

FORUM



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Secretaries who served
arbors for decades p. 13

Success marks 60th
Biennial Convention p. 4

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Gleaner
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Gleaner's Blueprint Whole Life Series™ form numbers ICC21-SPWL and ICC21-WL with state-specific variations.

Product features

Whole life options:

- Blueprint Single-Premium Whole Life
- Blueprint Level-Premium Whole Life
 - 10-year pay
 - 20-year pay
 - Paid-up at age 100

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- 0 to 75 (20-year pay)
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Additional level-premium riders: Guaranteed Insurability Option, Waiver of Premium

Dividend options:

Paid-up additions (default), paid in cash

Additional level-premium dividend options:

Reduced premium, accumulate with interest

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Indiana hosted delegates and other members for one of the most efficient conventions on record.



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Gleaner history is filled with dedicated Secretaries, including some of today's productive members who have served for decades.



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More than two decades after his official retirement, Frank Dick was again honored at the 60th Biennial Convention for his ongoing contributions.

19 Grow young with healthy attitudes

Growing young at heart is a goal worth pursuing in 2022. Gleaner members share some heartfelt habits.



Do you enjoy searching for Gleaner's wheat stalk?

It's hidden in every issue of *Forum Magazine*. Having difficulty finding the wheat stalk in this issue? Look on Page 21 for the answer.



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Thoughts from the president

Dear valued Gleaner members:

As 2021 comes to a close, we hope and pray that you and your family and friends have been able to stay healthy and avoid this dreadful COVID-19 disease and its many variants. I don't know about you, but when this all started back in March 2020, I never dreamed we'd still be dealing with this pandemic late in 2020, let alone late in 2021!

Your Society continued to make progress in 2021, with over 50% growth in new life insurance business, while holding our own on annuity new business. Our bottom line could be slightly on the negative side this year, mostly due to the strong growth in life sales. We also have experienced some adverse mortality from COVID in 2021. And the continued, frustratingly low interest rates on new money investments have led to spread compression on all our interest sensitive in-force life business with long-term interest guarantees of 4% to 6%.

Fortunately, our member surplus starting 2021 was in an all-time high position of strength, and we can and will weather the continuing stormy operating environment. We will report our full year 2021 financial results in the next edition of the *Forum Magazine*. We fully expect to maintain our "A-" ratings with A.M. Best and KBRA with a "Stable" outlook.

We had a wonderful celebration of fraternalism at our 60th Biennial Convention toward the end of October in Florence, Indiana. While member and delegate attendance was down about 30% due to COVID concerns, we nevertheless safely conducted the important business of the Society, with the re-election of Directors Andresen, Baker, Cunningham and Noe, and the passage of a Constitutional amendment covered in detail on Page 7. We also celebrated Chairman Emeritus Frank Dick's many contributions during his 40 years of service to the Society! A great time was had by all who could attend. We will share more plans for the 61st Biennial Convention in Illinois in 2023 after the New Year. We certainly hope to be able to resume more normal Family Day celebrations with you all in 2022!

We have bold plans for enabling our continued progress and growth in 2022 that include having our first-ever electronic application, a new Single Premium Immediate Annuity (SPIA) series of solutions, and more! Guaranteed monthly income and "longevity credits" on lifetime income solutions make SPIAs critical for those nearing or already in retirement to give serious consideration. I know I will be doing so one of these days! Stay tuned in future editions of *Forum Magazine* for timing updates on the rollout of new technologies and financial solutions.

In closing, I'd like to share the following quotes with you as we enter 2022:

"There is no key to happiness; the door is always open."

— Mother Teresa

"Most folks are as happy as they make up their minds to be."

— Abraham Lincoln

I've been reflecting on these quotes a lot lately in my own mind, as the stress of the two-year-long pandemic weighs on each of us, making a return to normalcy all the more difficult and more desirable at the same time.

May you and yours find your path to happiness in 2022, and here's hoping you had a very blessed CHRISTmas and a Happy New Year celebration!

Fraternally,

Kevin

Kevin A. Marti
President & CEO



60th Biennial Convention sparkled like a diamond

Smooth operations, delicious food, excellent entertainment, and a spirit of cooperation all helped to make the Society's 60th Biennial Convention in Florence, Indiana, a gem of a milestone.

Members seemed more than ready to gather again on Oct. 22-24, and the Belterra Casino Resort proved to be well-fitted as a venue. Just as the Society has weathered prior pandemics, the convention showed the resiliency of today's membership. A full weekend of activities as well as business was enjoyed with appropriate safety measures.

All four members of the Board of Directors up for election — Stephanie R. Andresen, Donna K. Baker, Russell E. Cunningham and Margaret M.S. Noe — were voted to fresh terms. Voters also passed a Constitutional By-Law change to retire the title of Chairman Emeritus from the Board of Directors. In accordance with the traditional progression of service, the Supreme Arbor Officers advanced as Supreme Chief Gleaner Dick Hadden gaveled the meeting to a close and stepped down for newly elected Supreme

Chief Gleaner Norma Garner. Also elected were Linda Ruehrmund, Supreme Vice Chief Gleaner; Fernando Rivera, Supreme Chaplain; Cheryl Jones, Supreme Conductor; and Glen David Trabenkraut, Supreme Guard.

One highlight of the convention was a special opening-night tribute to Frank Dick. He was introduced by President Kevin Marti and received a special medal from Board Chair Terry Garner. Not only did Frank Dick serve as the Society's President and CEO for 21 years, he also continued to serve another 20 years as Chairman Emeritus and the Society's most notable ambassador. His humble beginnings on an Ohio farm and service as a Purple Heart veteran in World War II led to a lifetime of gratitude for the opportunities and blessings he received. At age 95, he exhorted the convention's theater of Gleaner members to remember Winston Churchill's admonition to "Never, never, never give up," and his own urging to find all the ways to do all the good a person can do.





Kevin Marti and Terry Garner each welcomed and updated delegates during Saturday's Business Meeting, emphasizing sales gains and zero debt despite existing low-interest rates. Speaker Allison Koppel, CEO of the American Fraternal Alliance, noted that Gleaner consistently ranks among the top 10 largest fraternal societies. Together, during the pandemic, benefit societies have donated more than 30 million hours and millions of dollars. "Fraternalists have helped fill this void that the pandemic has created," Koppel said. Recognition that the Society is on solid footing was tempered by acknowledgment of the challenges that America's benefit societies continue to face. Koppel pointed to a steep decline in the overall number of fraternalists. "When I started 15 years ago, there were 80 fraternal benefit societies," Koppel said. "Now there are just over 50."

However, Gleaner enthusiasm and purpose — to protect their families and communities — offered a strong response as arbor after arbor shared examples of innovative ways they make a difference. These included food drives for local pantries, snow sledding trips for children, kitchen classes to make authentic German pretzels, free laundry cleaning days at laundromats, and much more. Jaime Linden, Vice President of Member and Community Engagement, shared how these actions give our lives meaning. Pointing to a poem called "The Dash," Linden noted that a person's tombstone features their date of birth, followed by a dash and their date of death. What matters, she said, is the dash — the time allotted to each of us, and what we do with our "dash."

Entertainment for the convention also received great applause. Magician Stuart MacDonald, who recently won the North America championship and will compete for the world title, baffled the audience Friday night but kept them laughing. The musical group 56 Daze performed non-stop hits during Saturday night's show.

Prior to Saturday night's musical entertainment, the Society honored Fraternalist of the Year Tom Matuszewski (Mid Michigan Arbor) and Fraternal Agent of the Year Bill O. Warner (Blissfield Arbor), awarding \$1,000 to the charity of each one's choice.

The convention concluded Sunday with an afterglow program that included music by a capella singing group Timeless Quartet. More than 60 totes of items were donated by Gleaner arbors to four Indiana area charities: Switzerland County Animal Shelter, So Loved Closet, Safe Passage Inc., and TAC Manna Food Bank Project. Proceeds from a silent auction netted another \$9,000 for the Community Foundation of Switzerland County, and Gleaner Life matched that dollar for dollar to produce an \$18,000 donation. "I was almost in tears with \$9,000," foundation board president Phyllis Weaver said. "Now I'm even closer to tears."

Planning already is underway for the 61st Biennial Convention, which attendees were told will take place at Loews Chicago O'Hare, in the Chicago suburb of Rosemont, on Oct. 20-22, 2023.





Voters approve By-Law change



The only Constitutional question on the 60th Biennial Convention's business meeting ballot — whether

to retire the title of Chairman Emeritus from the Board of Directors — was passed by the 158 eligible voters who participated Oct. 23 at the 60th Biennial Convention in Florence, Indiana. The change received final approval Nov. 10 from the Michigan Department of Insurance and Financial Services.

The change results in elimination of the last sentence of Section 1 of Article 2 of the Constitution:

ARTICLE 2

Officers of the Gleaner Life Insurance Society – Their Duties and Powers

Sec. 1. The officers of the Society shall be the seven members of the Board of Directors and a President, a Secretary, and a Treasurer. The seven members of the board shall be elected for a term of four years at regular meetings of the Supreme Arbor with installation at the biennial convention. The Board shall appoint the President, the Secretary, the Treasurer, and one or more Vice-Presidents, and such other officers as it deems appropriate, and may appoint a person to more than one office. The Chair and Vice Chair of the Board, non-management positions, shall be elected on an annual basis by the members of the Board. In recognition of long-term service, the Board may appoint a non-voting Chairman Emeritus.

The proposal had advanced earlier in 2021 with unanimous recommendation by the Law Committee chaired by Vivian Quinones-Solano, and unanimous support by the Board of Directors.

GLEANER OFFERS A NEW BENEFIT FOR MEMBERS

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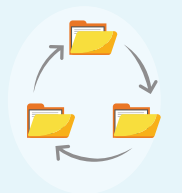
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Gleaner Family Days 2022

Saturday, March 5

STARSHIP YACHT LUNCH CRUISE

Tampa, Florida

Saturday, June 11

INDIANAPOLIS ZOO

Indianapolis, Indiana

Saturday, July 9

CEDAR POINT

Sandusky, Ohio

Saturday, July 23

CHICAGO RIVERBOAT CRUISE

Chicago, Illinois

Saturday, September 24

HENRY FORD/GREENFIELD VILLAGE

Dearborn, Michigan

Join us for additional family-friendly events throughout the year.

AUGUST 14-21

ALASKAN CRUISE

NOVEMBER 11-12

**GLEANER'S FAMILY SAFARI
TO KALAHARI**

Sandusky, Ohio

**JOIN
US FOR
GLEANER
FAMILY
DAYS
2022**

Register soon for any of this year's prearranged Family Day events.

Taking time to make memories is a great habit to build, and Gleaner makes the tradition easy with Family Days. These family-friendly events are planned at regional fun spots. Members enjoy discounted ticket rates of up to 60 percent off, and they can purchase up to eight tickets to ensure friends and family share the fun. A complimentary meal also is provided, helping the events live up to the saying, "When Gleaners meet, Gleaners eat!"

The tradition lives on with the 2022 Family Day lineup. Learn more about each event and register at www.gleanerlife.org/familydays.



StarShip Yacht Lunch Cruise

Tampa, Florida | March 5

This two-hour charter cruise with Yacht StarShip, the largest fleet of dining yachts in Florida, is back by popular demand after an enjoyable 2019 event. From your choice of locations aboard the three-deck ship, you can enjoy the skyline of Tampa, ocean views and music. The three-entrée lunch buffet is first class. It includes stuffed chicken breast, herb roasted top round of beef or Atlantic salmon. Side dishes and desserts round out the luxury fare. Yacht StarShip was America's first dining yacht to receive AAA's three-diamond rating. Boarding time is 11:30 a.m., the ship departs at noon, and returns at 2 p.m.

Ticket price includes one pass to board the yacht and lunch buffet. Parking not included.

\$35 per ticket | Ages 3 and younger free

Registration deadline: Feb. 7



Indianapolis Zoo

Indianapolis, Indiana | June 11

Explore wildlife and their habitats at one of the largest privately funded zoos in the U.S. The Indianapolis Zoo features more than 3,800 animals from more than 320 species and subspecies, and is a leader in conservation and research. Highlights include St. Vincent Dolphin Pavilion, International Orangutan Center, MISTery Park and the Flamingo Feed Experience. See different habitats ranging from African plains to the ocean, and feel free later to explore one of the Midwest's most vibrant cities.

Ticket price includes lunch voucher. Parking is included.

\$15 per ticket | Ages 2 and younger free

Registration deadline: May 16



Cedar Point

Sandusky, Ohio | July 9

Year after year, our most popular attraction is the world-class amusement park on the shores of Lake Erie. With 17 top roller coasters, rides, dining, music, shopping and shows, members of all ages will find plenty to enjoy. Just a few steps away is the Cedar Point Shores Waterpark, the perfect place to cool off with pools, slides, redesigned cabanas and much more. The historic park is open from morning to night, giving you things to see every minute.

Ticket price includes lunch voucher. Parking is included.

\$25 per ticket | Ages 2 and younger free

Registration deadline: June 13



Chicago Riverboat Cruise

Chicago, Illinois | July 23

Enjoy dinner, fireworks and a river-level perspective of Chicago’s world-famous landmarks and skyscrapers. The Chicago Riverboat boards at 8 p.m. and cruises down all three branches of the Chicago River. As evening transforms the city, you’ll enjoy the knowledgeable and entertaining guides who discuss city landmarks, including the Willis (Sears) Towers. The Emerald Lady is the newest vessel in Chicago’s First Lady fleet, and includes an oversized bar. Staff also can offer ideas for museums, restaurants, and other attractions to visit in the Windy City.

Ticket price includes dinner and fireworks. Parking is not included.

\$35 per ticket | Ages 2 and younger free

Registration deadline: June 27



Henry Ford/Greenfield Village

Dearborn, Michigan | Sept. 24

Step back in time and enjoy not only two amazing museums but also the Fall Flavor Festival taking place this weekend. The Henry Ford Museum of American Innovation contains a remarkable collection of historic items including automobiles, airplanes, appliances, trains and even the bus where Rosa Parks refused to give up her seat. Greenfield Village recreates an American village of more than 100 years ago with a working farm, main street, craftworks and pottery and much more. Both have child-friendly attractions. Museum tickets are good for life so you can come back another day on Gleaner Life!

Ticket price includes lunch. Parking is included.

\$20 per ticket | Ages 2 and younger free

Registration deadline: Aug. 29



Not yet a member?

Gleaner members receive more than financial security. They have access to exclusive benefits like PerkSpot, scholarship opportunities, discounted family events and more.

It’s easy to become a member with one of our financial solutions. We offer life insurance to help secure your loved ones and annuities to fund your retirement years or pass on a legacy. No matter what life stage you are in, we have a financial solution to fit your needs—from life insurance to cover individuals as young as one month to annuities that may be issued up to age 85—Gleaner Life focuses on helping members secure their financial futures.

To learn more, contact the agent listed on the back of this publication or visit www.gleanerlife.org.

ENJOY ADVENTURE WITH 2022 GETAWAY TOURS

Whether your idea of getting away involves cruising along Alaska's wilderness or taking the family on a jungle-themed weekend at Kalahari, you'll want to check out Gleaner Life's two 2022 Getaway Tours. Society members can register for these special events. It's one more way that members make more memories!



Alaskan Cruise

Magnificent coasts, spectacular wildlife, and world-class meals promise to make the Aug. 14-21 Alaskan Cruise Getaway unforgettable. This cruise departs from Seattle aboard the new Discovery Princess ship and sails north through Alaska's breathtaking Inside Passage. Highlights include a stop at the colorful salmon fishing capital of Ketchikan, cruising the calm waters of the Endicott Arm fjord, the blue ice of Dawes Glacier, and stops at both the state capital of Juneau and the historic mining town of Skagway, gateway to the Klondike. The return voyage includes a stop at the beautiful British Columbian capital city of Victoria before docking again in Seattle.

There still are cabins available for the Alaskan cruise, and registration is open until April 1. Prices are \$2,175 per person for a Premium Balcony Room, or \$1,550 per person for a Premium Interior Room. See more details and register at www.gleanerlife.org/alaska.



Safari to Kalahari

Members also can begin thinking about the Nov. 11-12, 2022, Safari to Kalahari. 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.

The Hut or Desert room options both include four water park passes, two queen beds, a microwave, refrigerator, coffee maker, hair dryer, 32-inch flat screen television, free high-speed internet access and complimentary use of the fitness center. The cost is \$185 per night plus tax. Other room types may also be available. Registration will open early this summer. For more information, go to www.gleanerlife.org/kalahari or contact the Community Engagement Department at events@gleanerlife.org.

HISTORICAL HIGHLIGHTS

Gleaner History: Dedicated Arbor Secretaries

Tella C. Hunter served as the Superior Arbor (MI) Secretary for at least 54 years. Today, Pat Sutton of Hawthorne Arbor (IN) and Rosemary Mills of Grand Arbor (MI) are continuing the tradition with 53 and 37 years of service respectively.



Tella Hunter

Keeping minutes and turning in reports for even 30 years involves remarkable dedication. The idea that secretaries a century ago also collected premiums each month, forwarded them to the Home Office, and delivered death payments for that long might seem unimaginable. Yet throughout Gleaner

history, dozens of arbor secretaries met monthly and for generations diligently handled their duties.

What helps a person maintain the habit of meeting together to serve for decade after decade? Dedication to neighbors and, often, sheer determination.

“Twenty years ago, before the day of good roads and with assessments due monthly, going to meeting sometimes meant putting on rubber boots and wading through roads impassable with the (horse) team,” Secretary John L. Wiese of Michigan’s Ira Arbor near Fair Haven recalled in 1930. “But we went just the same.”

For these early pillars of the Society, there were no computers, emails, texts or — in the first years — even telephones or cars. Lavina Jerue, honored for 20 years in 1935, remembered traveling by ox cart to members’ homes “to make collections that they might be remitted in time.” She served Poplar Grove Arbor near Evart, Michigan.

Secretaries needed additional expertise as the variety of certificates expanded and the Junior Gleaner program

began in the 1920s. During World War II, secretaries were even asked to take over many agent responsibilities due to manpower shortages and travel restrictions. Secretaries labored with no thought of reward. They received a secretary box filled with supplies and, after 20 years, received a watch and other recognitions.

In January of 1952, *The National Gleaner Forum* printed a list of the longest-serving secretaries. That list included 125 secretaries with at least 20 years’ service, and a dozen who had been secretary at least 40 years. In most cases, the years were consecutive. Recent research and callouts to arbors have added another 186 names, bringing the total number of secretaries who served at least 20 years to more than 310.

The longest-serving secretary in 1952 was Tella C. Hunter with 54 years and counting as secretary of Superior Arbor (MI). The arbor was located in Gagetown, Michigan, 15 miles northeast of Caro. It originally was named Vinyard Arbor when young Tella “Tillie” Mull, who was born in Canada, began attending. She was considered suitable to be secretary but too young to become a benefit member, so a benefit member was elected Secretary-Treasurer pro-tem until Tella became old enough. Later, at age 27 in 1906, she married Cyrenius Hunter of Gagetown. In addition to raising four children, she was Gagetown’s assistant postmaster. She took over as postmaster when her husband died in 1936. Superior Arbor was consolidated in 1960



Pat Sutton, shown with her husband David in 1973, is the second-longest serving Secretary with 53 years for Hawthorne Arbor (IN).



Matilda Schultz
46 Years

with Cass City. Tella passed away in 1978, less than three weeks before her 100th birthday. She was survived by 13 grandchildren and 16 great-grandchildren.

Pat Sutton of Hawthorne Arbor has nearly matched that record of service with 53 years in Lowell, Indiana. She became the arbor's secretary almost immediately after purchasing a policy when she was 23 in 1968, although her involvement with the arbor went back even further. She recalled going to an arbor meeting before she was engaged to David Sutton, who had grown up in the arbor with his family. "When Dave took me to the first Gleaner meeting



William F. Overmyer
45 Years

— that was in October of 1964 I suppose — all the Gleaners knew that I was the one he was going to marry," Pat recalled, "because I was the very first one he had ever taken to a Gleaner meeting. They all chuckled about that." Pat doubts the couple has missed three meetings in all those years as dedication is a Sutton family trait. David Sutton was the longest-serving member of the Society's Board of Directors, serving 42 years before stepping down in 2015. He was immediately succeeded by the Suttons' son, Dan. "Just being in the arbor has been such a joy because we're such a friendly group," Pat added.

The third-longest tenure as an arbor secretary is believed to belong to Matilda Schultz of the Portsmouth Arbor in Bay City, Michigan. She served up until her death in 1952 at age 78, and had been arbor secretary for 46 years. She and her husband Herman were married for more than 60 years. Both of the Schultzes had been born in Germany and immigrated to America while young. They built their house in Portsmouth Township after marrying in 1890. Matilda

Schultz passed away in April of 1952, just a few months after the list of secretaries was published in *Forum*.

William F. Overmyer, a Michigan resident hailing from Ohio, was secretary of the Rea Arbor. He also handled numerous other duties in the tiny town located west of Dundee. "A long-time friend said that you could buy anything from a needle to a threshing machine from Mr. Overmyer and that he bought everything a farmer raised," his obituary in the *Monroe Evening News* reported. "At one time he operated an elevator, coal yard, sold farm implements as well as operated the general store." He retired in the late-1940s and died in 1959 at age 88 after outliving three wives. He was survived by three children.

Illinois' longest-serving Secretary was John C. Ruthenbeck, who lived on a farm near Joliet. He became a Gleaner member in 1908 at age 35, and served the Dupage Valley Arbor for 44 years. A friend was quoted in a 1929 profile speaking of Ruthenbeck, "He is the foundation of our arbor. In sickness or trouble he is ever ready to lend a helping hand."

Early members such as Secretary H.D. Meyer of Lowell, Indiana, helped launch arbors to success. "Hawthorne Arbor was organized in June 1911, with the lucky 13 charter members," Meyer wrote in 1933 when he reached 22 years in office. "I say lucky because we have been steadily growing ever since until today we have over 100 members."

Spouses often helped as an "assistant." One case involved Orvil L. Tinkham of Monroe, Indiana. He served True Blue Arbor for 19 years and two months before his death in an accident in February 1936. His wife, Myrtle, "bravely picked up the broken threads of her husband's business, including the work of the local arbor, and is ably caring for the duties of this office so that no break has occurred," *Forum* reported. In consideration, a watch appropriate for a woman was awarded for 20 years' service to Myrtle Tinkham.

From a poem submitted by Washtenaw Arbor's A.L. Wilbur, marking his 20th year as Secretary in April 1935:

"Grim reaper, Death, has thinned our ranks,
But our march is onward ever,
For those still left are bound by ties
That time will never sever
So let us still keep marching on
Until our work is done
And be an honor to ourselves
Until our span is run
We then can feel our duty done
With a satisfying thought,
And drop the reins for those that come —
We have not lived for naught."

See full list of long-serving secretaries on page 16.

PAT SUTTON AND ROSEMARY MILLS CARRY ON TO ASSIST COMMUNITIES



Pat Sutton was pictured in 2015 with her husband Dave and son Dan at the 57th Biennial Convention. Pat is the second-longest serving Secretary in Society history, and her husband was the longest-serving member of the Board of Directors.

Rosemary and Gary Mills were pictured at the 60th Biennial Convention. They have served Grand Arbor (MI) as Secretary-Treasurer and President respectively for 37 years, not long after Grand Arbor was formed in 1982.

For Pat Sutton, Rosemary Mills and others, a fierce love for their communities still motivates them many years after they became Secretaries. Sutton has served Hawthorne Arbor (IN) for 53 years, and Mills at Grand Arbor (MI) for 37 years. (Another longtime Secretary is June Lenig with Indiana's Rolling Prairie Arbor.)

Secretaries' duties have changed during their tenures. Sutton and Mills both pointed out that reports are filled out online now instead of mailing paper forms and newspaper clippings to the Home Office.

One arbor is fairly large in the farm country around Lowell, Indiana, and the other is smaller in Michigan's Cedar Springs ("The Red Flannel Capital of the World"), but Sutton and Mills shared several common ideas rural arbors can use to succeed:

- Network with a large group of other organizations. Hawthorne works with five rural fire departments, EMTs, police, different churches, the historical society, and others. The arbor gives an especially large check each year, rotating beneficiaries from among 10 different groups.

- "You have to keep having activities (at your meeting) because if you don't have an activity people will lose interest," Sutton said. "You can't stop by the wayside and do nothing."
- Use the CVR award to bring prospective new members to the arbor. "We tell them what we're doing, we show them literature that has our arbor and what we do," Sutton said, "and they're always invited back."
- "Getting members and building them up," Mills said, citing a food box project for 20 families that another member took over. "So now they're active and they're planning and going out in the community and helping bring joy to people."
- Remind members about meetings and activities. "You have to call them or email them to remind them," Sutton said.

"Hawthorne Arbor's been great," Sutton said. "I love all our members because they're so giving. They're ready to help out when I need someone. ... Although nobody wants to take the secretary's job."



John C. Ruthenbeck
44 Years



Ethel Blanche Cowles
44 Years

(Ubly, MI), 31; Charles F. Miller (Joyful, MI), 31; George Washington Rose (Edgerton, MI), 31; Cosie D. Rowland (Grove, MI), 31; Orsa J. Ruple (Sister Lakes, MI), 31; Bertha I. Waber (Kendall, MI), 31; Charles Westerberg (Yellowhead, IL), 31; Mary A. Bartlett (Burton Union, MI), 30; Henry F. Collins (Stoney Creek, MI), 30; Jay De Witt (Zion, IN), 30; Nicholas Eyrich (North Bloomfield, MI), 30; Richard Haske (Morning Star, MI), 30; John W. Herold (Grass Creek, IN), 30; Emma King (Cedar Valley, MI), 30.

AT LEAST 25 YEARS

Alvah Alexander (Roseville, MI), 29; Maud M. Curtis (Prosper, MI), 29; Ezra P. Jolly (Hayden, IN), 29; Clara B. Munson (Paw Paw Lake, MI), 29; Lena E. Pardee (Delta Center, MI), 29; Laura Thomas (Sodus, MI), 29; Charles G. Tincknell (Romeo, MI), 29; D.P. Wade (Swayze then Port Huron, MI), 29; Clarice I. Andrews (Orange, MI), 28; J.C. Baney (Harmony, MI), 28; Harriet T. Bell (Curtis, MI), 28; Mrs. L.B. Bremley (Granger, IN), 28; Martha Dermott (Custer Park, IL), 28; William Hawes (West Lockport, IL), 28; Ivah L. Haynes (Butternut Book, MI), 28; Ann Huntley (Arlington, MI), 28; Harvey Swanebeck (Glen, MI), 28; Edith E. Tunks (Kessington, MI), 28; John Anderson (Naomi, MI), 27; Dan J. Boyne (Marlette, MI), 27; Robert Brown (Caro, MI), 27; Dora Child (Mundy, MI), 27; Mary Grates (Ripple, MI), 27; Will J. Grigg (Munger, MI), 27; Gertrude Guyer (Liberty Center, MI), 27; Ella Head (New Castle, IN), 27; Katherine Merrill (King, MI), 27; William J. Messing (Cato, MI), 27; Giles Morton (La Grange Center, MI), 27; Lizzie Phelps (Venice, MI), 27; Elmore A. Smith (La Porte, MI), 27; E.L. Stadler (Flushing, MI), 27; George A. Glotzbach (Fowler, IN), 26; Mildred L. Goodyear (Fostoria, OH), 26; Edith L. Graham (West Farmington, MI), 26; Lettie Herron (Covey Hill, MI), 26; M.L. Hoffman (Goff, IN), 26; Bertha E. Jones (Burr Oak, IN), 26; Ida C. Kearney (Braun, MI), 26; Lucy Kellermeier (Sugar Ridge, OH), 26; George Koplun (Lake Prairie, IN), 26; L.C. Ostrander (Laporte, MI), 26; George F. Reynolds (Claridon, OH), 26; Alta Rupe (Sumption Prairie, IN), 26; Henry C. Schnepf (Iowa, IA), 26; Ida Terry (Imlay City, MI), 26; Rosa M. Bailingier (Chase, MI), 25; Angie Braman (Live, MI), 25; Charles Clemens (Ideal, MI), 25; Clara M. Crooks (Tyrrell, MI), 25; Amy Dunlop (Victor, MI), 25; Godfrey Eckman (Lakeland, MI), 25; Myron D. Hakes (Eckford, MI), 25; Lena M. Hockridge (Kewadin, MI), 25; Althea Hubbard (Shafter, MI), 25; Catherine Johnson (Milton, MI), 25; Elsie Karbowski (Grape, MI), 25; Mabel Lovell (Croswell, MI), 25; Ethel M. Lusk (Lindley, IN), 25; Ethel Miller (Lake Cicott, IN), 25; Alice Painter Smith (Glendora, MI), 25; H. Edmond Pratt (Middleport, IL), 25; George Pfaff (Northern Star, MI), 25; Sophia Smallwood (Buckeye, MI), 25; William Tremlin (Pinconning, MI), 25; Elizabeth Walker (Turner, MI), 25; Lois Zoller (Goff, IN), 25.

LONGEST-SERVING SECRETARIES (ARBOR), YEARS AT LEAST 50 YEARS

Tella C. Hunter (Superior, MI), at least 54 years; Pat Sutton (Hawthorne, IN), 53.

AT LEAST 40 YEARS

Matilda Schultz (Portsmouth, MI), 46; W.F. Overmyer (Rea, MI), 45; John C. Ruthenbeck (Dupage Valley, IL), 44; Ethel Blanche Cowles (Silverwood, MI), 44; William C. Fitz (Lamb, MI), 43; Lizzie E. Reece (Sweetser, IN), 43; Eva L. Barnes (Wheeler, MI), 42; Hattie M. Robinson (Reno, MI), 42; Thomas McCracken (Garfield, MI), 41; Frank Crawford (Perry, MI), 40; Orson Hyde (Lamotte, MI), 40.

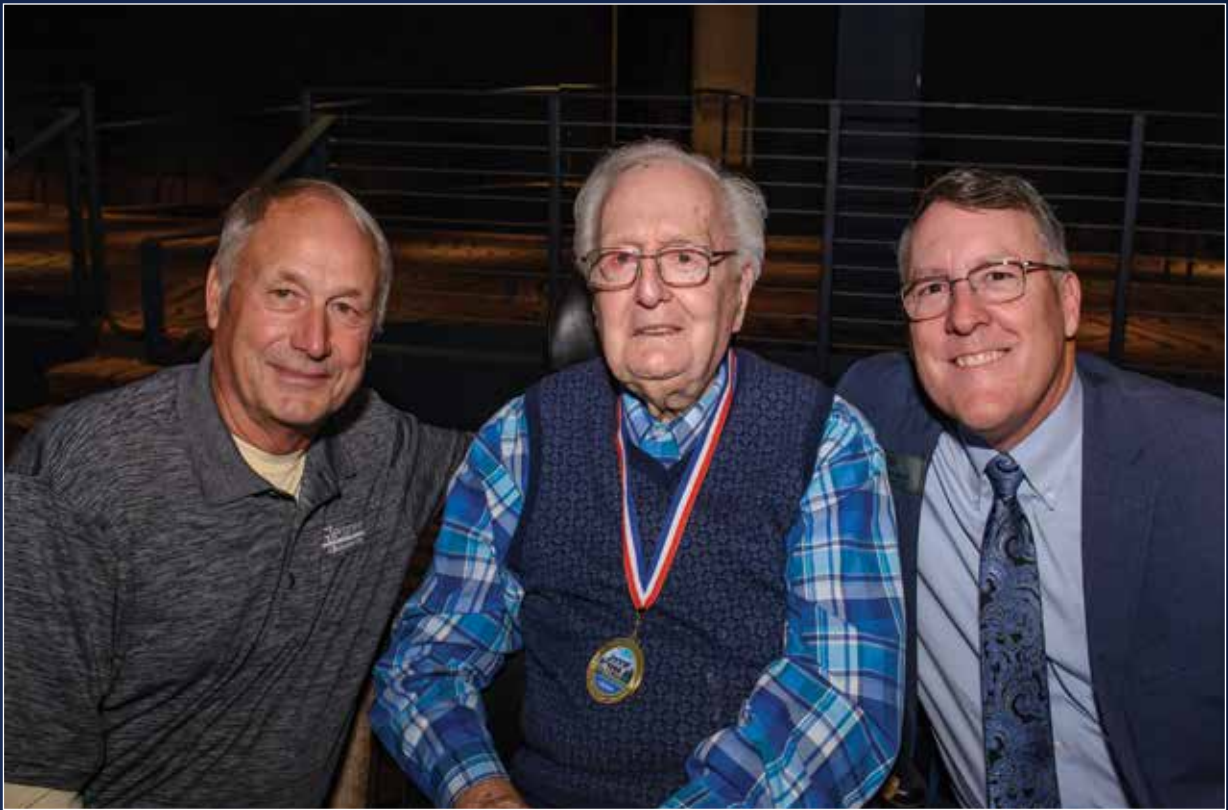
AT LEAST 30 YEARS

Bessie Lee (Horseshoe, MI), 39; Adolph Wilhelm (Keystone, MI), 39; Ruby J. Forbes (Coburg, IN), 37; John McGuire (Dunnington, IN), 37; Rosemary Mills (Grand Arbor, MI), 37; Curtis Roe (Jackson, MI), 37; Leonard J. Theison (China, MI), 37; Eddie C. Fortin (Beaverville, IL), 36; Pearl Terrill (Etchells, MI), 36; Godfrey Eckman (Lakeland, MI), 35; Carson F. Hovey (Schley, MI), 35; Della A. Ringle (Safe, MI), 35; Walter Steffensen (Clematis, MI), 35; Ira Schwen (Berkey, OH), 35; Matilda Edgerly (Six Lakes, MI), 34; Edward Gunnell (Arbela, MI), 34; Carrie V. Martin (Milks Grove, IL), 34; Albert Beebe (Geysers, MI), 33; Carrie E. Everett (Kingston, MI), 33; Harry Funnel (Vernon, MI), 33; Emily Goff (Reciprocity, MI), 33; Bertha Holycross (Spring Creek, IN), 33; Addie Payne (Herrington, MI), 33; W.E. Scouten (Shover, MI), 33; Lela Barton (Portland, MI), 32; Edna Dewese (Weston, OH), 32; James D. Frazer (Maple Street, IL), 32; Nis Beck (White Star, MI), 31; Albert F. Dressel (Whiteford, MI), 31; Agnes Eich (Grassmere, IN), 31; Pearl V. Hoover

FRANK DICK



Frank Dick served as president and CEO of Gleaner Life Insurance Society from April 2, 1979, to June 16, 2000, but his service to Gleaner never ceased. He has continued to serve as chairman emeritus on the Board of Directors, joining in as many events as possible over the years. Please join us in taking a look back at his storied history with Gleaner.



Like a retired champion who symbolizes an organization's best, Frank Dick was celebrated at the 60th Biennial Convention.

When former Gleaner Life Insurance Society President and CEO Frank Dick was honored at the 60th Biennial Convention in October, the ceremony was not unlike a Hall of Fame induction. The event featured presentation of a special medallion, speeches, a tribute slideshow covering his 95 years, and his own heartfelt address to convention attendees.

It resembled ceremonies in which a grateful team retires the uniform number of a former manager — a role that Frank played in more ways than one during his lifetime. That sense of gratitude continued the following day when convention delegates voted to retire the title of Chairman Emeritus, making Frank Dick the last Gleaner to be so honored after a truly amazing career:

- Becoming the Society's sixth President in 1979 and implementing plans for its new Home Office.
- Serving as President and CEO for 21 years, an era when Gleaner launched many new solutions and saw its assets multiply 20 times their 1979 size.
- Serving another two decades as Chairman Emeritus of the Board of Directors, providing valuable advice and insight beyond his 95th birthday.

Even decades before their plot lines intersected, Frank Dick's story often mirrored the story of the Society.



Both seek agreeable solutions. Helping people find a way to say “yes” often requires a great deal of reasoning, listening and compromise. While superintendent of Toledo Public Schools, Frank solved more than one problem this way. In one case, he worked with the city transit system to let city students who lived a mile or more from their school ride the largely empty city buses for free. That same option enabled interested students to voluntarily attend other schools — which improved racial balance in the 1970s without any need for forced busing.

Both work through partnerships. Gleaner members team up with animal shelters, 4-H clubs, municipal governments, homeless shelters, and hundreds of other groups to realize bigger goals in their communities. Frank likewise worked with, and in many cases led, dozens of organizations to help others. Just a few of these have included YMCA, March of Dimes, Salvation Army, ProMedica medical group, Greater Toledo Educational Television Foundation, Lenawee United Way, Lenawee Community Foundation, Adrian College, Junior Achievement of Northwestern Ohio, Lenawee Health Alliance, 40 & 8 Veterans, and many others.



Both believe in the power of gratitude. Gleaner members recognize that we have been blessed and, in the words of the Common Bond, the Society “is guided by the charitable spirit of our members.” Frank in his 2014 biography explained this ethos another way: “It was our cultural heritage during the Depression. People took care of each other. ... When you receive resources, you share them because no one makes it without someone else helping them. We were the recipients of generosity from the time we were young, and especially after I got wounded and got in on the GI Bill to get an education.”

The title of Frank Dick’s biography, “Do All the Good You Can...” came from a quote by English theologian John Wesley. (“Do all the good you can. By all the means you can. In all the ways you can. In all the places you can. At all the times you can. To all the people you can. As long as ever you can.”) Like a coach whose former uniform is raised to the rafters, Frank is an example of the good we can do if we have the foresight, resourcefulness, and determination to make things happen.





Both were born from Midwest family farms. Gleaner formed to protect and unify small farmers in 1894 when all farms still used horse- or mule-drawn farm equipment. Frank experienced the same thing, rising at 5 or 5:15 a.m. to milk cows and guide a cultivator pulled by two horses, Dick and Joe. Frank noted his first 11 years of reading and schoolwork were by light from a kerosene lamp because his family had no electricity. Going to school was a thrill because the new school had electricity, indoor plumbing, an electric “ice box,” and a radio.

Both struggled through the Great Depression. Frank said this period instilled “a value system.” “Since hard times were widespread, it was just natural to ‘help others,’” he wrote in 2000. “Lending and joining hands was a way of life. If your neighbor needed help in the fields, you did it. When you butchered, neighbors came to help ... and share. When harvest time came, a threshing ring was formed and the crops were harvested ... in a cooperative way. 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.”

Both emphasized education. It was in 1897 that the first Gleaner scholarship was awarded. Frank also realized early that education was a way to increase his potential and to avoid living by manual labor. (“I saw 40-year-old men who looked 65, they



worked so hard,” Frank recalled in his biography about working in a factory “yard gang” while in high school. “So, I decided then and there that I wanted to go to college.” He and Shirley eventually funded numerous scholarships in Lenawee County, plus others elsewhere, to pass along the same opportunity.





Both served their country in wartime. Gleaner has always honored policies of members serving in the armed forces, even policies with “war exclusion” clauses. Frank was one of thousands of Gleaners who served in uniform, and he was badly wounded during World War II’s Battle of the Bulge. Another Ohio Gleaner who fought in the U.S. Army during the Battle of the Bulge was Roger Durbin, a tank crewman. More than 40 years later, Durbin (of South Fairfield Arbor) started the campaign credited with building the World War II Memorial in Washington, D.C.

Both found innovative ways to solve problems.

Gleaner founders advocated for better roads to help farmers move produce to market, ID medallions to identify soldiers wounded or killed in battle, and public restrooms to improve commerce between farm families and town businesses. Frank became an early adopter of computer technology, converting Gleaner’s Home Office to microfilm instead of paper files in 1989, and internet operations in 1996.

Both focus on the future. Gleaner’s motto is prudens futuri (“thoughtful for the future”), as applicable to fraternal life insurance and legacies we leave behind as it was for farmers preparing for each season. Preparation also became one of Frank’s hallmarks. Whether it involved coaching a high school baseball team in practice all summer, reviewing details for an upcoming board meeting, or understanding an investment’s long-term prospects, one needs to think ahead. “Know your stuff. Don’t try to bluff.”







Grow 'young at heart' attitudes

Gleaner members share the everyday habits and outlooks that help them stay happy and healthy

“My philosophy for staying young is, ‘Act bubbly every day. Drink bubbly every birthday!’” — *Beloved U.S. television performer Betty White, who passed away Dec. 31, 2021, less than three weeks before her 100th birthday.*

Acting bubbly can be a much-needed habit for handling January’s blues. It’s the coldest month of winter. Bills arrive after holiday fun. Some people say that resolutions go in one year and out the other.

However, January also marks something special with a new year of life. Many of us better appreciate that gift of life after 2020 and 2021. Reminders of mortality — including the original Gleaner symbols of the scythe and the hourglass — nudge us to remember our time alive is fleeting. Making the most of it requires thinking ahead and taking steps toward this year’s goals.

One goal may be to grow young at heart. How can we plan to do that? We asked several Gleaner members for their secrets as they enjoyed the 60th Biennial Convention. Here were 12 of their tips to cultivate growth in 2022:



Jean Pfister

1. “Keep volunteering.”

Jean Pfister, a retired Home Office staff member with Adrian Arbor (MI), emphasizes this. Pfister volunteers in several places including through her arbor. “Arbors are the best way to volunteer in your community,” she added. She also volunteers at Hospice of Lenawee as well as with a school group called Fluency Friends to help at-risk students overcome trouble reading. “I don’t read to them; they read to me. So I help them with pronunciation and diction.” Volunteering involves giving our most precious gift — our time.



Tom and Ruth Ann Matuszewski

2. “Focus on ‘the dash.’”

Tom Matuszewski, the 2021 Fraternalist of the Year and the President of Bay City Arbor, recalled Jaime Linden’s speech Oct. 23 at the convention business meeting about the dash on a tombstone. It’s the tiny line between the date of birth and the date of death, yet “the dash” stands for everything that the person ever accomplishes. Instead of worrying about how old we are, when we will die, or how much stuff we have, we ought to focus on how well we live our dash.

*“So think about this long and hard;
Are there things you’d like to change?
For you never know how much time is left
That still can be rearranged.”*



Dick Hadden with daughters Dawn Steffanelli and Beth Johnston

3. “Stay active.”

Past Supreme Chief Gleaner Richard “Dick” Hadden, 84, completed his term at the 60th Biennial Convention, and credits activity with his longevity. He volunteers with Adrian Arbor (MI), is a driver for both Meals on Wheels and the Lenawee County Department on Aging, and is a member of the Britton-Deerfield scholarship committee. “Also, I mow three acres and have nine grandkids who keep me busy.”



Linda Spalla



Rosemary Mills

4. “Always thank a veteran for their service.”

This was on the mind of Linda Spalla of Glen Arbor (MI), whose husband was a veteran. She recalled the effect that she had after she thanked one young, serviceman she met in a supermarket. He had just returned home from duty, and no one else had thanked him. The result was visible, and the effort was appreciated.

5. “Just be kind to your fellow man.”

Often, we are so focused on ourselves we neglect most everyone else, or we assume they don’t need or deserve our attention. Sharon Hill of Lenawee County, Michigan, provided this tip. “I try to place myself in their shoes. I might be there someday, and I’d want people to treat me the way I hopefully treat them.” It’s such a simple concept; being kind to others is one way our hearts become more youthful and childlike.

6. “Help bring joy into people’s lives.”

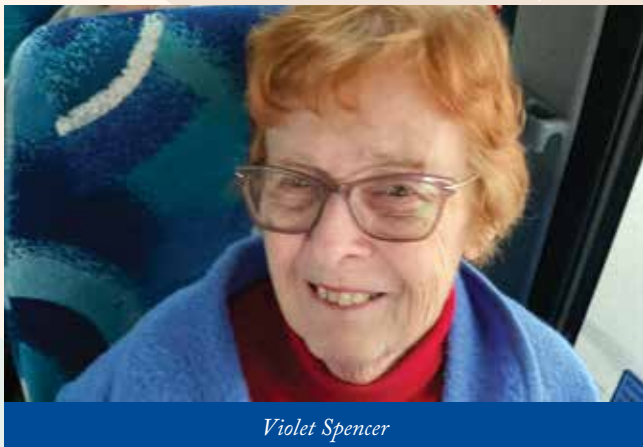
Rosemary Mills said this has stood out to her throughout her 37 years as the Secretary of Grand Arbor (MI). “When they’re happy, you’re happy.” Indeed, sociologists report that serving others deepens our relationships, helps prevent isolation, and builds a social safety net for everyone involved. If you’re looking for new ideas, see what different Gleaner members and arbors are doing: sponsoring a day to wash clothes for free at a laundromat; helping shelters for homeless people; setting up veterinary clinics; organizing a children’s run, with backpacks of school supplies for the race winners; community baby showers; and community clean-up events in the spring or fall. Have fun finding new ways to help the people who’ve been placed within your reach.

7. “Have a spiritual life.”

Ada Palmer of Maple City Arbor (MI) is one of many who sees importance in looking beyond the visible things of this world and toward God and what comes next. Experts with the National Alliance of Mental Illness note that spirituality “can help a person tolerate stress by generating peace, purpose and forgiveness.” To this, Palmer adds, “Show love to everyone. Do unto others as you’d have them do unto you.”

8. “Smile a lot.”

Linda Spalla mentioned this after explaining how she volunteers as a Girl Scout volunteer and helps at the Clio Senior Center. “Those ladies can get wild,” she added with a laugh. It’s well known that a smile and cheerful face bring joy to both the person smiling and the people seeing it and, as the Bible notes, “A cheerful heart is good medicine.”



Violet Spencer

9. “Go to church and be grateful for what you have and what you are.”

Regular worship and practicing gratitude are two powerful ways that Gleaner member Violet Spencer of Rochester, Michigan, listed for growing “young at heart.” Studies show that regular worship attendance is linked to having fewer health problems and to fewer “deaths of despair” tied to suicide, drug or alcohol abuse, and depression. Being grateful likewise is connected to improving personal well-being. Combining the two in worship with gratitude for what God has done puts both into effect.

10. “Keep up appearances. Don’t let your appearance fall apart.”

Violet Spencer provided this bit of healthy advice. “Letting yourself go” is often tied to stress and a decline in mental health. A person’s body is a tremendous gift. Maintaining hygiene, fitness, and appearance demonstrate respect not only for our body but for God loaning it to us. Striving toward inner beauty is certainly more important, but it helps if we don’t abandon the routines that are important for maintaining our physical selves.

11. “Surround yourself with happy, positive people.”

This might seem superficial, but there’s scientific evidence that we become more like the people we spend most of our time with, a phenomenon known as the Social Proximity Effect. As it’s sometimes said, “You are the company you keep.” Once we’re grown, we generally decide who we will spend time with. So, take Jean Pfister’s advice and choose to spend more time with people who act young at heart and who you would like to emulate.



Jean Pfister, right, worked with Donna Coleman at the Gleaner convention auction that raised \$9,000 for charities.

12. “Don’t wait until tomorrow to do what you want to do.”

Getting in the habit of acting now and not procrastinating was another of Jean Pfister’s tips. Action cultivates a lighter heart by first weeding out the bad habit of procrastination — and with it, the gnawing burden of time running out — and by replacing it with the satisfaction of accomplishment. Instead of worrying what other people think, have fun working on your bucket list. (That’s another of Jean’s recommendations.). Your plans might include travel, learning a new language, whale watching, reviving an old friendship, or something completely unusual. “I did theater again,” Pfister said. “I did ‘Sister Act’ (playing the role of Sister Mary Theresa at the Crosswell Opera House) and I danced. There was one other lady my age. We were 74, and we had a ball.”

At the dawn of this new year, few of us are certain how many years we have left, and that may matter less than we think. It’s not how many years are in our life — it’s how much life is in our years. May some of these Gleaner members’ ideas take root and help us grow younger hearts in 2022.

“Good memories are our second chance at happiness.”

— Queen Elizabeth II, preparing to mark Feb. 7 as the 70th anniversary of her ascension to the British throne.

Did you find the wheat stalk?

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



Online scholarship application **NOW OPEN!**

Gleaner members are invited to apply online for 2022 Gleaner scholarships. Since 1980, the Gleaner Life Insurance Society Scholarship Foundation has helped Gleaner members fund their pursuit of higher education. Over the past 20 years, the cost of in-state tuition and fees and public universities has increased by 211%, while out-of-state costs have grown 171%¹. These increases likely won't go away any time soon. While the average cost of college continues to rise, Gleaner Life Insurance Society Scholarship Foundation's commitment to continue this tradition remains strong.

A panel of judges ranks all applications and selects the top students who will receive one-time scholarships worth \$2,500. What qualities and activities make an ideal scholarship recipient? Students who check all or most of the following boxes are proven excellent candidates for Gleaner Life Insurance Society Scholarship Foundation scholarships.

- ✓ Community volunteer
- ✓ Arbor member
- ✓ Good student with a GPA of 2.5 or higher
- ✓ Extra school activities (sports, National Honor Society, academic clubs, music clubs, etc.)
- ✓ Extra community activities such as participation in church or other outside organizations

If you don't check all the boxes, don't be discouraged! Judges review and rank applicants based on the following criteria:

1. Quality of activities and community involvement
2. Academic record
3. Essay (see tips on Page 23)
4. Character Evaluation Survey

Not a benefit member? It's easy and affordable to become one!

A benefit member is anyone who is insured by a Gleaner life insurance certificate or who owns a Gleaner annuity.

Visit www.gleanerlife.org/justforkids to learn how you can become a benefit member with Gleaner's Just For Kids® life insurance plan.

Online application closes Feb. 1! To view eligibility requirements or to apply online, visit www.gleanerlife.org/scholarships.



¹ <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2017-09-20/see-20-years-of-tuition-growth-at-national-universities>



Essay tips

Not sure where to start with your essay? Below are some tips to help you get started.

Plan: Start by reading all the instructions and guidelines pertaining to the Gleaner Life Insurance Society Scholarship Foundation application and essay. Next, write an outline. This might take some time, but when you're ready to write the essay, you'll be happy to have an outline to keep you on track.

Write: Carve out some time to sit down and write your essay following the outline you planned. Start with a strong introduction that grabs the judges' attention and provides a brief outline of your essay. As you write, be sure to use active voice and include examples when possible. For instance, instead of just listing your extracurricular activities, share an example or two of how your experience has impacted you or those who you served. Finish with a strong conclusion that leaves an impression with the judges.

Review: Read over your essay once to twice and look for any grammatical mistakes. If possible, ask someone else to review it as well.

Submit: Make sure you send in your essay along with all other application requirements before the Feb. 1, 2022, deadline.

ARBORS IN ACTION

As summer turned to fall, Gleaner arbors found amazing ways to help their communities. They supported charities that help the homeless and single mothers, took youths in juvenile detention to a minor league baseball game, helped with construction of a memorial garden, hosted free movies, bowling and ice cream, and much more.



Adrian Arbor (MI) arranged a night out to the Toledo Mud Hens for youth from Maurice Spear Campus, a juvenile facility in Lenawee County. Arbor members enjoyed interacting with the 16 youths, four staff members and four board members who joined the arbor for its evening of baseball. All the youth had a great time and could not stop talking about the experience all the way back to Adrian. (Facility rules prevent publishing photos of the youths.) The arbor received a unique, hand-drawn thank you note from those who attended the game.



Bavarian Arbor (MI) partnered with the Frankenmuth Dairy Farmers Association and passed out frozen treats to local shoppers at the Frankenmuth Farmers Market on Saturday, Aug. 21. The arbor paid for the fruit and sherbet treats, while the dairy association paid for the ice cream treats. It was a very warm day so the activity was greatly appreciated. The arbor also sponsored "Gleaner Day" Oct. 2 at the Weiss Centennial Farm's Corn Maze. The activity was a fun way for children to get onto a farm by participating in children's pumpkin painting, a bounce house, farm animals and a free tour of the corn maze for children. The event celebrated Michigan fruits. Free candy corn in individual, wrapped bags and caramel apple suckers were given along with Gleaner protective card holds and pens.



Bay Area Arbor (FL) managed to overcome health issues and restrictions to carry out a project to donate bedding for the Mary Martha House on Sept. 27. The facility provides emergency and transitional housing and support services to homeless women, victims of domestic violence and their dependent children. Because of medical and COVID issues, members were asked to drop off donations in lieu of a meeting to collect them. Delivery was further delayed due to the hospitalization and subsequent death of the facility's executive director, Laurie Harrington, a longtime friend of the arbor. Two SUV loads of bedding, sheets, pillows, comforters and pillowcases were delivered to the grateful staff and residents at Mary Martha House.

Black Swamp Arbor (OH) hosted a meal for first responders and others. It was a delicious meal with food grilled, prepared and baked by Gleaner members. The meal was served in the basement of Manz Accounting. John and Brandon Manz did the grilling. Arbor members also voted to give \$300 to Paulding EMS, Paulding Police Reserve, Paulding Fire Association, and the Paulding County Sheriff K-9 fund.



Capital Arbor (MI) hosted a movie event with two different groups: the Boys and Girls Club of

Lansing and their chaperones, and the Mt. Hope Youth group and its chaperone. The film shown was

"Space Jam 2." Arbor members met at the theater to greet the children, take photos, and assist the helpful Celebration Cinema staff in directing the children to their snacks and theater. One young attendee asked an arbor member, "How's your day going, ma'am?" The arbor purchased 75 tickets at full price since there is no group rate, and also \$5 for each child for snacks. The Celebration head office in Grand Rapids was gracious in refunding the arbor for six movie tickets that were not used. It could not refund the cost of the snacks, so the arbor donated the snacks to other movie goers! After the event, the arbor met at Delhi Lunch for food and fellowship.



Caro Arbor (MI) organized a water and treat station during August for the city's Music in the Park event. Five members and 46 guests participated in the event at Atwood Park. The arbor conducted this as an extra activity just to give back to the community.



Champion Arbor (MI) organized a Compassion Pregnancy Center baby shower at which members and guests came and donated many types of baby items. The arbor served scones, fruit, coffee, and tea. It also provided a beautiful gift basket that it gave in a raffle for anyone who brought a package of diapers to donate. Sue Nellis, director of the

ministry, shared a PowerPoint presentation about the ministry and its effectiveness. It was a great success.



Chester Arbor (OH) organized a special day Sept. 25 for the residents and their families at Hidden Lakes Campground which — for some families — has become their permanent living place. The Mt. Gilead site has fallen into disarray due to families living there year-round, a residential use that it was not designed to handle. The arbor planned, shopped and worked with residents and others in the community to improve the campgrounds by removing trash, brush, and equipping it somewhat for use beyond summer. The arbor provided health items, soap, tissues, lip balm, sunblock plus other hygiene items. Members also provided a “fun day” with carnival-like activities. A total of 128 guests joined 13 members for the activity. “The Impact Committee is determined to encourage healthy living for the families and will continue to work hard for the good of each other during the year,” the arbor reported.

Covenant Helpers Arbor (MI) hosted a cookout to raise awareness for Bernadette’s Faith in Action (BFIA), a local non-profit started by two brothers using the inheritance they received from their late mother. They purchased an empty church building and converted it into a community outreach center offering 24-hour food and clothing pantries, meeting rooms for support groups, education and assistance for low-income and/or unwed mothers. They also participate in the Hope Not Handcuffs program, which helps people arrested for certain drug offenses to get into rehab facilities instead of jail so they can receive help. They also started Addiction Recovery Resource Center to help people suffering substance abuse problems find help to

get and stay free. The arbor provided food, music, flyers, and a \$500 donation for jobs training. About 100 people from the community attended and they donated another \$3,620 to BFIA.



Entrican Arbor (MI) facilitated back-to-school haircuts for students on Aug. 18 at Ann’s Hair Salon. A total of 33 people attended. Each child also received a bag of back-to-school supplies including crayons, pencils, and tablets of paper.



Floyd Arbor (MI) was very busy. The arbor rented a movie theater to show the movie “Space Jam 2” to the public. The five arbor members were joined by 37 guests. Large tubs of popcorn were passed out and soda refills were available. They also donated a new flag to the Boy Scouts, held a CPR/ first aid certification training class at the American Legion, a pet adoption event at the fairgrounds in conjunction with the local animal shelter, and a fundraising event at Soldans Pet Supplies to benefit the charity Smart Paws, which tries to house cats including those with special needs.



Grand Arbor (MI) had several activities planned. It met on Oct. 19 at the home of Wanda and Dick Beauchamp to pack the arbor's charity totes for the 60th Biennial Convention in Florence, Indiana. The packing party was preceded by a pizza dinner. Earlier,

on Sept. 19, the arbor hosted an ice cream social at the Sparta Church of the Nazarene. Ice cream was donated by Hudsonville Ice Cream, the arbor purchased toppings, and 50 guests attended.



Grand Blanc Arbor (MI) hosted an ice cream social at Ziggy's Ice Cream in Grand Blanc the evening of Sept. 9. It was a perfect evening for the public to come out, enjoy free ice cream and share good company. The arbor pre-arranged to serve guests for two hours, but to accommodate the line they served for another hour. When closing time rolled around, 333 happy ice cream lovers had been served. Members reported some great discussions with residents about the Gleaner program, recruiting some new faces to start participating in the arbor!



Homer Twp. Oak Arbor (IL) sponsored a memorial garden that was constructed by Dylon O'Malley to earn his Eagle Scout Badge. The center of the garden is a water fountain with a plaque indicating it was provided to the community by the Gleaner arbor. A moment of silence was observed at the Sept. 18 dedication in memory of an arbor member who passed away three days prior. All present agreed that the garden is lovely, and is a project that will serve the community well.



Legacy Arbor (MI) collected items over several months for the Families in Transition program at Adrian Public Schools, which helps students who are homeless or without stable housing. The following items were collected and donated: 14 boxes of hygiene products and school supplies, 60 sweatshirts, and 50 \$5 McDonald's gift cards. The items were delivered to the high school and made available to students in the program free of charge.



Madison Arbor (MI) had several activities. On July 28 it held its annual ice cream social at the Adrian Senior Center. On Sept. 23, the arbor organized a catered dinner for law enforcement officers. Agencies included the Lenawee County Sheriff Department, Michigan State Police, Clinton Police Department and Madison Township Police Department, along with three members of the prosecuting attorney's office. Annette Stone of the Hills of Lenawee Golf and Banquet Center catered the event. All attendees received a law enforcement-themed T-shirt and were entered into drawings for great prizes. This year's event was the best-run one so far, and Sheriff Troy Bevier thanked the arbor for its much-appreciated efforts each year.



Marion Arbor (OH) organized a boot and shoe drive for children at the Marion elementary school. Boxes were placed in local businesses,

and members placed flyers around town. After the drive closed, project chairs Marsha Turner and Kathleen Kelso collected the boots and other items, counted them, and packed them for delivery. Arbor members met at the school where they presented the fall and winter items. A total of 22 pairs of boots, 89 pairs of shoes, 40 hats, 75 sets of mittens, 100 pairs of socks and 38 new underwear were collected.



Mid Michigan Arbor (MI) organized four different events in September to recognize, serve and interact with school bus drivers in the Bay County area. There were 88 drivers and numerous other support staff present as arbor members visited drivers at the Bay City Public, Bangor, Pinconning and Essexville school districts. Members brought coffee, juice, yogurt, baked treats and other items, and thanked the drivers for their compassion and dedicated work. Drivers were very appreciative. Arbor President Tom Matuszewski was a school principal for 22 years and pushed for this project because he knows firsthand what bus drivers must deal with each day. The Cops and Doughnuts Bakery generously discounted the baked goods.

Mill Creek Arbor (IN) sponsored a cookie packing party with the Girl Scouts to benefit troops. Due to restrictions in the county, each Girl Scout registered a time to come in and pack her cookie boxes to reduce contact. As the girls completed their boxes, they were sent off with a selection of prepackaged snacks and a drink. Rhonda Graves and a large group of veterans finished the packing and prepared them all for shipping out to soldiers around the world. The veterans then treated Rhonda and her helpers to a lovely lunch.



Mt. Pleasant Arbor (MI) members met at Cops and Doughnuts in Mt. Pleasant to host first responders in the area to free coffee and doughnuts in remembrance of 9/11. After a brief arbor meeting, members visited with first responders as they came in to enjoy the items. Isabella County Sheriff Michael Main and Shepherd Police Chief Luke Sawyer were among those who attended. Arbor members also delivered a box of doughnuts to agencies unable to attend.



North Baltimore Arbor (OH) teamed up with North Baltimore Cub Scout Pack #372 on July 31 to host bingo at the city's Good Ole Summertime Festival. Gleaner members took care of organizing, running, and calling numbers for the event at the city fire hall. Every half hour the bingo prize was a \$20 gift card to a local business along with a Gleaner item. The final prize was a Lowe's gift card and a stadium blanket. All proceeds from the event went to the Cub Scout pack.



Oakwood Arbor (OH) was pictured with some of its 15 mini pumpkins that it donated to a local day care. The arbor also signed more than 1,000 Christmas cards to send to servicemen and women overseas, approved a \$300 donation to Cooper Library for building expenses, shared the arbor's 2004-2010 scrapbook, and discussed putting an arbor Christmas tree at the local museum's annual Festival of Trees.



Plank Road Arbor (MI), in conjunction with the Breckenridge/Wheeler Area Historical Society, hosted a reunion and recognition event for the former managers, employees and patrons of the now-disbanded B&W Co-Op elevator. The co-op grew from a farmer-owned, single elevator complex with 60,000 bushels of storage capacity into a global corporation that exported product to 22 countries and had storage for 8.5 million bushels. The corporation started in 1957 and was sold to MAC in 2001. The arbor organized the event and provided ice cream. It also donated \$1,000 to the historical society in a ceremony before the B&W program. The event drew 40 people including the five Gleaner members who served ice cream and served as masters of ceremonies.

Portage Center Arbor (OH) had five members meet at the Meijer store in Bowling Green to purchase items to fill a large bag for a food pantry. The bag was taken to the 60th Biennial Convention



to be distributed to a food pantry in southern Indiana near the convention site. After shopping, seven members met at

Cloverdale UMC to attach Gleaner labels to bottles of water and 54 Subway gift cards (\$10 each). These were destined for bus drivers and transportation workers at several school districts around the county in honor of Bus Safety Week.



South County Arbor (IN) hosted its seventh annual Just for Kids Run on Aug. 7. The event had an amazing turnout, featuring 12 members and 88 guests. As in past years, the arbor gave out book bags filled with school supplies plus gift cards to the three winners in each class. The arbor plans to sponsor an adult 5K race next year as well.



Tecumseh Arbor (MI) drew 127 guests to Aden Park on a beautiful fall evening to enjoy "The Addams Family" movie. While guests visited the concession stand, the arbor continued to collect pet supplies for the Lenawee Humane Society. Items collected included dog blankets, sweaters,

harnesses, food, dishes, blankets and cash. In addition, the arbor purchased and assembled 60 gift baskets for Fieldstone Assisted Living Center residents, who also had the opportunity to hear the musical quartet Ear Candy perform a sing-along.



USA Arbor (MI) held a Hawaiian Luau for the Social U group and friends. A party was planned and everyone had fun. A photo booth was set up. Gleaner members gathered the participants for photos, games and a meal of pulled pork, coleslaw, beans, chips and fruit. Tropical drinks were made with lots of fruit and tiny umbrellas. After the meal, the arbor presented the Social U group with a check for \$1,000 to cover the luau's costs and to help them continue to do great things.



Vulcaner Arbor (MI) had a busy August. On Aug. 4, members honored the fire department with Kerrel Denny's Popcorn individually wrapped, and voted to buy extra greeting and gift cards for ill families. On Aug. 25, arbor members divided up flyers promoting haircuts at Looking Glass Salon. Flyers were distributed to vehicles during the school's drive-through open house. Members explained that the Gleaner Vulcaner Arbor is offering \$5 haircuts to the first 100 students who schedule before the end of September. On Aug. 27, the arbor began going to the salon and paying for the haircuts. On Aug. 31, the arbor began planning for the Vassar Pumpkin Roll event.



50-YEAR MEMBERS

Florida

James R. Cochrane Jr., *Gainesville*
John H. Faulstick, *Daytona Beach*

Illinois

William P. McCollum, *Mokena*

Indiana

Kimberly K. Bednar, *Michigan City*

Michigan

Amy E. Aiello, *Portage*
John H. Riker, *Litchfield*
Edith C. Soper, *Gaylord*
Patrick Totten, *National City*

Ohio

Daniel D. Hillard, *Portage*
Rebecca L. Kendrick, *Bowling Green*
David C. Kramer, *Middletown*

Wisconsin

William A. Shepherd, *De Pere*

75-YEAR MEMBERS

Illinois

Janet M. Makkay, *Kankakee*
Nancy C. Thomas, *Lemont*
Jeanne F. Widman, *Dwight*

Michigan

Bernadiene Galvin, *Mason*
James. L. Heiser, *Cass City*
Charlotte A. Grady, *Stanton*
Lawrence O. Smith, *Buchanan*

Nevada

Charles L. Morris, *Walker Lake*

Ohio

Jerry D. Robinson, *Delta*

Pennsylvania

Chandra McCaslin, *Lafayette Hill*

Korinne's Korner

“With every new calendar comes an opportunity to ponder the past and plan for the future. While the present is the very best place to spend your time, it never hurts to allow yourself time for reflection. You have come a long way since last year — and you will go even further in the year to come. You have had highs and you have had lows, and still, you are here. That, in itself, is a remarkable thing.”

— Dani DiPirro, author of “Grow Through It”



As I write my column, Christmas is nearing and soon we will usher in a new year. Kevin and I compose an annual letter that we enclose with our Christmas cards. It's a true labor of love, and a tradition we started when we married so many years ago. Together, we compose a family-oriented, news-filled letter highlighting the events of the past year. Exemplifying the quote above, our letter allows us a time to reflect. Our daily lives are full of highs and lows, sometimes with seemingly more lows than highs. However, in hindsight, it's our better days that often rise to the forefront. Those days and events make us feel blessed and grateful.

Following months and months of COVID restrictions, and a lot of work by the Community Engagement team at Gleaner, we held our biennial convention at the end of October. Many of you joined us in southern Indiana on the Ohio River. It was a great weekend celebrating fraternalism, conducting the business of the Society, and also reconnecting with friends after such an isolating period of time. It warms my heart to talk and get positive feedback from so many of you on my articles as well as recipes. Rose Peck, from Ithaca Arbor (MI), took the time to email me the recipe on Page 33 that is a family favorite of hers after we reconnected at the convention. I gladly share it with all of you. Kevin loves French toast, and we both thought this version tasted wonderful!

In closing, we were just notified of a dear friend who we lost to COVID. She was an incredibly kind woman, devoted Christian, giving friend, wonderful mother, grandmother, sister, niece and loving spouse. With heavy hearts, we try to process her family's loss at too young of an age, as well as the loss for her church community and friends. I recently read the quote below:

“ “ ”

“One day the mountain that is in front of you will be so far behind you, it will barely be visible in the distance. But the person you become in learning to get over it? That will stay with you forever. And that is the point of the mountain.” — Brianna Wiest

May we all become compassionate and caring human beings as we pray for the end of this terrible COVID pandemic.

Fraternally yours,

Korinne Marti
Wife of President & CEO Kevin Marti

Baked French Toast

(Recipe for 1 loaf of bread)

1 loaf of French bread

4-6 eggs

1 C of milk

1/4 t vanilla

1 stick of margarine

1 C of brown sugar

Cinnamon

Cut the loaf of French bread into 3/4-inch slices. Beat the eggs together with the milk. Add the vanilla, and soak the bread on both sides. Melt the margarine with the brown sugar (this can be done in the microwave). Spray or grease a deep cookie sheet. Pour the margarine mix in the pan, and place the soaked bread on top. Sprinkle cinnamon on top of the bread.

Bake at 350 degrees for 20 to 30 minutes, turning halfway through the cooking time.





HI, KIDS!

The other day, a friend helped me clean up my desk area. It made me feel really happy, and I started to think about ways I could help others, too. This winter, I encourage you to find small ways to help others. Hold the door open for your entire class, help your parents fold laundry or share your snack with a friend. The possibilities are endless, but the impact is enormous. Help put smiles on the faces of everyone around you.

Speaking of smiles, playing in the snow makes me so happy in the winter. I enjoy building snowmen, making snow angels and especially having snowball fights! When the temperature

gets too chilly to play outside, it's also nice to stay inside to play board games or watch a movie. Another fun way to pass time indoors in the winter is to try new experiments and activities! I want to share three with you today. I hope you have fun testing these out!

ACTIVITY ONE: SNOWSTORM IN A JAR

What you need to get started: Mason jar, baby oil, white paint, iridescent glitter, Alka Seltzer tablet and water

Directions

- First, fill the jar about 3/4 full with baby oil.
- Second, in a separate bowl add several drops of paint to 1/4 cup of water and mix well.
- Third, pour the white water into the mason jar filled with baby oil.
- Fourth, add the glitter to the jar.
- Finally, break an Alka-Seltzer tablet into four pieces and see what happens!



ACTIVITY TWO: MARSHMALLOW IGLOO

What you need to get started: a butter knife, frosting, plate, two Styrofoam cups, scissors and mini marshmallows.

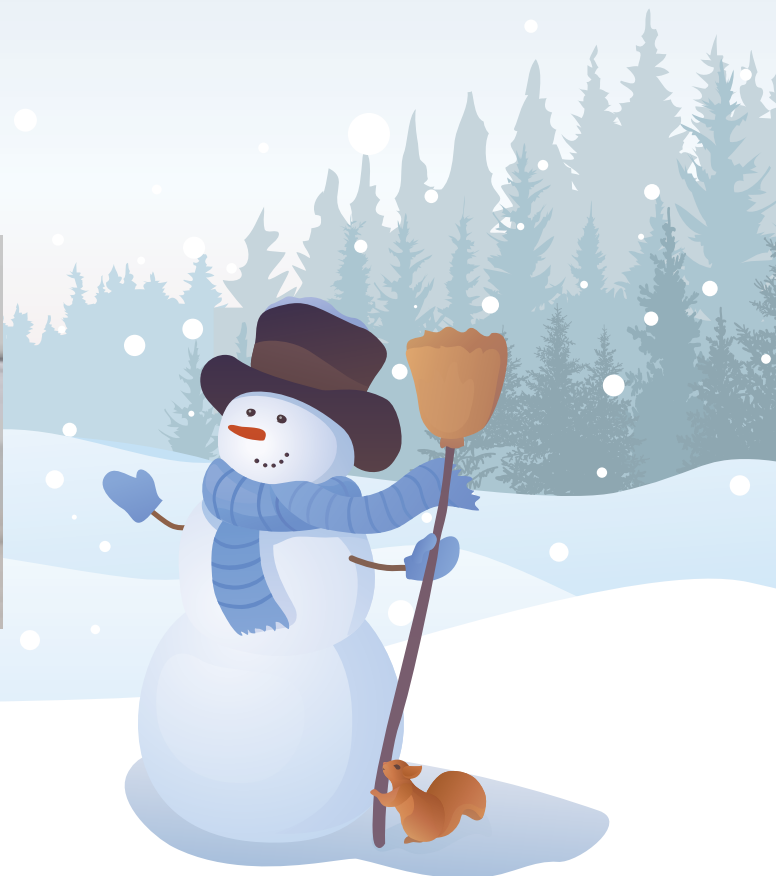
- Step one: Make the door of the igloo by cutting one of the Styrofoam cups. Make two long cuts length-way and then cut across leaving the bottom of the cup attached.
- Step two: For the house of the igloo, cut a small opening in the second cup (about one quarter of the way up) on the opposite side and then cut across for the door.
- Step three: Connect the house to the door by placing them on top of each other and then place the igloo structure onto your plate.
- Step four: Cover the igloo with frosting.
- Step five: Cover the frosting with marshmallows.



ACTIVITY THREE: MAKE YOUR OWN SNOW

What you need to get started: ½ cup of conditioner (white) and 3 cups of baking soda.

Simply mix the two ingredients in a large tray or plastic container. Enjoy!



<https://moosemischief.com/blogs/news/5-fun-things-to-do-with-kids-this-winter>

<http://www.huckleberrylove.com/2013/12/huckleberry-life-play-snow-sensory.html>



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Nearly two years of uncertainty and reduced contact have left many yearning to spread out and grow. May 2022 be a year of growth for you and your loved ones. We pray that you'll cultivate healthy attitudes, expand your family and fraternal connections, strengthen your financial roots, and produce good fruit as you reach out and share with others and your communities.

Here's to busting through in 2022!