising. June and her late husband Dan helped get the arbor restarted in the 1980s after becoming involved with 4-H in 1971. "4-H is family, just like Gleaner is family," June says, perfectly describing the Gleaner principle of fraternalism in terms anyone could understand. "It's all



A few members of the LaPorte County 4-H Poultry Club pictured at the 176th LaPorte County Fair were (back row, from left) Jacob Wireman, Keely Qualkenbush, Shelly Hill, June Lenig, Jan James, Georgia Pumroy and Joe Pumroy; (front) Sydney Hill and Morgan James, the crowing contest winner.

about doing together, being a unit, being a team so to speak. That's what this is, pulling together for a common goal."

Jeff agrees. "We're learning stuff from each other every day, and we get along that way."

4-H was first embraced by the Gleaner Society in 1958. The poultry program rarely receives the attention focused on beef, dairy, sheep or swine, but the participants learn the same concepts. "The purpose of this program that we're involved with today is to teach kids life skills so they'll be sufficient and be able to go out," June says. Youths raising birds in the program learn how to fill out a financial report, keep track of inventory from year to year, figure out their profit or loss, how to market their product, work together, adjust their plans, find a better way, and more.

"That's what we teach them through the whole barn," Jackie adds.

"This teaches them the cost of putting that food on the table," June explains. "There's so many life skills that come as a result. Responsibility — you know, if you don't take care of it you lose it, right?" The lessons are conveyed with lots of love by June, who was one of 11 children in her family.

June served as club president for just short of 40 years before stepping aside last year.

"She takes really good care of us," said Keely Qualkenbush, a high school senior whose Australorp rooster won Grand Champion and overall reserve Best of Show. "She showed me how to hold the birds correctly and all the breeding. She made me fall in love with this project."

Sydney Hill, a 12th grader at LaPorte High School, worked with Jackie to locate a breeder who could help her obtain an uncommon, curly feathered Sebastopol goose. "It's hard work," Sydney says. "First you need your animal's background. You've got to learn responsibilities like food and care. They're like your kids. It's crazy to see how much you learn just from taking care of birds."

Now, Sydney is helping pass along her knowledge by volunteering with the Little Peeps Junior 4-H program.

While giving time and other resources can be challenging, it gives Rolling Arbor members purpose and keeps them active. June just turned 83 yet her schedule after the county fair included chairing August's 65th reunion of her high school class, planning her church's chicken noodle dinner, then the 4-H chicken noodle dinner. Then comes Christmas when arbor members including Jeff gather all the gifts they've been collecting for the local Toys for Tots.

Former college football coach Lou Holtz worked the sidelines not terribly far from LaPorte and often said, "In this world you're either growing or you're dying. So get in motion and grow."

Rolling Arbor turns the Gleaner principles of "Protection, Benevolence and Fraternity" into a practical plan for growth. Reaching out, paying it forward, and training up new generations, the growth possibilities are practically endless.

ARBORS *in action*

Before fall's fleeting beauty passes into winter, let's remember the sunny days of 2022 when Gleaner arbors grew by volunteering and giving. Some grew by doing laundry, working with Boy Scouts to honor veterans, participating in a mock car collision, coordinating reading and learning projects for children, helping with dinners for fire departments, cleaning up their city parks, assisting foster families, and more. Let us know how your arbor gives and grows.



Caro Arbor (MI) completed a pair of big events. It wrapped up its Earth Day activities in April and May when it picked up trees in Bad Axe, wrapped trees with the middle school student council, distributed the trees at the elementary school, and returned to the elementary school to distribute awards. The arbor also gathered May 15 for bingo and an ice cream social for residents of Heritage Hill Assisted Living. A big bowl of treats, promotional items, and a case of water for staff also were delivered.



Floyd Arbor (MI) marked Memorial Day by placing more than 80 American flags at veterans' graves in Lee Township Cemetery. The arbor enlisted the local Boy Scouts to assist with the project, which involved 16 people.



