

FORUM

MAGAZINE



GRATITUDE
for a Full Life
p. 6

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Gleaner Scholarship recipients p. 8

Gleaner
Life Insurance Society



Save the Date



BIENNIAL CONVENTION

OCTOBER 24-26, 2025
KALAMAZOO, MICHIGAN



After a hiatus in 2023, Gleaner is excited to see members reunite for our 61st Biennial Convention at the Radisson Plaza Hotel at Kalamazoo Center in downtown Kalamazoo, Michigan. In addition to the festivities Gleaner has planned, you'll have your pick of restaurants and custom shopping within walking distance. Plan to join us next fall!





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The Gleaner Society has seen many changes since 1894, but kindness born of thankfulness remains a constant through the years.

Front cover: Lucinda and Phillip Ruby and their grandson, Elias Ruby, led a Give and Grow project to build a Never Forget Garden in gratitude for veterans at the Gunn Cemetery in Flatrock Township near Florida, Ohio. See related story on Page 6.

Back cover: Photo by Mark Lenz.



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 32 for the answer.



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

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Linda Ruchmund, *Supreme Vice Chief Gleaner*
Fernando Rivera, *Supreme Chaplain*
Cheryl Jones, *Supreme Conductor*
Glen David Trabenkraut, *Supreme Guard*

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8 a.m. - 4:45 p.m. Eastern time

Results of the Recent Delegate Vote on Corporate Governance and Constitution Updates

Dear Gleaner Members,

On behalf of the Board of Directors, we extend our gratitude to each Supreme Arbor delegate who voted in the recent election on critical Corporate Governance issues and updates to our Constitution. **One hundred twenty-eight (128) of the one hundred eighty-two (182) eligible delegates fulfilled their commitment to our members and Arbors by mailing in their ballots in a timely manner.**

Election Results and Next Steps

We are encouraged by the results, as **every ballot issue received at least a two to one margin of affirmative votes** — a strong sign of support across the board. While two of the eight proposals — **Officer Roles and Responsibilities and Miscellaneous Provisions for Communication and Publication** — did meet the required 92 votes for passage, the other six initiatives missed approval by just a few votes.

These two approved changes now await ratification by Michigan's Department of Insurance and Financial Services (DIFS), which has 60 days to review and ratify.

It is worth noting that **at least 20 additional ballots were received after the October 18 deadline.** Had these arrived on time, they could very well have changed the outcome on the remaining issues. This reinforces how critical it is that every delegate voice is represented in these decisions.

Why These Changes Matter

The Corporate Governance updates proposed in this election stem from our ongoing discussions with AM Best and Michigan's Department of Insurance following our recent rating downgrade. These changes are key to positioning the Society for future growth and regaining our AM Best rating of A-.

This election was focused solely on updating our Corporate Governance structure to support Gleaner's long-term success — nothing more, nothing less.

Moving Forward

The Board of Directors will review the initiatives that did not pass, considering any necessary adjustments. Reconsideration of another election will take place within the next month. We are committed to communicating these proposed changes more clearly and will be reaching out to delegates, Arbors, and members to emphasize the importance of this update for the Society's future.

Thank you once again to all delegates who participated. Your involvement is essential in shaping a secure and prosperous future for Gleaner Life Insurance Society.

Fraternally,



Kevin A. Marti
Interim President & CEO



Family Days'

2024 summer memories

From the outdoor fun of Cedar Point to an “Unbelievable” indoor concert by Diamond Rio, members shared 2024’s best Family Day moments. Summer is finished but not forgotten. If a picture is worth 1,000 words, then Gleaner Life’s 2024 lineup of events provided an entire volume of summer memories!



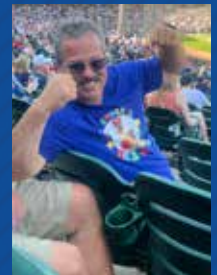
CEDAR POINT

June 22, 2024



DETROIT Tigers baseball

July 27, 2024



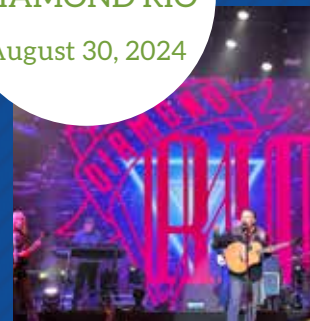
CHICAGO Cubs baseball

August 3, 2024



Dinner and DIAMOND RIO

August 30, 2024



FIRST Family Days in 2025 set

Looking ahead, we expect 2025 will be another great year for Gleaner Life family activities. Two events had already been booked when this edition of *Forum* was being written:



Florida FAMILY DAY

**March 15 at Busch Gardens
in Tampa, Florida**

Enjoy a full day of amusement rides, animals, shows, and other entertainment. Busch Gardens has been one of the nation's premier animal shows for 65 years. Adult tickets are \$65 each which includes an All-Day Dining Pass (an entrée platter, one side item or dessert, and a fountain beverage, available each 90 minutes with certain restrictions) plus parking. You'll be able to meet Gleaner staff at a pop-up gathering. Make family plans to break away next winter with this warm Florida attraction! Registration is open at www.gleanerlife.org/familydays



Ark Encounter and Creation Museum GETAWAY

May 12-16 trip to Cincinnati and northern Kentucky

This five-day, four-night motor coach trip offers a spectacle of attractions including the Bible-inspired Ark Encounter and Creation Museum in Kentucky, plus the Cincinnati Museum Center, a riverboat sightseeing cruise on the Ohio River, and more. The trip departs from Adrian, Michigan, where you can relax and enjoy a spacious and restroom-equipped motorcoach. Accommodations for the trip will be in a Cincinnati-area hotel to keep us close to the marvelous attractions. And marvel certainly describes the wonders of the life-sized Noah's Ark, built to dimensions in the Bible and measuring 510 feet long, 85 feet wide, and 51 feet high. The Creation Museum's trip through Bible history features a full-sized Allosaurus skeleton, botanical gardens, petting zoo, and state-of-the-art exhibits. Trip participants also will visit the Cincinnati History Museum, Museum of Natural History & Science, and an OMNIMAX show projected within a five-story domed theater. A comfortable BB Riverboat sightseeing cruise is planned to take in the Ohio River's scenery around the Queen City of the West. The cost for the entire five-day trip, including meals and accommodations, is \$689 per person based on double occupancy. Registration opens December 1 at www.gleanerlife.org/arkencounter

Watch for details in the coming weeks in our *Spirit* email newsletters and other announcements. Check for more at www.gleanerlife.org/familydays. Sign up to be the first to know as 2025's Family Days are announced. Email events@gleanerlife.org.

GRATITUDE

for a full life

Being thankful helps us not only to feel happier, but also to live healthier, fuller lives.



Phillip Ruby (right), Leighanne Kraft (standing) and Lucinda Ruby (pictured on the cover) built a Never Forget Garden in memory of veterans at the Gunn Cemetery in Flatrock Township near Florida, Ohio, with the help of the Rubys' grandson Elias Ruby. "He was so helpful," Lucinda Ruby said. "You wouldn't believe an 8-year-old would be such a hard worker. It was an 8-hour day, and he never gave up."

Veterans Day and Thanksgiving stir up appreciation in Americans, which is good. Among other things, an attitude of gratitude helps us enjoy and share much fuller lives.

Gleaner members Phil and Lucinda Ruby of Napoleon, Ohio, recently showed their gratitude by building a "Never Forget Garden" in honor of veterans at the Gunn Cemetery in Henry County. The garden pavers and pollinator plants were purchased with a Gleaner Give and Grow grant.

Such gardens are supported nationally by the Daughters of the American Revolution (DAR) and the Society of the Honor Guard Tomb of the Unknown Soldier, two other groups that encourage expressions of gratitude.

"For me, most of my dad's family was in the wars," Phil Ruby said. "One of my uncles died in World War II. Another one died when he came back from Vietnam." The Gunn Cemetery is a resting place for many residents and several veterans of different wars including Elijah Gunn Sr. from the Revolutionary War.

Lucinda Ruby's father also fought in World War II. He returned with three Purple Heart commendations and was injured by shrapnel in his knee that prevented him from bending his leg. "I'm grateful for the country that we have, and their sacrifices," she added. "They fought for that. You never forget they went through a lot in the war and experienced things they should never have experienced."

Similarly, Thanksgiving is a call to action, not just a holiday or even a feeling. “Giving thanks” is like the project the Rubys worked on with their grandson and several DAR members. It is a way to experience a virtue that blesses givers as much as recipients.

Throughout 2024, *Forum* has explored what it means to “live a full life”:

- **Purpose** provides the “why,” giving framework for a life that makes a difference rather than one chasing our own enjoyment.
- **Community** (or “fraternity”) is built as we grow relationships and discover “who” we can serve and encourage.
- **Activity** is “how” we live out our beliefs in the fleeting days allotted to us. The original Gleaner symbols of the harvest sickle and hourglass were reminders of our own mortality and brief lives.

Gratitude is “what” fills and overflows a full life. “Let gratitude be the pillow upon which you kneel to say your nightly prayer,” author Maya Angelou wrote. Gratitude is sometimes referred to as a “vanishing virtue,” elbowed aside in today’s society by entitlement and grievance. This might help explain why studies show a steady decline in Americans’ sense of happiness. The U.S. fell to No. 23 last year, and Americans younger than 30 ranked No. 62 (worse than the Dominican Republic).¹

Happiness, it turns out, is not based on such things as our standard of living, our smartphone model, or even what we receive. A 2021 study compared the reactions of Olympic bronze medalists with silver medal winners.² Although silver medals are objectively superior, researchers found bronze medalists often appear to be happier. They concluded that silver medalists frequently focused on failing to win and compared themselves with the gold medalists, while bronze medalists were more thankful to have won any medal. The difference wasn’t the medal, it was gratitude.

“The more you practice the art of thankfulness,” Ohio-born clergyman Norman Vincent Peale noted, “the more you have to be thankful for.” Scientific studies confirm that expressing gratitude improves our brain chemistry and helps us focus on positive characteristics, making us more optimistic and improving our health, self-esteem and relationships.³

People are instructed throughout the Bible to give thanks, even in difficulty. David was pursued by enemies, yet thanked God for aiding him many times in the past (Psalms 105-107), for God’s loving nature (Psalm 138), for listening to him (Psalm 66), and more. Paul the apostle suffered persecution and a “thorn in the flesh,” yet told believers to give thanks in all



The Rubys’ completed Never Forget Garden. It includes a bench, an American flag and a white rose. A dedication is planned this spring.

circumstances (1 Thessalonians 5:18 and Ephesians 5:20). Gratitude doesn’t mean ignoring pain and problems, but raising concerns with prayer rather than worry. Thanksgiving becomes an act of faith in God’s promise to work “all things” for good, and looking for ways to help.

Shifting our outlook from “awful” toward “full” can also change how we respond to others. We can gratefully help, trusting that God gives to us even as we give to others. We also can set up long-term plans to protect others after we’re gone.

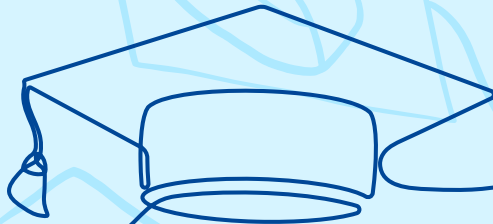
A similar paradox is evident in the Gunn Cemetery. Although surrounded by evidence of mortality, the Rubys find peace honoring the former residents who helped build the community. The Rubys have even started cleaning lichen and moss off headstones. “It’s amazing the detail that is coming out and the history revealed in those stones,” Lucinda Ruby said. “In this small way we can show our appreciation for our ancestors and especially veterans whose memory deserves our care and respect.”

Visit www.gleanerlife.org/giveandgrow to learn more about Gleaner Give and Grow grants and how to apply for a project that helps express your gratitude.

¹ www.nbcnews.com/news/world/us-no-longer-one-20-happiest-countries-re-young-probably-know-rcna144199

² <https://theconversation.com/for-many-olympic-medalists-silver-stings-more-than-bronze-228655>

³ <https://healthcare.utah.edu/healthfeed/2021/11/practicing-gratitude-better-health-and-well-being>



Congratulations scholarship recipients!

In May, Gleaner Life announced the names of 100 benefit members who each were awarded a \$2,500 one-time scholarship to further their education.

Our Society's scholarships were awarded on a competitive basis with a third-party panel of independent judges ranking all applications. Since 1980, the Gleaner Life Insurance Society Scholarship Foundation has awarded 3,272 scholarships, totaling over \$4.4 million dollars, to help Gleaner members reach their potential. How will these 100 students shape the future? We can't wait to find out!

Applications for 2024 scholarships can be submitted starting Dec. 1, 2024. They are open to benefit members who plan to attend an accredited vocational/technical school, college, university or graduate school within the United States. Applicants can be either traditional or non-traditional students. Learn more at gleanerlife.org/scholarships.



Naimah Abdullah
Cuyahoga Community
College District



Lance Agee
East Carolina University



Jillian Baker
University of Akron Main
Campus



Charlie Banks
Ferris State University



Ella Bennett
Eastern Michigan
University



Margaret Bentley
Miami University-Oxford



Sophia Borelle
West Virginia University



Naudia Brumley
Michigan State University



Benjamin Burton
Bowling Green State
University-Main Campus



Casie Clark
Colorado State University-
Fort Collins



Brett Comar
Michigan Technological
University



Ana Cuccia
Adrian College



Alexander Custer
Indiana University-
Bloomington



Carys Davis
Ohio State University-
Main Campus



Collin Davis
Hillsdale College



Allyson Day
Cedarville University



Lucas Day
Hope College



Drake Demaris
Oakland University



Brayden Drees
Miami University-Oxford



Blake Drogowski
Grand Valley State
University



Melanie Dunham
Grace College and
Theological Seminary



Alexis Ewing
Oklahoma State
University-Main Campus



Maddie Faeth
University of Findlay



Jesi Fuhriman
Southern Virginia
University



Mia Fuhrman
Southern Virginia
University



William Furnish
Miami University-Oxford



Camilla Gonzalez
Michigan State University



Alyssa Grant
Taylor University



Olivia Gray
Cleveland State University



Kelsey Grzyski
Michigan State University



Samantha Guld
University of Akron Main
Campus



Milla Harrington
Johnson University



Ava Harwood
Indiana University -
Bloomington



Addyson Hormann
University of Saint Francis-
Fort Wayne



Matthew Houttekier
Grand Valley State
University



Thomas Hoving
University of St Thomas



Caleb Huebner
Ohio University-Main
Campus



Carly Jarrett
Purdue University-Main
Campus



Jenna Jarrett
Purdue University-Main
Campus



Madelyn Johnston
Oakland University



Marley Kakalia
Purdue University-Main
Campus



Malachi Keefe
Trevecca Nazarene
University



Kiri Kerekes
University of Minnesota-
Twin Cities



Ashley Kessler
Central Ohio Technical
College



Chris Laux
Ohio State University-
Main Campus



Amelia Loshaw
College for Creative
Studies



Sam Lutz
Cedarville University



Nathan Malek
Miami University-Oxford



Carla Manz
Northwest State
Community College



Austin Marry
Ave Maria University



Abigail Martin
University of Missouri-
Kansas City



James Marvin
Franciscan University of
Steubenville



Matthew Matiste
Ohio State University-
Main Campus



Kinslee Matthews
Auburn University



Austin McBurney
Brown University



Matthew Mertes
Ohio State University-
Main Campus



Aiden Miller
Trine University



Andrea Mondragon Contreras
State College of Florida-
Manatee-Sarasota



Natalie Morr
Cleveland State University



Zachary Muller
University of Kansas



Layla Musarra
Miami University-Oxford



Alexis Nesbitt
University of Michigan-
Flint



Zoe Pietrzak
Washington University in
St Louis



Noah Roberts
Northpoint College



Allison Rodkey
Lebanon Valley College



Evelynn Rogers
University of
Massachusetts-Amherst



Troy Ruetz
Bowling Green State
University-Main Campus



Madaline Russell
Central Michigan
University



Aubrey Shultz
Ohio University-Main
Campus



Breslyn Sikkenga
Jackson College



Mariah Smith
Indiana University-South
Bend



Alexandra Soltis
Michigan Technological
University



Nathan Szymanski
University of Illinois
Urbana-Champaign



Kendall Thornberry
The University of
Tennessee-Knoxville



Adam Townsend
Cornerstone University



Natalie Tuckerman
Grand Valley State
University



Sydney Upton
Saginaw Valley State
University



Nick Van Schyndel
University of Missouri-
Columbia



Noah Vermeulen
Michigan State University



Owen Waller
Ohio State University-
Main Campus



Merrill Weddell
Heidelberg University



Ashtyn Wolph
University of Hartford



Amy Zona
Davidson College



Sara Zona
Davidson College

Not Pictured:

Eleni Arvanitis
Indiana University-
Bloomington

Jimmy DeJesus
Ivy Tech Community
College

Alex Lawrence
Ohio University-Main
Campus

Sarah Reynolds
Michigan State University

Cait Bacarella
Arizona State University-
Downtown Phoenix

Henry Foster
Tiffin University

Kameron Marnon
Saginaw Valley State
University

Grace Rook
The University of
Tennessee-Knoxville

Gisella Biondo
Florida Atlantic University

Adam Hop
Northern Michigan
University

Ava McClintic
University of Central
Florida

Benjamin Smitley
Hope College

Joshua Brown
Taylor University

Cole Huebner
Ashland University

Danielle Nelson
University of Iowa

Emma Zuo
The University of Texas at
Austin



Top Agents gather in Music City for the 2024 Conference of Excellence

It was a time to gather in celebration and collaboration when 40 agents and guests traveled to Nashville for Gleaner Life's 2024 Conference of Excellence July 8-12, 2024.

In addition to workshops and time spent exchanging ideas, participants enjoyed the sights and sounds of the country music capital at Nashville's Gaylord Opryland. They took in scenery of beautiful gardens and waterfalls, and activities like golf, skeet shooting and swimming. Participants also heard the sounds that make Nashville famous at the Grand Ole Opry and Ole Red.

While this annual event gives Gleaner a chance to thank its top-performing agents, Gleaner remains thankful for every agent who provides pertinent financial services and extends Gleaner's fraternal spirit within their communities. Join us in congratulating these dedicated hardworking agents.





Joseph Guenot
*Top Conference Credits
Top Annuity Agent*



Jerry Cvach
*Top Conference Credits Runner-up
Top Annuity Agent Runner-up*



Rutkoske puts passion for service to use

Gleaner Agent Mel Rutkoske has a passion for serving clients and the community alike. His dedication to servant leadership led to his selection as Gleaner’s 2024 Fraternal Agent of the Year.

Rutkoske, a seasoned agent, helped start Champion Arbor in 2019. He continues to serve as president, while his wife, Judy, serves as secretary and treasurer. They work together with other arbor members and their community to assist those in need. “Although we will write checks to various charities, we believe that we should not only give, but serve our community as Christ served others while on earth. I truly love the fraternal piece of Gleaner; it truly makes a huge difference in our community,” says Rutkoske.

One group Rutkoske holds dear is Grace Centers of Hope in Pontiac, Michigan, a Christ-centered organization that helps homeless and those who struggle with addictions of all types. “They are given a safe place to restore their lives in a Christ-like loving atmosphere. They are offered a chance to get their GED, along with job placement,” says Rutkoske. “We are all called to serve.” Rutkoske is donating the \$1,000 Gleaner Life contribution to Grace Centers of Hope.



Bob Britton
Top Life Agent



Debi Tiell and Kit Tiell *(not pictured)*
Top Life Agent Runners-up



Kevin Mannor
Most New Members



Ben Maser
Most New Members Runner-up



Marc Rueffer
*Top New Agent
(not pictured)*

ARBORS *in action*

Gleaner arbors warmed up with the weather, expressing love in their communities with a variety of actions. A few included serving meals to shelter guests, connecting people with disabilities to training and employment opportunities, showing appreciation for teachers and law enforcement, providing free document shredding, hosting a local wildlife sanctuary presentation, funding tree planting, a pollinator garden, and more. See these for ideas to help where you live.



Bavarian Arbor (MI) helped parents keep their children safer through the “Child ID Program,” while also providing free ice cream. The arbor worked with the Frankenmuth Police Department and handed out thumb drives July 13 at the Frankenmuth Farmers Market to help parents have their children’s photo, vital statistics, and other important data ready to be given immediately to law enforcement if the child should suddenly disappear. The activity was a success, and the arbor followed up with a similar handout at the Saginaw County Fair.



Blissfield Arbor (MI) provided a Teacher Appreciation luncheon May 9 at Blissfield Elementary School. The arbor had pizza and salad brought in and served staff for about three hours. Members spoke about Gleaner and shared how the arbor is helping Blissfield's community.



Champion Arbor (MI) celebrated the women and children who reside at the Grace Centers of Hope mission by cooking a barbecue picnic dinner May 10 and handing out totes of merchandise. These included personal care items, as well as different types of coloring books and other materials for adults and children. The arbor also donated many puzzles and games to the mission for everyone to enjoy.





Chester Arbor (OH) showed its love with two good projects. On June 26, it took clients of Morrow County Developmental Disabilities for a day at Growlers Dog Bones, a non-profit dog treat manufacturer in Columbus, