

SUMMER 2026

FORUM

WORLD OF GROWTH

In this issue

Summer events heat up!

Remembering the Dynamic Kernels

The power of compound interest

Gleaner
Life Insurance Society
www.gleanerlife.org

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FORUM

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**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 26 for the answer.



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Thoughts from the President

Dear Fellow Members of the Gleaner Family,

As we celebrate the summer season, we are reminded of the many blessings we enjoy as Americans and as members of the Gleaner Life Insurance Society. This year is particularly meaningful as our nation commemorates the **250th anniversary of the United States of America**. For two and a half centuries, Americans have demonstrated resilience, generosity, faith, and a commitment to serving others, values that have also guided Gleaner throughout our history.

Our nation's anniversary provides an opportunity to reflect on the freedoms we enjoy and the responsibilities that come with them. Strong communities are built when people are willing to serve their neighbors, invest in future generations, and leave things better than they found them. Those same principles are at the heart of Gleaner's mission.

This summer, we were proud to continue one of our favorite traditions: the **Gleaner Flag Day Exchange** in Lenawee County, Michigan. Community members were invited to exchange worn and weathered American flags for new ones, ensuring that our nation's symbol continues to be displayed with honor and respect. Retired flags are collected and properly retired through established ceremonial procedures, reflecting the reverence they deserve. What began as a community service project has become a cherished tradition, one that reminds us that patriotism is expressed not only in words, but in how we honor our nation, serve our communities, and care for the symbols that unite us.

Across the country, Gleaner members continue to make a difference in their communities. Through arbor activities, volunteer projects, scholarships, community grants, and countless acts of kindness, you are living out the values that have defined this Society for more than a century. The impact of Gleaner is not measured only by insurance protection and financial security, but also by the lives touched through service and generosity.

While we remain focused on the future, there is much to be excited about. We continue to execute our strategic plan, strengthen relationships with advisors and members, and analyze new products and services that will help position Gleaner for long-term success. Our goal remains simple: to build a strong Society that serves members well today while preserving opportunities for future generations.

As we gather with family and friends this summer, let us give thanks for the blessings God has bestowed upon our nation, our communities, and our Society. We pray for His continued guidance as we work together to protect families, strengthen communities, and carry forward the mission entrusted to us.

Thank you for all you do to make Gleaner a special place.

Fraternally,

Todd M. Warner
President and CEO

Family favorites coming up soon

Gleaner members can still register for two Midwest top-choice events at Greenfield Village and Kalahari.



Share the experience of riding in a restored Model T or a real steam locomotive, or enjoy all of the fun activities at the Midwest's largest indoor water park resort. Gleaner members can plan to delight in these and more during the second half of 2026.

Greenfield Village | Dearborn, Michigan

Sept. 19 | Register by Aug. 17

Celebrate the United States' 250th summer at one of America's most comprehensive "living history" parks. Created by Henry Ford, the open-air village encompasses 300 years of American ingenuity:

- **Activities:** Ride in historic vehicles, observe farming, see artisans create pottery, glass and metal items with 18th and 19th century techniques, and shop.
- **Buildings:** Explore the actual workshops used by Thomas Edison, Henry Ford and the Wright brothers. Walk through the homes of Robert Frost and Noah Webster, and see the building where Abraham Lincoln served as a lawyer.
- **Context:** Unlike era-specific parks, Greenfield Village celebrates a wide variety of American highlights, all with period-attired presenters.

Tickets are \$35 each, and members can purchase up to eight tickets to share the day with friends and family. In addition to admission, each ticket includes parking and a lunch buffet. Don't wait because the registration deadline is Aug. 17. Visit www.gleanerlife.org/familydays to register.

Safari to Kalahari | Sandusky, Ohio

Nov. 6-8 | Register by Oct. 5

Society members can register for a great family weekend at Kalahari for the same price as last year! Take advantage of numerous indoor water park activities, several different room packages, four water park passes (extra passes can be purchased separately), signature shops and restaurants, and a free Saturday morning buffet breakfast.

Room options include a microwave, refrigerator, coffee maker, access to the Fitness Center and more. Packages include:

- **Double Queen** — 2 queen beds, patio/balcony
- **Double Queen Sofa** — 2 queen beds and a full-size sleeper sofa

The cost is \$195 per night, and there is a minimum two-night stay. Check details and register at www.gleanerlife.org/kalahari.



World of Growth

Expanding, seeding, and raising up new generations makes communities fruitful.



Kaitlyn Fish of Ithaca Arbor (MI) and Leona VanHorn of Harmony Arbor (MI) participated at the 2025 Convention.



Are you a wildflower or a potted plant? Potted plants can be stable and beautiful but, without outside help, they eventually decline and wither. Are you and your groups growing outside the box, seeking the light, producing good fruit, and scattering seeds that pop up in unexpected places?

Imitating wildflower growth can be good for groups as well as their communities. In central Michigan's Gratiot County, Kaitlyn Fish not only stepped up to help lead Ithaca Arbor (MI), she did it while working two jobs and preparing for her wedding this year.

"Becoming arbor president was not something that I had mapped out in my future once I joined the arbor," said Kaitlyn, whose mother had a Gleaner background and suggested it would be a good patch for her to grow. "She saw how much I loved giving back while in high school through Leadership & Service class and National Honor Society, and encouraged me to become a Gleaner member."

With her and other leaders including Kim Hodge and Linda Farr, Ithaca Arbor is tackling projects such as delivering 125 Easter baskets to local children served by Child Advocacy. Basket contents included stuffed toys, candy, coloring books, and other items. "This is a newer project that we did before, but never through Child Advocacy — and never the quantity that we did this year," said Rose Peck, a longtime leader with Ithaca and, before that, at Harmony Arbor.



Miami Valley Arbor (OH) members Mack Cole, Braylan Black and Jay McClellan with a coffee truck the arbor sponsored.

Another example of growth can be found around Dayton, Ohio, where Miami Valley Arbor (OH) took root just three years ago and now supports teachers, provides scholarships, and participates in the National Night Out. Secretary/Treasurer Braylan Black told how members like Arbor President Mack Cole and Vice President Jay McClellan helped the arbor take off.

“Mack and Jay’s connections with various charitable groups, churches, and higher-ups at a local school district opened many doors for impacts and activities,” Black noted. “I don’t think that our coffee truck impacts would have been possible without Mack knowing the principal due to his kids going there. Mary and Sonny Lynch’s church has also been a wonderful place for our bingo impacts. Additionally, our golf impact is almost entirely run by Mack due to his relationship with a local course and knowing a massive number of golfers. If we had tried to start this without him, we would’ve ended up with one or two scholarships the first year and likely not done it again after.” Just like wildflowers, perennial projects eventually build their roots and cover areas where before only one-time projects popped up.

This type of networking and “cross-pollination” also builds adaptability and diversity as members cooperate with other groups and causes they care about. “I think people are amazed at the way we have reached out to surrounding communities,” Braylan said, “and offered our assistance with projects, monetary donations, and our golf outing which has now provided over a dozen \$1,000 scholarships from the proceeds.” Two examples

that Ithaca Arbor handles are May Day Baskets and the Veterans Day celebration. “Both of these events allow us to give back to individuals who have given so much to our community,” Kaitlyn said.

Including people of different ages is another sign of healthy growth. “Our group has become like a family,” said Miami Valley’s Mary Lynch. “We can talk about things to each other. We can make decisions about our activities and events together. I think it is like anything else. You have to *make* the time to do voluntary work. My husband and I are retired, but we still keep very busy. Taking the time to be present at these events to help others has been very rewarding for us.”



Legacy Arbor (MI) partnered with students from Lenawee Christian School to pack personal care kits for a homeless shelter.

One idea for involving teens came from Legacy Arbor (MI), which partnered with students from a nearby school to pack dozens of personal care kits for distribution at a homeless shelter. It was part of a day-long collaboration with the students. “Partnering with our neighbors at Lenawee Christian Schools gave us an important first step in strengthening the connection between youth and our established arbors,” Gleaner Community Engagement Manager Jessica Vasher explained. Ithaca Arbor has coordinated its own packing events, car washes, and more with church youth groups and other student-volunteer associations, helping them raise money for trips, camps and other activities.

Another way to nurture growth is to give credit and encouragement, such as with the Community Volunteer Recognition (CVR) award. Rose and Kaitlyn both noted that receiving a CVR helps make people aware of good things that arbors do. “That

was when I joined the arbors and became involved,” said Rose, who shares nearly two decades of arbor experiences. “We always try to honor at least one youth individual when we do our CVR program in the fall,” Kaitlyn added.

Growing can also mean taking on new roles and developing as individuals. “Communication skills are the biggest thing for me,” Braylan noted. “I already had enough leadership experience from my time in Boy Scouts, but I have always struggled with communication. This position has done a lot to help me open up and get better at communicating with a group. I suspect many of our members have experienced something similar over the few years we've been a group.” For Kaitlyn in Ithaca, problem solving and making sure everyone has an opportunity to give their input have been new ways to develop.

Using newer tools such as social media also helps individuals and groups reach out and keep growing. “Members will post pictures of the activities that we take part in, making it easy for community members to see what we are about,” Kaitlyn explained. Braylan added that Gleaner Life’s Community Engagement Department has helped. “Advice on how to run things and activities to do has been invaluable, and that has led to us getting a couple extra members.” To learn more about how Community Engagement can assist you or your arbor, contact them at 800.992.1894 or communityengagement@gleanerlife.org.

People — and their organizations — are said to be either growing or dying. Adapting and passing the

torch is an alternative to declining and fading away. Henry Ford, featured elsewhere in this edition, warned a century ago that focusing solely on production and not thinking about the future was fatal, but “businesses that grow by development and improvement do not die.” People and groups that think ahead, cultivate, and nurture new leaders can keep renewing and spreading.



Braylan Black was pictured helping Miami Valley Arbor (OH) at its first impact event, packing bookbags with school supplies for local students.

“I enjoy the whole thing, and doing what we do with the people in the community and who we reach out to,” Rose added. “I enjoy reaching out. I don’t want to be a couch potato.”

Gleaner awards 111 scholarships for 2026

The Gleaner Life Insurance Society Scholarship Foundation presented 111 scholarships in May for benefit members to pursue their education dreams. It was the largest number of scholarships awarded in more than a decade. Each recipient will receive a one-time award of \$2,500 — bringing the total given by the Gleaner Life Insurance Society Scholarship Foundation to nearly \$5 million since 1980.

Gleaner’s Class of 2026 recipients will be studying across America, in states ranging from Arizona to

Pennsylvania, and from Wisconsin to Texas. All of the winners will be listed in fall’s edition of *Forum Magazine*. Gleaner scholarships are one of many benefits helping our next generation grow, which will benefit all of us long into the future.

Applications for 2027 scholarships will be available online Dec. 1, 2026, and must be completed by Feb. 1, 2027. To learn more about the requirements, or to view the full list of 2026 winners, go to www.gleanerlife.org/scholarships.



ASK GLEANER AGENTS

Beyond an employer-sponsored 401(k), what else can an individual do to strengthen their retirement plan?

“A 401(k) is a great foundation, but a strong retirement plan usually includes a mix of savings and investment strategies. In addition to IRAs, people often use brokerage accounts, mutual funds, ETFs, real estate, health savings accounts, and variable annuities to grow and diversify their wealth. Many also incorporate options that provide more stability and dependable income as they approach retirement, so their plan isn’t entirely dependent on market performance.”

Eric D. Wiedyk AIF®

The Taylor Agency
Adrian, Michigan

“While a 401(k) is a valuable tool for building retirement savings, true financial security requires access to money throughout life — not just in retirement. Many families struggle because their savings are locked away, forcing them to rely on costly borrowing when unexpected events, emergencies, or opportunities arise. Taking advantage of an employer’s 401(k) match is smart, but additional savings may be more effective outside restrictive retirement plans. When people save for the future, they typically want strong returns, low risk, safety, guarantees, favorable taxation, and access to their funds. While few financial products provide all these benefits, properly designed cash value life insurance can complement other strategies by offering

tax-deferred growth and flexible access to cash through policy loans or withdrawals when structured correctly. Solutions like Gleaner’s Strategic Choice Index Universal Life aim to help individuals grow and access their money with greater control and tax advantages throughout their lifetime.”

Donn L. George

George Financial
Zelionople, Pennsylvania

“Depending on your age, it can be wise to prioritize Roth IRAs to help reduce future tax exposure. Traditional IRAs are subject to required minimum distributions starting at age 73, which can increase taxable income in retirement. Additionally, relying heavily on tax-deferred accounts may impact Medicare costs, including IRMAA (Income-Related Monthly Adjustment Amount) surcharges. Diversifying with other options — such as indexed universal life insurance or certain annuities — can provide more tax flexibility by spreading out when taxes are paid. Ultimately, it’s important not to concentrate all your assets in a single type of account.”

Daniel J. Zeiger

Zeiger Financial
Lansing, Michigan

Gleaner agents strive to help members find the financial solutions that best fit their goals. If you have specific questions, reach out to your Gleaner agent listed on the back of this publication or call 800.992.1894 and let us connect you with an agent in your area.



Above: Pictured under a sign during the fourth harvest of the Dynamic Kernels were (from left) Henry Ford II, project founder Perry Hayden, Henry Ford, and Michigan Gov. Harry Kelly. (Tecumseh Area Historical Museum); Opposite page: One cubic inch of wheat, shown in 1944. (Lenawee County Historical Society)

Wheat project tested stewardship 80 years ago

Eighty years ago this summer, a grain miller from Michigan wrapped up his demonstration of a biblical promise about wheat, tithing, and growth. His practical, six-year project transformed 360 kernels of wheat into roughly 55 billion kernels, and captured national attention.

The man was Perry Hayden of Tecumseh. His “Dynamic Kernels” project had begun in 1940 with one cubic inch of wheat kernels. After six years of planting — minus one-tenth given each year as a church tithe — the final harvest produced 72,150 bushels of wheat. The final tithe of bushels helped feed starving European refugees in the wake of World War II.

Hayden’s project was turned into a 1947 book, “God is My Landlord,” written by Raymond John Jeffreys. A film about the project included an introduction by perhaps the most famous Gleaner member ever, Eddie Rickenbacker.

On Aug. 1, 1946, the biblical wheat project concluded with a celebration and ceremonial public harvest at the Lenawee County Fairgrounds in Adrian, Michigan — less than five miles from today’s Gleaner Life Home Office. Many people, including Gleaner Tecumseh Arbor President Linda Hewlett, who grew up near some of the farms involved, remember stories of the project.

Hayden was inspired by a Sept. 22, 1940, sermon he and his family heard in the Tecumseh Friends Church. A visiting college student preached on John 12:24's lesson by Jesus that a kernel of wheat is alone unless it's planted and dies, "but if it dies, it brings forth much fruit." As a third-generation grain miller, Hayden immediately wondered how much it would produce. "When the preacher talked about wheat, he was talking directly to me about my own business," Hayden recalled. Local wheat planting was underway. "I'm going to plant a kernel of wheat," Hayden said, "and see what happens."

Just outside Tecumseh, automobile industrialist Henry Ford owned nearly 10,000 acres of farmland. Hayden shared his idea with Ford's farmland manager, Edgar J. Clark. Clark suggested planting a larger amount, like a cubic inch of kernels, in case something happened to the one grain. A teacher at a local Edison Institute school (also operated by Ford), made a metal container measuring one inch on each side. When filled with Bald Rock soft red winter wheat, it contained exactly 360 kernels, the same number as the degrees in a complete circle.

On Sept. 26, 1940, Hayden's son Billy and 11 other boys from the Ford school planted the kernels in 12 rows in "the world's smallest wheat field," measuring four feet by eight feet. Old timers doubted anything would grow in the clay but, enclosed by fencing, the wheat did turn into a small crop. It was cut with a sickle, heads clipped off



Eddie Rickenbacker was president of Eastern Air Lines in 1951 when he sent a letter and photo to Gleaner Life for a feature about him as a Gleaner member. He helped introduce the film version of "God is My Landlord."

Gleaner Eddie Rickenbacker endorsed Dynamic Kernels

Eddie Rickenbacker was probably the most famous Gleaner member during the 1940s — or any era — and his endorsement of Perry Hayden's Dynamic Kernels vision was a testament to its practicality. Rickenbacker became a Gleaner member in 1940, long after becoming famous. He was born to Swiss immigrant parents in Columbus, Ohio. From a young age, Rickenbacker demonstrated mechanical skills. He became a race car mechanic and then a driver (he helped drive to 11th place in the first-ever Indianapolis 500 race). In World War I, he enlisted as a fighter pilot and became a squadron commander and America's top ace. "Captain Eddie," as he was known after the war, started an automotive company and helped introduce four-wheel brakes. In the 1930s he bought Eastern Air Lines and over the next 20 years made it a major airline. He narrowly escaped death many times, attributing that to God having further work for him to accomplish.

Rickenbacker made the following remarks in the 1947 "God is My Landlord" film:

"Ever since that day long ago when man was inspired to plant that first grain of wheat, and began the cultivation of the soil, wheat has been man's staff of life in his journey up through the centuries. The biblical wheat demonstration begun by Perry Hayden in Michigan back in 1940 has impressed all thinking Americans. This demonstration has shown the capacity of the good earth to meet man's needs and produce the large tithe, if man will only help himself by planning, by planting, and by prayer. Today, Americans are giving their tithes and more toward feeding hungry people as our grain is going to every corner of the Earth. If it is God's will and purpose that this great country of ours is to help answer the prayer, 'Give us this day our daily bread,' then we should be humbly grateful for this privilege that is ours."



Henry Ford drives the lead tractor, a Ford-Ferguson Model 9N, helping plant the fifth crop in September 1944 in Macon Township, Michigan. (Image from the Collections of The Henry Ford)



Perry Hayden speaking in 1944. (Lenawee County Historical Society)

with scissors, hung in a flour sack on the back porch to dry, and then threshed with a “carpet beater” in the Hayden kitchen, with family members using their lung power to separate the wheat from the chaff. They counted 18,000 kernels, a 50-fold increase. On a bushel-per-acre basis, it equated to 100 bushels per acre, more than five times the state average that year of 18 bushels per acre.

Despite the Great Depression and near-failures of his mill, Hayden was a careful tither, giving one-tenth of his personal and company’s income to God. He believed the biblical promise in Malachi 3:10 about stewardship, financial giving, and trust. The verse calls for believers to bring their tithes into the storehouse to meet the needs of God’s house, inviting them to do so and see whether He will open the “windows of heaven” and pour down an overwhelming blessing. Hayden calculated the first year’s tithe to be five cubic inches, which he milled and gave to his church’s pastor, who ate it for breakfast. Hayden quipped that the first tithe “was very religious and went directly into the ministry.”

Hayden also observed another sabbatical instruction in Leviticus 25–27 (sometimes described as a “landlord agreement”) from God to his people before they entered the Promised Land: sow and gather crops for six years, then stop and let the land rest for the seventh year.

The second year’s crop went into a 24- by 60-foot plot with 44 rows. Although World War II now dominated attention, about 200 townspeople gathered to watch the July 4 harvest using vintage farm cradles. Despite worries of flooding, nearby construction and birds, 1942’s yield proved even greater than the first harvest: 2,448 cubic inches (70 lbs.), a 54.4-fold increase.

Now called Dynamic Kernels (for the Greek word in the Bible often translated “power”), **the project’s third crop was planted on nearly an acre.** It drew the interest of Henry Ford, “to whose thrifty imagination the lot-from-a-little scheme had strong appeal,” *Time* magazine reported. Ford wanted to furnish future farmland, which would be needed as the project grew. The third harvest included an old, horse-drawn reaper. Rain caught the harvest before it could be bound and shocked, however, and birds threatened to eat it. Combined with a poor season across southern Michigan, the crop measured only 957 pounds, a 15-fold gain.

The fourth planting in 1943 drew national attention. When ready for harvest in 1944, more than 2,000 people came to the 14-acre site. Scores of dignitaries attended included Michigan Gov. Harry F. Kelly. Ford helped harvest with a self-raking reaper he had used as a boy. There was a cradling contest with old timers, and a

“Gleaners Contest” with a set of dishes awarded by the Ohio China Company to the woman who could gather the most fallen heads of wheat. In all, more than 379 bushels were gathered, with a yield of 27.1 bushels per acre — eight bushels more per acre than averaged statewide.

Ford helped sow the fifth year’s crop of 321 bushels on about 230 acres south of the village of Macon, where he had a replica mill built. Differences developed, however, as Ford wanted money from the final future harvest to be used for a school, chapel and workshop in Tecumseh, while Hayden’s Dynamic Kernels Foundation committed to giving it to Christian work to “bind up the wounds of war.” Ford became ill and, before July’s harvest, The Ford Motor Company completely withdrew from the project, citing post-war reconversion needs. The fifth harvest weighed 5,555.5 bushels, and Hayden took that as an encouraging sign not to give up.

The final year shifted from the famous to 270 individual farmers who purchased and planted 5,000 bushels of wheat, steeply discounted as the planting season’s last possible days ticked away. Farmers signed agreements promising tithes to 175 of their local churches, representing 30 different denominations. Some wheat was planted as far north as Clayton George’s farm in

Vassar, Michigan. Out west in Fort Wayne, Indiana, John Summers took 10 bushels. In Napoleon, Ohio, farmers R.G. and Jennie Watkins each planted nine bushels. William Uckele of Blissfield (who later founded Uckele Health and Nutrition) heard rumors some bags included the weed “vetch” but he went ahead and planted them anyhow. Another farmer was William Hartley of Hudson, Michigan. He took 21 bushels of Bald Rock Seed Wheat at the bargain price of \$1 per bushel, and

tithed to Sacred Heart Church. Many of the farmers have distant Gleaner relatives today, such as Jim Hartley (a third cousin once removed from William Hartley).

The final 1946 harvest covered plots totaling 2,666 acres, including an area at the fairgrounds, and produced 72,150 bushels. The city of Adrian hosted a “Biblical Wheat Day” celebration. After a parade to the fairgrounds, a small field of biblical wheat was cut using six historical reaping methods including a hand sickle, cradle scythe, and vintage reaper. Steam engines, a diesel engine and a Jeep were used to power threshers and stone mills to grind the flour. A helicopter — a new type of commercial transportation in 1946 — flew 100 pounds of the flour to Toledo’s Lakeside Biscuit Co. There it was baked into 10,000 complimentary graham crackers, which were flown back to Adrian later in the afternoon. 4-H girls gave out the crackers to “feed the multitude.”

Jeffreys’ book reported that Henry Ford, shortly before he died, said, “The tithing lessons that I helped to teach to the world at Tecumseh, Michigan, eclipse any of my other accomplishments.” Hayden spent the final years of his life speaking to vast audiences and sowing the idea. He noted that Lenawee County’s average yield would produce a 15-fold annual gain with no tithe removed, multiplying

to a sixth-year total of 5,297 bushels. The biblical project produced 13 times that much, despite tithing each year! And it all grew from a single, cubic inch of wheat.



Spectators in Adrian, Michigan, watch a harvest of the sixth season’s ceremonial field at the Lenawee County Fairgrounds on Aug. 1, 1946, with signs showing different harvesting methods used in each of the six years. The majority of the harvesting had already taken place in the fields of individual local farmers. (John E. Mariner photo for Religious News Service)



View more photos in the extended version online at www.gleanerlife.org/forum.



Top left to right: B.F. Allen, 61, of Cement City, Michigan, demonstrates his cradling technique at the 1946 harvest. He had won the cradling contest for his age class at the 1944 harvest. (Detroit Times photo); Perry Hayden, left, used a cradle while the Rev. Clifton Robinson of the Cleveland Bible College used a sickle to cut a swath at the 1946 harvest. Hayden's project was inspired by a sermon that Robinson had given in 1940 about tithing. (Detroit Times photo)

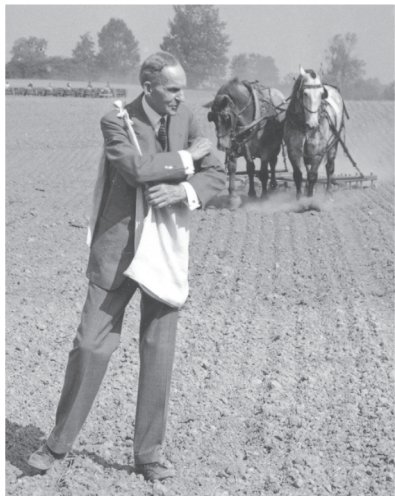


Second row: Henry Ford, the world's wealthiest industrialist during the 1940s, sits on sheaves of wheat at the Dynamic Kernels' fourth harvest in 1944. (Tecumseh Area Historical Museum); Some of those attending the 1944 harvest watch an old Birdsell "clover huller" thresh and separate the wheat using circular "sweeps" powered by 10 horses. (Detroit Times photo)

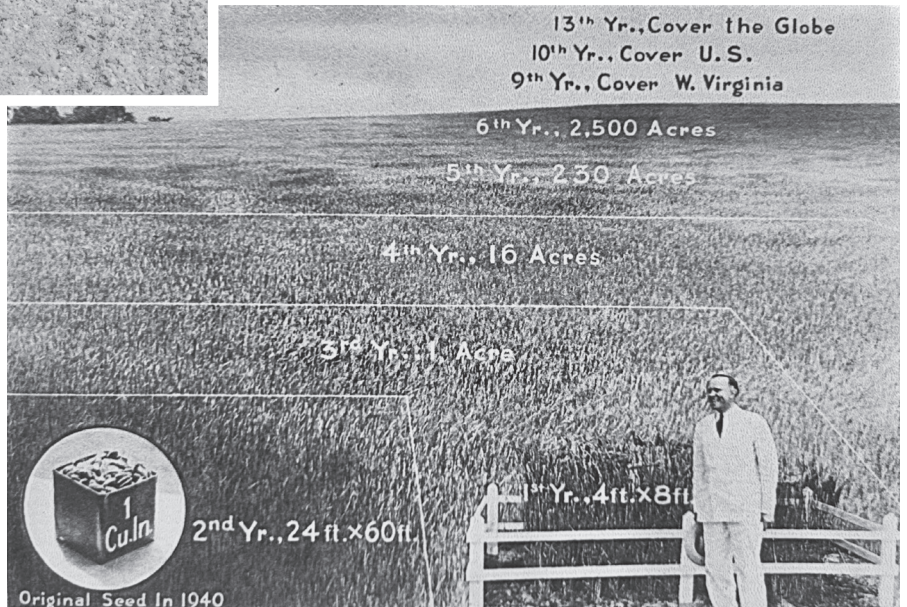


Bottom: The September 1944 fifth planting included a group of local church pastors who helped plant a replica of Hayden's first wheat plot. Also in the group were author Edward Faulkner, Henry Ford and Perry Hayden. (Lenawee County Historical Society)

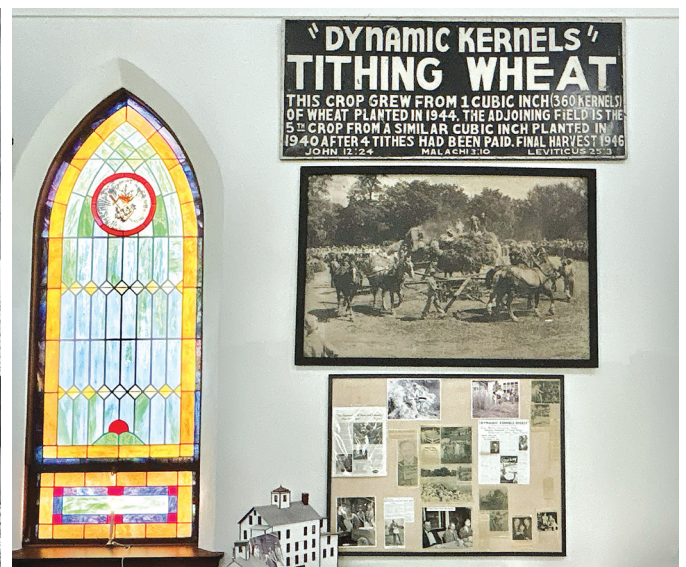
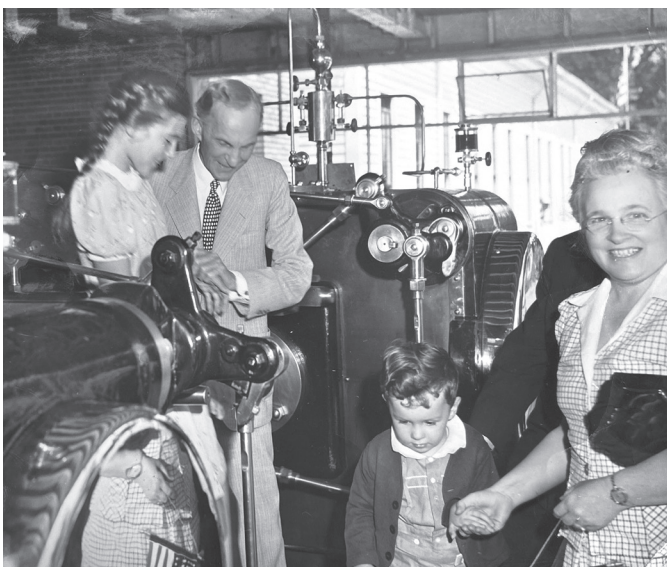
Planting in 1944 for the fifth season in Macon Township, Michigan, Henry Ford spreads wheat kernels from a seed bag slung over his shoulder, just as he had done when growing up on a farm. Perry Hayden is on the right, and an antique horse-drawn seed drill is behind Ford. The field was prepared with disc harrows instead of plowing, a no-till technique that had been recently advocated by Edward Faulkner in his book "Plowman's Folly." In the distance are lines of modern tractors and trucks to handle most of the planting. (Image from the Collections of The Henry Ford)



Right: This diagram showed the exponential growth of Perry Hayden's biblical wheat project. He stopped after six years. Had it continued to 10 years, it would have required farmland equal to the size of the United States. (Tecumseh Area Historical Museum)



Bottom row: Henry Ford gives Elizabeth Hayden and the Hayden children a tour of one of his mills. (Tecumseh Area Historical Museum); Artifacts from the Hayden mills and Dynamic Kernels project, including the sign at the fourth harvest, are displayed at the Tecumseh Area Historical Museum.





Using a hand sickle as during biblical days, an unidentified man cuts stalks of wheat during the fourth harvest in 1944. (Tecumseh Area Historical Museum)



Waiting for Henry Ford to speak, part of the crowd of more than 2,000 people are shown at the 1944 harvest. (Image from the Collections of The Henry Ford)



The Hayden-Ford Mill stands on the east edge of Tecumseh, Michigan. It had been sold by Hayden Flour Mill in 1935 to Henry Ford, who had it rebuilt to resemble the original 1800s mill on the site. The first three wheat crops were planted nearby, and the fourth crop was planted about half a mile to the east.



CANCER ISN'T JUST AN OLDER PERSON'S DISEASE

Earlier screenings recommended as cancer rates grow among younger individuals

By Robyn Smith

Gleaner Life Insurance Society Medical Director

For decades, cancer screening focused primarily on older adults. Today, however, healthcare professionals are seeing a rise in certain cancers among younger individuals, particularly those under age 50.

The most notable increase has been in colorectal (colon and rectal) cancer, but rising rates have also been observed in breast, pancreatic, kidney, and uterine cancers. There is not a single clear cause. "If there was, researchers would have found it," says Dr. Mendelsohn of Memorial Sloan Kettering Cancer Center. "Instead, there are likely several causes." Possible contributors include environmental exposures, obesity, dietary changes, and sedentary lifestyles.

Colorectal cancer is getting the most attention. "This is not a blip," explains Andrea Cercek, MD, gastrointestinal oncologist and Co-Director of The Center for Young Onset Colorectal and Gastrointestinal Cancer. "The more data we gather, the clearer this becomes." Once seen mainly in older adults, it is now rising in people under 65 while declining in those over 65 and has become a leading cause of death in adults under age 50.

Why Screening Matters

One of the most powerful tools in the fight against cancer is early detection. Screening can identify cancer before symptoms appear and, in some cases, detect precancerous changes that can be treated before cancer develops.

As a result of increasing colorectal cancer rates in younger adults, screening guidelines now recommend that average-risk individuals begin colon cancer screening at age 45 rather than at age 50.

For people with higher risk (family history, genetic conditions, or certain diseases) screening should start earlier.

Know the Warning Signs

Regardless of age, it's important to talk with a healthcare provider if you experience:

- Changes in bowel habits (constipation or diarrhea)
- Blood in the stool or rectal bleeding
- Unexplained weight loss
- Persistent abdominal pain
- Ongoing fatigue

Take Charge of Your Health

While cancer remains more common with advancing age, younger adults should not ignore potential symptoms or delay recommended screenings. Staying informed, maintaining a healthy lifestyle, and following screening guidelines can help improve outcomes through earlier detection and treatment.

Cancer screening saves lives. Know your risk factors, understand the recommended screening schedule, and don't assume you're "too young" to be affected.

Compounding is a Strategic Advantage



Time, consistency, and compounding use the snowball effect to generate tremendous gains.

“Money makes money. And the money that money makes, makes money.” — Benjamin Franklin, in his 1748 essay *“Advice to a Young Tradesman, Written by an Old One”*

The power of compound interest over time was understood long before America gained independence, and Gleaner farmers knew that beneficial growth required being “thoughtful for the future.”

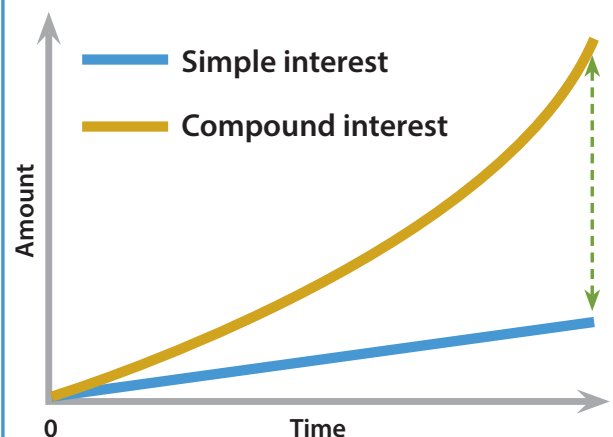
Still, each generation’s “young tradesmen” must discover for themselves the mathematical power of compound earnings — or the negative costs tied to compound borrowing:

- Savings (or debt) can grow exponentially as interest is applied to both the principal and previously earned interest.
- The sooner we start, the sooner time creates the “snowball effect” in which the curve grows steeper, showing that interest is exceeding the amounts originally contributed (or borrowed).
- This is how small, consistent amounts can add up to millions of dollars — often more than bigger amounts contributed later.

Here is a basic example. Three people save the same amount (\$1,000 per month for 10 years), and all three earn a 7.5% annual interest rate. “Mary” starts at age 25 and stops at age 35. “James” begins at 35. “Patricia” waits to save until she’s 45. All three contributed the same amount (\$120,000) but, due to the power of compounding, their totals at age 65 are much different. Mary’s fund grows to \$1.57 million. James has about half that at \$760,000. Patricia, meanwhile, ends up with \$369,000, just 23% of what Mary earned. How was Mary’s total more than four times larger? Time and compound interest.

The Power of Compounding

Compound interest vs. Simple interest

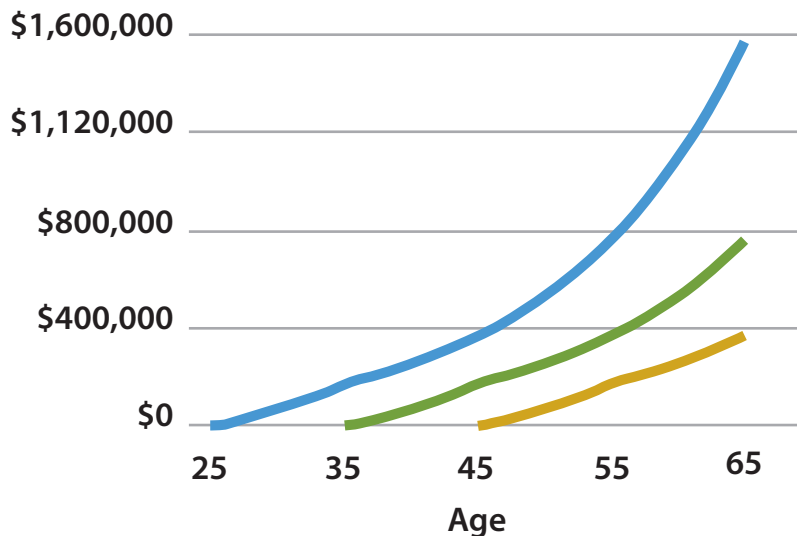


These principles are part of the power behind Gleaner Life's new Strategic Advantage Indexed Annuity. This 10-year indexed annuity can meet a variety of challenges, but it especially helps younger savers develop a retirement fund and leverage the growth of the market. Savers have their choice of allocating funds between a fixed account paying competitive interest rates and an indexed account linked to the performance of the S&P 500.* Account values of less than \$25,000 are in a 65% participation rate band, while larger accounts participate at 75% of the return of the index. The indexed account's guaranteed floor rate is 0.00%, so — even in a steep market decline — owners are protected from market-related losses. (Starting in year two, a 1.5% annual fee is assessed on the indexed account only.)

Strategic Advantage accounts can be opened with as little as \$1,000 (or \$100 per month with a pre-authorized electronic fund transfer). Based on S&P 500 results over the past 10 years, the 65% band would have averaged a 10.53% annual return, while the 75% band would have returned 12.12% per year.** Members can withdraw up to 10% each certificate year without incurring a surrender charge starting in certificate year two. Gleaner provides several educational and medical waivers (college, hospital, nursing home costs, etc.) When ready, an annuity allows you the possibility to turn the certificate into a settlement option, a steady stream of income, including an option for guaranteed income for life.

Farmers also recognize another fact: If you don't plant in the spring, you can't harvest in the fall. Time and math are unyielding. Unlike school, we can't cram seasons of growth into the final few weeks before the harvesters begin. However, we can still take steps to improve our future financial gains. The best time to capitalize on compound interest may have been 20 years ago — but the next-best time is now. Make sure your loved ones know about the advantages that time and compound interest provide.

Compounding Comparison



Mary James Patricia

Each contributed \$1,000 per month for 10 years at 7.5% interest, and then stopped contributing.

To learn more about Strategic Advantage, contact your Gleaner agent listed on the back of this publication. If you don't have a Gleaner agent, call 800.992.1894.

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Read full disclosure at www.gleanerlife.org/strategicadvantage

Strategic Advantage Indexed Annuity Form No. ICC25-IFPDA10 with state-specific variations.

**Past performance is not indicative or a guarantee of future performance.

SAVE THE DATE

9.13.26

7:00 PM

Gleaner's virtual State of the Society presentation

As a new service, join President and CEO Todd Warner and members of the Board of Directors for a live, annual report on Gleaner's financial strength, member impact, and future goals.

Gleaner Life Insurance Society will host a virtual State of the Society presentation on Sunday, September 13, 2026, at 7:00 p.m. Eastern Time.

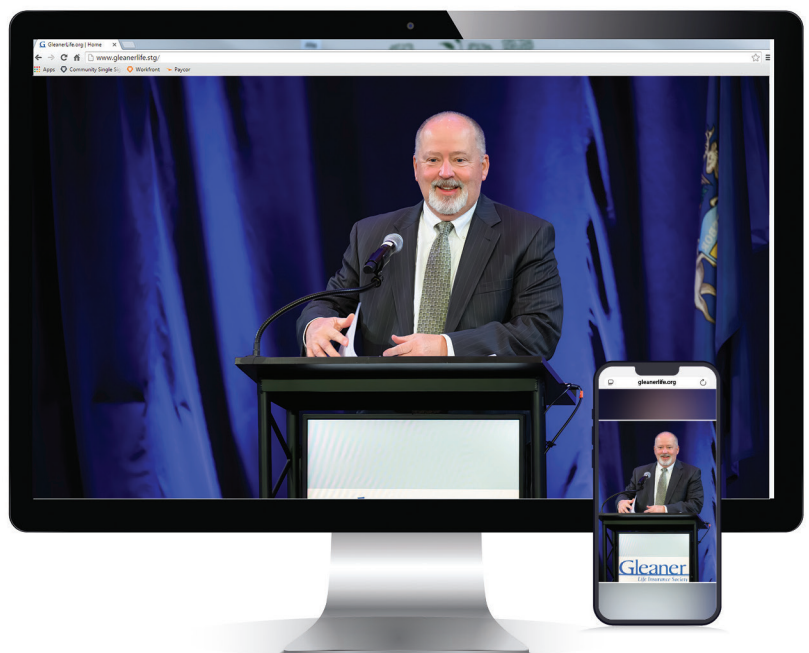
As a member-owned fraternal benefit society, Gleaner has a long tradition of bringing members together through our Biennial Convention, community service, arbor activities, and shared commitment to helping others. Because our convention is held every other year, this virtual presentation will provide members with an off-convention year update on the Society's progress, priorities, and direction.

The State of the Society presentation will include updates from President and CEO Todd Warner, participation from members of the Board of Directors, and updates about Gleaner for members.

The presentation is intended to give members a clear and concise update on the condition of the Society and the work being done to strengthen Gleaner for current and future generations. Topics will include Gleaner's continued focus on responsible stewardship, service to members, community engagement, product and service updates, and the Society's long-term direction.

This will be a presentation-only virtual event. Additional information, including how members can access the presentation, will be shared on our website in advance of the event. Visit www.gleanerlife.org/stateofsociety and sign up to receive reminders.

We hope members will make plans to join us for this important update as we continue working together to support Gleaner's mission, serve our members, and strengthen the Society for the future.



Leadership rooted in service: Matt Taylor named COO

For Matt Taylor, leadership in the insurance industry has always been about more than products and performance metrics — it's about helping people create security for the future and building relationships that last.

That philosophy has guided Taylor throughout his 25-year career and now into his new role as Chief Operating Officer (COO) for Gleaner Life Insurance Society. Gleaner recently promoted Taylor from Vice President and National Sales Director to COO, where he will oversee Sales, Marketing, New Business, Underwriting, Member Services, IT and Compliance.

“This is a strategic step forward for Gleaner,” said President and CEO Todd Warner. “By aligning these key functions under Matt’s leadership, we are strengthening collaboration, enhancing decision-making, and positioning the organization to build on the strong momentum we’ve achieved — especially the impressive sales results delivered in the first quarter.”

Taylor joined Gleaner Life in 2025, bringing extensive experience across multiple areas of the insurance industry. His background includes sales leadership, agency development, and operations, but he says Gleaner’s mission-driven culture is what drew him to the organization.

“As a 131-year-old fraternal organization, our mission has always gone beyond financial products,” Taylor said. “We’re here to serve our members, support our independent agents, and invest in our employees. The Gleaner Life team plays an important role in helping people make confident decisions that provide long-term financial security.”

Warner said Taylor’s first year with Gleaner demonstrated not only strong sales leadership, but also a collaborative approach that aligns with the organization’s long-term vision.

“Matt understands both the business side of the industry and the importance of building strong relationships,” Warner said. “His leadership style and industry experience make him well-positioned to help guide Gleaner into the future.”

That collaborative approach was evident in May as Gleaner hosted agents at its inaugural Elevate



Matt Taylor helped guide 50 participants through Gleaner’s first Elevate Conference in May at the Gleaner Home Office. The two-day conference followed his promotion in April to Gleaner’s COO position.



Building up members, independent agents, communities and Gleaner’s employees are ways that Gleaner is growing to meet a new generation of challenges and opportunities.

Conference. Agents and advisors gathered at the Home Office to learn from one another, strengthen relationships, and share ideas designed to elevate agency success throughout 2026 and beyond.

For Taylor, the future of Gleaner is rooted in continuing to strengthen connections with agents, members, employees, and communities. As he steps into the COO role, he remains focused on fostering collaboration, encouraging innovation, and helping Gleaner continue to grow while staying true to its mission.

“At the end of the day, this business is about people,” Taylor said. “When we work together and keep service at the center of what we do, we have an opportunity to make a meaningful difference in the lives of those we serve.”

Adrian Arbor (MI) members treated nursing home residents to bingo games, prizes and gift bags, and homemade Valentine's Day cards made by member Jean Pfister. Valentine cookies and juice also were served. Some of the arbor members also went to the rooms and delivered treats to residents who were unable to attend the bingo sessions.



Alma Arbor (MI) hosted a successful Cocoa and Critters project on Feb. 21 at the Alma Public Library. Children and families were invited to come in for hot cocoa, tea, coffee and cookies. Kids were able to build critters, color and receive prizes, including Gleaner mugs.

Caro Arbor (MI) completed its Earth Day/Arbor Day project as members wrapped 125 white pine tree seedlings. These were distributed to third graders at Schall Elementary. The arbor also sponsored a poster contest to honor the theme of "Keep America Beautiful for America's 250th." Two winners from each class received DQ gift cards.



Capital Arbor (MI) conducted two projects within just a few weeks. Members visited the Baldwin House assisted living center where Carol Frazier performed wonderful piano tunes for 45 minutes. Members provided items and listened to residents, the oldest of whom was 102. A few weeks later, members packed and distributed 100 personal needs bags to guests at Advent House, a shelter that serves meals every day to homeless people in Lansing.

Center Township Arbor (IN) put its calling to serve others into action with a random acts of kindness project. They handed out Gleaner insulated bags containing \$25 Kroger gift cards, pamphlets, a card, and a magnet at the Kroger grocery store. They also donated \$100 to Northern Indiana Food Bank in honor of an arbor member turning age 99.



Champion Arbor (MI) members prepared food items, set up and hosted a Passover Seder meal in March. Called “Christ in the Passover,” the amazingly successful meal drew 141 people.



Good Deeds Arbor (OH) coordinated a “car care gift basket” drawing prize to benefit the Veterans Appreciation Foundation in Zanesville, Ohio. Proceeds went to a group within the foundation that makes custom quilts for veterans that show their favorite colors, hobbies, family, etc. Proceeds pay for supplies. Four to five quilts are presented monthly at the VFW Veterans Breakfasts.



Homer Twp. Oak Arbor (IL) sponsored a thrift sale at a local church parking lot, featuring 15 vendors and about 100 shoppers. The arbor staffed a table with Gleaner information available. The May 2 event was a positive first-time event despite slightly chilly weather.



Legacy Arbor (MI) assembled 50 “comfort kits” for local first responder agencies to have on hand to give children displaced or affected by emergencies. The arbor purchased fleece blankets, small stuffed animals, and fidget toys for each bag, to which they tied a note with a comforting message. Boxes with bags were delivered to six local emergency agencies.



USA Arbor (MI) held a bowling event that drew 66 people, including younger children who bowled on one lane using a ramp. In addition to paying for the alleys, shoes, and balls, the arbor provided a taco bar and unlimited pop refills.



North Baltimore Arbor (OH) participated in the annual Bingo event for kindergarten classes at Powell Elementary School. Six arbor members assisted teachers and helpers with about 50 students as they checked their bingo cards, handed out prizes to winners, and provided drinks and cookies at the end of the event.



Portage Center Arbor (OH) set up a Sunday afternoon of free bowling, pizza, pop, and cookies for those involved with the developmental disability community in Wood County, Ohio. There were multi-generational families, and one bowler in a wheelchair. Bowling alley employees provided helpful assistance. Caregivers and transporters also were welcome.



South Fairfield Arbor (OH) braved cold and blustery weather as it assisted putting on the community Easter Egg Hunt. Local youth groups, including the Boy Scouts and Honor Society members, volunteered to fill 4,000 plastic eggs. Thirty eggs contained numbers that matched prizes — toys or Easter baskets full of goodies. The Easter Bunny appeared for pictures and to start the hunt in three different areas for each of three age groups: 0-3 years, 4-7, and 8-10.



Tecumseh Arbor (MI) hosted the Michigan Avian Experience at Tecumseh Acres Elementary School for the second graders. Two separate one-hour presentations were given, with roughly 50 students and four teachers attending each presentation. Arbor members also were there, and reported the students truly enjoyed seeing the birds.



Vulcaner Arbor (MI) completed two great projects, starting with a community crafting workshop. Working in the township hall, 26 people made door hangers with interchangeable seasonal symbols. Snacks and Gleaner information also was provided. The arbor also organized an April 25 cleanup of veterans' gravestones. Members, friends and Boy Scouts received a cleaning kit and instructions before being divided up into sections for the cleaning to begin. The cemetery project was cold and wet work, but members said it was one of their best activities. They plan to make it an annual event with hope of cleaning all 780 veterans' graves in the cemetery.

Mill Creek Arbor (IN) hosted its annual Veterans Appreciation Luncheon to remember those who served in the Vietnam War. Veterans were invited at no cost, with a small charge for non-veterans. The luncheon raised \$50 and the arbor donated \$500, all of which was given to the American Legion.



Different by Design

One of my favorite things about our dogs is watching what happens at the end of the day.

After hours of running, exploring, supervising, chasing, napping, and generally doing whatever it is dogs do, they almost always end up in the same place. Curled together on the couch. Sharing a blanket. Using each other as pillows. Looking perfectly content.

It's surprising when you consider how different they are.

Yet somehow it works.

Mabel often treats her siblings like play toys and continues to try to figure out what to do with all of her legs. Betty tolerates far more of Mabel's puppy energy than she probably should. Chuck, despite projecting the image of a disinterested gentleman who has risen above such nonsense, routinely allows himself to become part of the pile.

Watching them has reminded me that relationships don't require us to be alike. In fact, some of the strongest connections are built between those who see the world very differently.

I see the same thing while volunteering at the Lenawee Humane Society. Every animal arrives with a different story. Some are confident. Some are shy. Some have experienced hardship. Some simply need a fresh start. What they all have in common is the desire to belong.

The same is true for people.

Families, friendships, communities, and organizations are strongest when different personalities, experiences, and talents come together with a shared sense of care and purpose. We don't have to think alike to support one another. We don't have to be the same to belong.

As we move into another season, I'm grateful for that reminder. It comes from three rescue dogs who spend much of their day proving how different they are and every evening proving how much they care for one another.

Life would be much less interesting if we were all the same.

And considerably less comfortable if we didn't occasionally make room for someone else on the couch.

Andrea

Andrea Warner

Wife of President and CEO Todd Warner

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 25**.





Mint Chocolate Bread Pudding



INGREDIENTS:

- 1 loaf French bread, cubed
- 10 oz. mint chocolate morsels
- 1 cup sugar
- ½ cup cocoa
- 3 cups milk
- 6 eggs
- ½ tsp. salt
- 2 tsp. vanilla
- Hershey's chocolate syrup

DIRECTIONS:

1. Butter a 9x13 pan. Add bread cubes and 1 cup chocolate.
2. Heat remaining chocolate, sugar, cocoa, and 1 ½ cups milk until smooth.
3. Whisk in remaining milk, eggs, salt, and vanilla.
4. Pour over bread and let sit 30 minutes.
5. Bake at 325°F for 45–50 minutes.
6. Cool slightly, drizzle with warm Hershey's chocolate syrup, and serve with whipped cream or ice cream.

Enjoy



HEY, KIDS!

I hope you're having an awesome summer! It's a great season for swimming, riding bikes, eating ice cream, having backyard cookouts, and spending time with family and friends. One of my favorite parts of summer is celebrating our amazing country and all the freedoms we enjoy!

Did you know America is celebrating 250 years as a nation this year? That's a BIG birthday! From famous landmarks to important symbols, there's so much to learn and celebrate about the United States.

See how many of these fun facts you know by filling in the blanks below!

1. America became a country in the year ____.
2. There were originally _____ colonies.
3. The bald _____ is America's national bird.
4. The cracked _____ Bell is a symbol of freedom.
5. The American flag has _____ stars today.
6. The president lives in the _____ House.
7. _____ Rushmore shows four presidents carved into a mountain.
8. America purchased _____ from Russia.
9. "The Star-Spangled Banner" is America's national _____.
10. Yellowstone was America's first national _____.



How many did you get right? America has so many amazing people, places, and stories to discover!

Take care!

BENNY

The Benevolent Lion

★ ★ ★ ★ ★
DID YOU KNOW,

I host a Birthday club for our members ages 0-11? Visit www.gleanerlife.org/birthdayclub to sign up!

★ ★ ★ ★ ★



ANSWERS: 1. 1776; 2. 13; 3. Eagle; 4. Liberty; 5. 50; 6. White; 7. Mount; 8. Alaska; 9. anthem; 10. park

THANK YOU

to everyone who participated in Benny's Patriotic Drawing Contest. Luke M. took top honors with his eagle artwork, while Lydia D. was named honorary winner for her battle scene. See more artwork entries at www.gleanerlife.org/forum.



Elijah B., 6

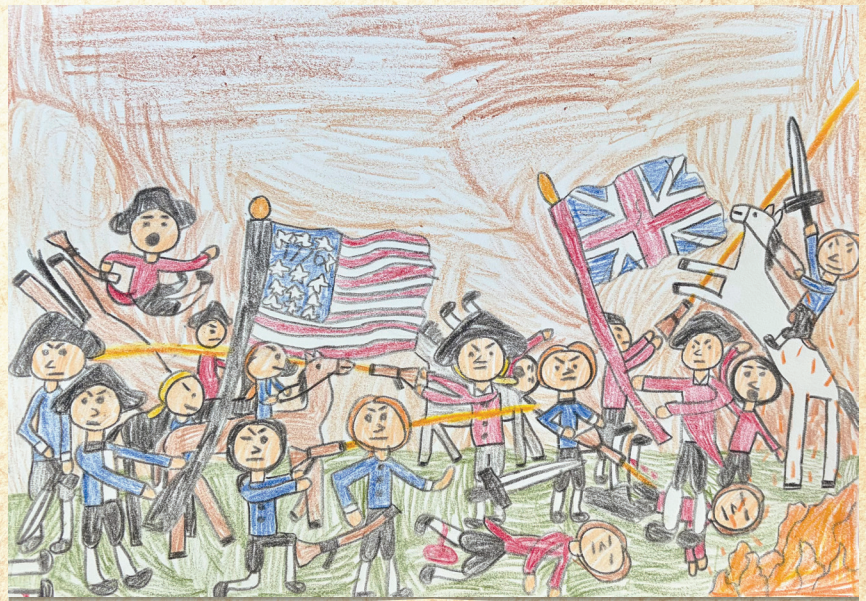
First place



Luke M., 10, first place.



Zebulun K.



Lydia D., 10, honorary winner.



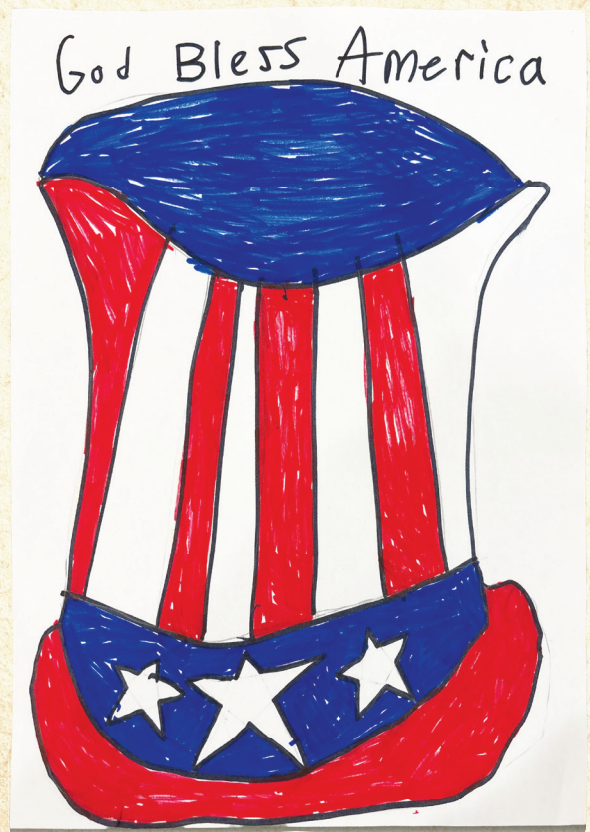
Azariah B., 4



Landyn D., 4



Lyle D., 7



Eli M., 8



Everlee V., 5



Noah M., 8



Scarlett R., 9



Emma M., 7



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One in four adult Americans say their household would feel the financial impact of the death of the primary wage earner in one month or less.* Why risk it? Gleaner Life Insurance Society offers life insurance options to help individuals secure coverage that aligns with their budget and financial protection goals. Options include:

- Term Life Insurance
- Indexed Universal Life Insurance
- Whole Life Insurance

Contact the agent listed above for more information or visit www.gleanerlife.org to get started.



*2025 Insurance Barometer Study, Life Happens and LIMRA