Chester Arbor (OH) had a total of 23 people attend its April meeting when Jillian LaStoria and Randi Spoon were guest speakers from the Mt. Gilead Public Library. The arbor followed it up with several activities including the Heartbeat of Morrow County baby shower, the Last Day of School Fun Day at the Tomorrow Center School, the Memorial Day parade in Cardington, a paper shredding event, and their third Honor Flight at Home at Tri Rivers in Marion, Ohio. This event was for veterans unable to travel to Washington, D.C., due to health issues. The arbor honored 17 veterans from Marion and Morrow counties. A similar event is planned next year.

Glen Arbor (MI) helped the Clio City Clean Up Day on May 14. The arbor furnished pizza, plates, napkins, water, paper towels, window cleaner, and made a donation. Arbor members worked to clean the amphitheater, garden bump outs, Veterans Park, clock tower and historical museum. Arbor President Steve Cameron also presented the arbor's \$500 donation to Clio Veterans Park as part of the Flag Day ceremony June 14. Several Boy Scout troops and American Legion Post 158 participated. The arbor also served pizza and water at the ceremony's conclusion.

Community Arbor (IN) recognized Kim Meadows of Logansport as another one of its CVR recipients at an awards dinner held June 17 at the West Side Diner in Logansport. Meadows was honored for her involvement with Emmanus Mission in Logansport.





Good Deeds Arbor (OH) hosted a skating party for Zanesville Middle School students and their dads on behalf of a community non-profit group called Forever Dads. The organization strives to spotlight the importance and impact of fatherhood on children and the community through various local programs. Forever Dads and school principal Adrian Williams discussed future programs, and provided a book for students and parents to work through together to promote literacy and quality family conversation. Forever Dads hopes this event leads to future events with role model dads making school visits. Forever Dads, Domino's Pizza and Dollar General all donated supplies to assist with the event.



Gulf Coast Arbor (FL) organized a bingo event May 5 for residents at Manor Care Assisted Living. Members met at the home of President Vivian Quiñones to make goodie bags with cookies, chips, chocolate, and other items. They also purchased scarves, earrings, mini perfumes, hairpins, aftershave lotion, cologne, socks, etc. for the winners. Although rules in the senior home limited the number of residents who could participate, those who did had a blast. Fernando Rivera (the Society's Supreme Chaplain) pulled the numbers along with Luis Arboleda, while other members helped residents with their cards, called numbers and posted the numbers. Arbor members made sure that each one won a prize. After leaving the remaining items for residents, arbor members enjoyed a restaurant dinner to discuss the event.



Holland Arbor (OH) partnered with two Scout groups — Troop C3 and Pack #244 — to help clean and plant flowers on the grounds of Hospice of Northwest Ohio in Toledo. Eighteen troop members and five adults took advantage of glorious weather to beautify the grounds with fresh flowers. The arbor was able to also purchase 10 pizzas and soft drinks for the event for only \$84 thanks to its frequent work with Marco's Pizza, while the hospice provided lemonade, iced tea and water.

In memoriam of David Sutton



Hawthorne Arbor (IN) presented its CVR awards on May 15 to Mari Mink and Carl and Dorothy Eich. Each discussed the local organizations they assist, which included Freedom Park, Halsted House, Rotary, the Chamber of Commerce, American Legion, VFW, and various churches. Dan Sutton presented awards and applications for their Gleaner annuity. The arbor had numerous other activities including large Memorial Day flags at 12 cemeteries plus 400 small flags passed out at the Lowell and Shelby community ceremonies. It also was noted that the Indian Trail Grange presented its community service award to Hawthorne Arbor in appreciation of all the work and support the arbor provides.



Maple City Arbor (MI) members and guests brought dinner for the Adrian Fire Department on April 21. In addition to the meal, the arbor surprised the firefighters and EMT on staff with a \$200 gift card to a local grocery store so they can stock their kitchen. While there, arbor members toured the fire station, learned interesting history about the department, and heard three emergency calls received. Members learned the process the department takes for emergency calls and witnessed their quick response time.



The Society lost the longest-serving Board of Directors member in its history on June 30, 2022, with the passing of David E. Sutton, 81. The lifelong Hawthorne Arbor (IN) member served with distinction for 42 years on the Gleaner Life Board from 1973 to 2015.

For several years beginning in 2001, Sutton was Chairman of the Board.

Sutton also continued the family tradition of Gleanerism in the Lowell, Indiana, region. Born to Gleaner leaders Harold and Lillian Sutton in 1940, David became a benefit member shortly after birth in 1940, earned his pilot's license at age 16, graduated from Lowell High School in 1958, and served as a sergeant in the U.S. Army's 101st Airborne Division. He was a farmer on the old homestead in West Creek Township, an aviation business owner, and a Lake County Farm Bureau leader while carrying on the family tradition with Hawthorne Arbor, founded in 1911. Sutton also helped lead the Indiana State Association, served on the Gleaner Fraternal Committee and — like his father — the Law Committee. His leadership helped Gleaner make a successful transition when it relocated its Home Office in 1981. When he completed his time on the Board in 2015 at the 57th Biennial Convention, his seat was filled by his son, Dan, a fifth-generation farmer.

Dave Sutton is survived by his wife, Patricia Sutton, who this year becomes the longest serving arbor Secretary in Gleaner history. Their children are Brian (Heather) and Dan (Deana), both of Lowell; and Michelle (Richard) Adams of Washington. Sutton also is survived by grandchildren Kylee Adams, Chase, Delaney and Isabelle Sutton; sister Margaret (Joe) Grills of Virginia, and brother John (Carole) of Lowell; plus many nieces and nephews.



Homer Township Oak Arbor (IL) hosted a children’s book reading event June 26 that drew 91 guests for total attendance of 99. Tina White, author of children’s books featuring miniature therapy horses Tex and Wally, came to Lockport VFW Post #5788. She read from her books while children sat on mats around her and the horses. Each child received a copy of one of the Tex and Wally books. The arbor worked with the Angel Hooves Healing Hearts Therapy Horse group, and coordinated with the Home Office for flyers promoting the event. After the story, children and adults were served hot dogs and chips with juice bags or water while waiting to get their photo taken with the horses. Children were given crayons and coloring pages of Benny. Each child was given a sugar cookie with a pictures of Tex and Wally printed on it. Upon departure each family received a bag including information on the identity of the Gleaner Life Insurance Society and the local arbor and their community involvement. The bag also included a Gleaner handout that included a pen and jar opener. It proved to be a very enjoyable and successful event.



Mid Michigan Arbor (MI) donated \$250 to be a sponsor for the Foster Families Festival fundraiser that was held at the Auburn Jaycees Park in connection with the Auburn “Treasure Hunt Days.” Members gave out Gleaner flyers, Gleaner balloons to the children in attendance, and candy bars to all who wanted one. This event was held to bring awareness (and fundraising) to the Foster Family Navigation and Resource Center, which is the area’s new facility. Sponsors set up in a designated area, along with food trucks, and activities for the attendees to enjoy. The Foster Family Network had several informational booths that explained what fostering entails, how to become a foster family, help with supplies, furnishings, other needs, etc. The weather did cause the festival to end an hour and a half early, but the event was deemed a success since it was their first festival.

River Valley Arbor (IL) sponsored an event for special needs individuals at Hero City Adventure Park. A total of 70 people attended including adults as well as children. The individuals were able to go through the soft playground area, ride the bumper boats, play in the video arcade, or play laser tag. The arbor also bought 10 \$5 video arcade cards and ordered five pizzas and two pitchers of drinks for everyone. “Feedback from parents was they enjoyed the event and thanked us for doing this for the Special Needs Community. So happy to see so many smiling faces!”



Mt. Pleasant Arbor (MI)

hosted a visit for children and their parents/chaperones to the Mount Pleasant Discovery Museum. The April 15 event utilized the museum's hands-on activities for children with exhibits about math, history, and science. After two hours of making paper rockets and shooting them to the moon, using the ATM machine to get play money and many other fun activities, the Arbor treated everyone to Easter cookies, juice and water. Each student was given a candy filled Easter egg to take home. It was a fun time for the kids and adults as well. The arbor also hosted its three scholarship winners in May: Elizabeth Herron, who will attend Savannah College of Art & Design; Rylee Fike, who will attend Mid Michigan Community College; and Jadye Harnick, who will attend Central Michigan University.



New Beginnings Arbor (OH)

helped the Wooster community by doing laundry and providing food at the West Salem Laundromat. Twelve people showed up for help, and the arbor paid for a total of 17 loads of laundry. "They enjoyed us doing this for them," the arbor reported. "A few cried as we did this for them. We had a blast doing it." All 24 people involved were able to have hot dogs to eat while waiting for the laundry to finish. "We even got to pray with a few who needed prayer. What a blessing of an impact event, and we all had fun doing it!"



Oakwood Arbor (OH)

was busy with numerous projects including several involving road and trail cleanup events. On April 21, five Gleaner members wearing bright yellow safety vests picked up trash along SR66 two miles north of Oakwood. It was the first of four such clean-up activities. On May 17, two members walked through the wooded trails cutting up any downed trees, which another member transported. The arbor also sponsored Scouts who kept trails clear, including a three-mile section cut down with a bush hog rotary mower and an Eagle Scout project to build a bridge over some drainage pipes.



Tri County Arbor (MI)

worked together with members of the community and the Montrose Lions Club on May 22 to place flags at the cemetery in anticipation of Memorial Day. Flags were placed on the graves of veterans, and a total of 56 people participated. A hot dog stand was set up for volunteers.



Portage Center Arbor (OH) bought books for the elementary school library that were chosen by the school librarian, who is also a Gleaner. She selected a total of 27 books. Arbor members met at the school at 9 a.m. to put labels in the books crediting Gleaner for their purchase. All the new books were displayed on a table and members chose which ones they would read or show to each grade level. Students came in by grades and were seated on the floor around the special “read, read, read” chair where the reader sat. After explaining about Gleaner and why we were there, members took turns reading to the different grades. Readers would usually read or tell a portion of the book to entice children to get the book and finish it on their own. The students behaved very well and were very appreciative. This was the first time since the pandemic began two years ago that a group was allowed into the school to interact with students. It was an honor to be that group. Reading began at 9:30 a.m. and finished at 3:15. It was a long and tiring day but, as always, very enjoyable.

South Fairfield Arbor (MI) coordinated a mock accident for junior and senior high school students to emphasize the danger of distracted or impaired driving, especially during the prom and graduation season. Two cars, each carrying two high school students, crashed head-on with two not wearing seat belts, and one perishing at the scene. Students witnessed the first 60 minutes after the crash. One student was arrested at the scene for drinking and driving, while the remaining two were loaded onto a medical helicopter for transportation to regional hospitals for their serious injuries. Student “actors” included arbor members Jordan Witt and Andrew Geer. Adult arbor member participants included Sandy Witt and Jessica Geer, Metamora-Amboy Fire Chief. Three fire departments participated, including Metamora-Amboy, Lyons, and Richfield Township. Fulton County participants were the Sheriff’s Office and Health Department. Mercy Life Flight landed to pick up accident “victims.” Hopefully, the seriousness of the accident, even though mock, remains with the students as the school year winds down and beyond.

Sulphur Springs Arbor (IL) honored school bus drivers in two locations, helping encourage 86 non-members. The May 2 event began at the Mazon-Verona-Kinsman bus barn in Mazon, where drivers and aides were treated to breakfast pizza, doughnuts, water, and a \$5 Casey’s gift card for each of the 11 people. Arbor members then went to Coal City and the Illinois Central School Bus headquarters. They brought the 75 drivers and aides 12 pizzas, cookies, water, and \$5 Casey’s gift cards. The cards were given in envelopes that also included a Gleaner flyer. Mark Wills was able to use this successful event to speak to the staff members about Gleaner and arbor activities.



West Lockport Arbor (IL) helped to fill Easter baskets and buckets for the Guardian Angel Community Services domestic violence shelter. The arbor purchased a variety of books, toys, crayons, and candy. Treats also were given to all the women in the shelter and to all the employees. Items were purchased and, on April 12, the buckets were dropped off at the shelter. For security reasons, arbor members were not allowed inside the facility.



One of the projects by **USA Arbor (MI)** involved purchasing a book for every student from preschool to eighth grade at Christ the King Lutheran Schools in Sebawaing and Unionville. Books for the older students were purchased from a list the students selected from. Arbor members donated a sticker for each book and a flyer about Gleaner and why the arbor is doing this. Books were presented in each classroom, and arbor members explained a bit about Gleaner Life Insurance Society and how the funding works. The students were very happy, signed a thank you card, and look forward to seeing arbor members again.

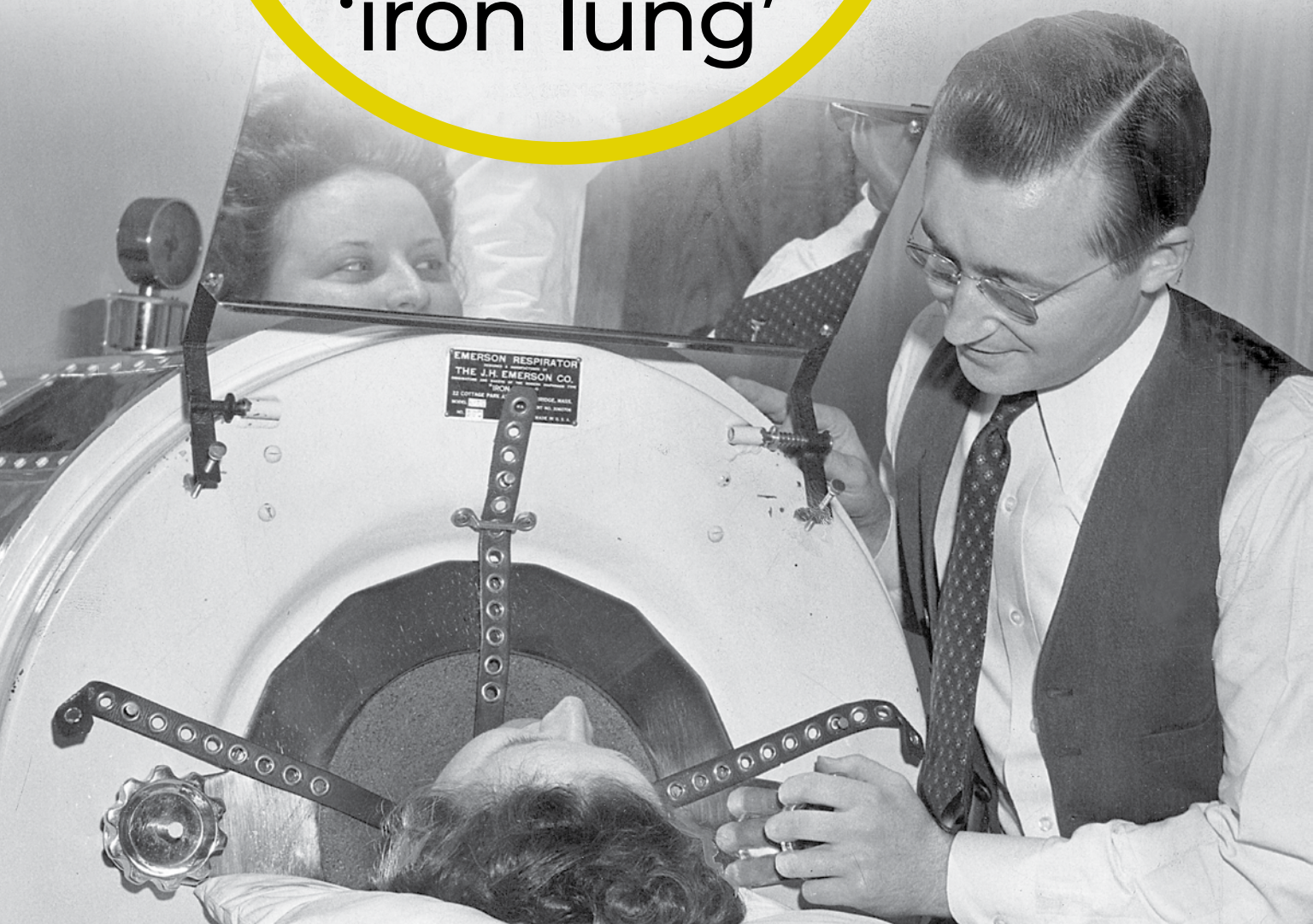


Vulcaner Arbor (MI) teamed up with the Vassar Fire Department in April for its spaghetti dinner fundraiser. Workers included five arbor members (Dave and Julie Bartels, Laura Walker, Katie Creason, and Heather Guile) and their families, plus 10 people associated with the firefighters. Arbor Vice President Theron Nesbitt and Reporter Laura Walker made up beautiful flyers and tickets to help advertise with local businesses, and Carson Atkins submitted the activity to KCCQ radio station. A total of 135 meals were served. A little more than \$2,000 was raised which helped the fire department purchase a new battery charger.

GLEANER
HISTORY:

Karen Oaks helped from her 'iron lung'

How a plucky
1940s-era Detroit
member grew
her influence far
beyond limits
imposed by polio.



Karen C. Oaks was pictured in 1946 with her husband, John, in her iron lung breathing machine. Although she needed the machine to breathe after suffering a rare case of infantile polio at age 22, she used her energy to advocate for the March of Dimes and the building of a church's children's nursery. ©Detroit Free Press — USA TODAY NETWORK

World Polio Day is observed on Oct. 24 but for disabled Gleaner member Karen Oaks, every day was a chance to make a difference.

Karen was 10 years old in 1931 when she and her brother received Gleaner Twenty Pay Life policies from their father, Charles Reichle of Detroit. Karen grew up and married John Oaks of Detroit on Aug. 12, 1939. In October of 1944, after attending a football game, Karen was stricken with paralytic polio.

During the 1940s and early-1950s, the disease came in terrifying waves across America, paralyzing as many as 20,000 Americans per year and killing thousands more. (The U.S. was declared polio free in 1979 but, last July, a new case of polio paralysis was diagnosed in New York.) Fewer adults caught it but those who did typically had a higher death rate. At the time, doctors said the type that Karen contracted made up only one in two million cases. Karen was one of only two known survivors. Her survival was only possible due to the mechanical iron lung that enabled her to breathe, and which encased her for at least 23 hours every day. It was the first iron lung supplied in Detroit by the National Foundation for Infantile Paralysis.

Karen's story attracted the attention of, among others, Detroit radio station WWJ. It broadcast an appeal by her in 1946 supporting the March of Dimes' campaign against polio. Her script was typed backward using double-faced carbon paper so she could read it in the mirror above her head. Her faith in God and fortitude were so strong, *The National Gleaner Forum* reported, that "relatives, friends and neighbors who used to come to console, leave inspired."

The iron lung was too large for the small apartment where Karen lived

with John, who had a modest job at Ford's Highland Park plant. The couple moved into Karen's parents' home. One of Karen's high school classmates, however, organized a benefit drive that helped them afford a small, newly built house later in 1946. "Our own home at last," Karen said. "This is heaven." A bystander, watching Karen and her iron lung being rushed into the house, brushed aside a tear and told the *Detroit Free Press*, "To see the happiness on that young woman's face is worth 10 times the amount I ever gave to the March of Dimes campaign."

Ladies from a nearby church visited and mentioned their struggles to create a new chapel and a nursery for children. "Karen's imagination was fired," *Forum* reported, "and she requested permission to take on this project for the New Year." Her husband set up a glass jar where Karen could see the donations added. A *Detroit Free Press* columnist wrote about Karen's dream for 1949, "to transform the barren nursery room as it now is — just a cold room with rafters — into something warm and vital for the children of the church."

A few weeks after New Year's, a visitor from Endicott, New York, returned home and was inspired to tell her congregation about Karen's dream. Her pastor told a radio station. Donations flooded in. A wealthy man wrote a check for the balance, and carpenters and men of the Detroit church set about building the "Karen Oaks Nursery" in a church she had never seen.

The nursery was completed. A few months later, Karen was able to see her younger brother Marvin married. The ceremony took place in the Oaks' home where Karen could watch, and it occurred on her and John's 11th wedding anniversary. It was just two months before Karen Oaks died on Oct. 24, 1950, at age 28. "She was just tired, I guess," Karen's mother Amanda Reichle said of her daughter's six-year ordeal. Yet — even encased in an iron lung and paralyzed from the waist down in the couple's small Detroit house — Karen Oaks found a way to reach out.

"... Through her own indomitable spirit, Mrs. Oaks had broken these confines," the *Detroit Free Press* stated, reporting her death, and commenting on her life. "Helping her in this were her own closely knit family, a successful marriage against great handicaps, and a host of loving neighbors." It would have been easy for Karen Oaks to focus her thoughts inward upon her own limitations, but instead she grew far beyond her confines by remembering the needs of others.

“
Stone walls do not
a prison make,
Nor iron bars a cage.”

— Richard Lovelace

Gleaner recipe – Pumpkin Cake

Fall brings familiar holidays, friends, and memorable autumn flavors. This unfussy yet satisfying recipe from the Gleaner “Home Grown Recipes” book helps bring all of them together.

Bundt Cake Day is Nov. 15, a perfect time to locate a bundt baking pan and try this. A yellow cake mix makes preparation simple. The flavors of cinnamon, nutmeg and ginger add zest to the mild hint of pumpkin. Add your favorite nuts (chopped walnuts work well). When cool, drizzle the top with the fresh taste that the lemon sugar frosting adds. Optionally, use a bit of milk and less lemon to suit your own frosting preference. Experiment and make it an autumn tradition!

Pumpkin Cake

Wonderful for the holidays!

1 box yellow cake mix

2 t. cinnamon

½ t. ginger

½ t. nutmeg

2 eggs

1 cup pumpkin

½ to 1 cup nutmeats

1/3 cup or less of water

Mix the ingredients, all except the nuts, according to directions. When mixed, add the nuts. Bake in a bundt pan for 30-40 minutes, at 350 degrees.

Frosting:

1 cup powdered sugar

1 Tb. lemon juice

½ t. grated lemon



This recipe belonged to Shirley Dick, the Society's former First Lady and a member of Portage Center Arbor (OH). Frank Dick had been the Society's President for barely a year when Shirley's first collection of "Home Grown Recipes" was published in 1980. A fabulous cook herself, Shirley collected recipes from other Gleaners through picnics and Forum Magazine. She and Frank modeled leadership and philanthropy during Frank's years as an educator in Ohio, later as Gleaner Life's first couple, and finally in retirement. They marked more than 63 years together as life partners before Shirley's passing in 2010 at age 84.

Photo credit: Mark Lenz

BENNY'S PAGE

Hi, Kids!

Leaves are beginning to change color and fall, which means we're in a new season! I love new seasons and some of my favorite things about autumn include raking and jumping in leaves, roasting marshmallows over a bonfire on chilly nights and carving pumpkins. When a new season starts, I like to make a list of all of the things I want to experience and see how many I can check off before the next season begins.

Here is my bucket list for autumn:

- Visit an apple orchard.
- Jump in a pile of leaves.
- Run through a corn maze.
- Go to a football game.
- Visit a pumpkin patch.
- Have a pumpkin carving contest with my pride.
- Pick apples.
- Go on a hayride.

What are your favorite fall-time activities?
Create your own bucket list for fall!

I hope to see you all at Gleaner's Family Safari to Kalahari in November! Have a great autumn!

BENNY

The Benevolent Lion



BUCKET LIST



★ IN MEMORIAM ★

FRANK DICK ——— 1926-2022

Frank Dick, who oversaw more than 20 years of unprecedented growth by Gleaner Life Insurance Society, passed away Sept. 5 at the age of 96. The generosity and service that were hallmarks of Frank and his late wife Shirley left warm memories for thousands of people, both within the Society and across many communities.

“Frank Dick epitomized Gleaner ... He is Gleaner! There is no single person in our long and celebrated history that personifies Gleaner quite like Frank Dick,” Gleaner President and CEO Anthony Clark stated. “Frank was our leader and guided the Society in the '70s, '80s and '90s to prosperity. He was a husband, father, citizen, veteran, leader, philanthropist, visionary and author. But the one word that best describes Frank is ‘friend.’ The man never met a stranger. We are saddened at his passing, but are gladened to know that heaven has a new angel.”

Much like Gleaner founder Grant Slocum, Frank Dick never forgot hard times growing up on a small, family farm. He was born March 8, 1926, on a 28-acre farm outside Cygnet, Ohio, in a house lit by kerosene lamps and without running water, electricity or telephones. His lifelong enthusiasm for education was sparked in part by going to the new school in Cygnet that featured a radio, an electric “ice box” and indoor plumbing. It also was as a

first grader at Cygnet that Frank first spotted Shirley Garns who, after they graduated in 1944, would become his wife and partner for more than 63 years.

First, Frank served his country in World War II. He fought in the Battle of the Bulge and later was badly wounded in combat. Shipped home to recover, he decided to enroll in college and pursue an education career. He and Shirley married in 1946. At age 21 he was elected mayor of Jerry City, Ohio, and became a high school coach. While finishing his degrees, he was chosen as a principal and later superintendent of a series of school districts: Portage Township Schools, Pandora-Gilboa School District, Sylvania School District, and then Toledo City School District.

Frank’s success was marked by his hard work, openness to learning, playful activities, friendliness, ability to win over critics, and his preparation. “Know your stuff. Don’t try to bluff,” was one of his dozens of sayings that became known as “Frankisms.” His innovative solutions to such problems as school funding and integration caught the attention of Gleaner’s Ohio leaders. They approached him because then-President R.G. Ransford was looking for a successor. Frank and Shirley had joined the Society’s Portage Center Arbor in 1949, and Frank agreed to



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

- Frank Dick

Gleaner's job offer as Senior Vice President and Secretary in 1978. The following April, Ransford retired and the same day the Board of Directors chose Frank Dick as Gleaner's new President.

Frank Dick's tenure as President saw numerous transformations:

- He identified Adrian, Michigan, as the best location for the Society's new Home Office and helped guide its design and opening in 1981.
- The Society introduced its first universal life insurance product, took advantage of computers to track fluctuating interest rates, switched from paper records to microfilm, and began internet operations in 1996.
- Fraternal activities grew as Society membership increased almost 50 percent from 46,010 to 66,013.
- Even more remarkable was the record-setting growth in Society assets, which were \$39 million in 1978. By the time he retired as President in June of 2000, assets had grown 20-fold to about \$800 million.

Frank and Shirley gave back in numerous ways including funding scholarships and health care, and providing leadership to many charitable groups. They never forgot the "value system" learned during the Great Depression of helping others succeed. "When harvest time came, a threshing ring was formed and the crops were harvested ... in a cooperative way," Frank wrote in 2000. "Having enough money for a family of seven was tough. Yet doing a day's work for a day's pay, and just plain common sense that you live within your means, made it possible for ambitious people to live productive and satisfying lives."

Frank and Shirley are survived by their daughter, Reide Garnett, and by countless others whose lives they touched. This edition of *Forum Magazine* features 99 recipients of 2022 Gleaner scholarships, a benefit that Frank restarted in 1980 with five scholarships. More than 3,000 Gleaner scholarships have been awarded since then, worth nearly \$4 million total. Gleaner honored Frank Dick many times including in 2021 at the Society's 60th Biennial Convention, but his own legacy paid forward to help other people will endure as a living honor for generations to come.

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Just For Kids®

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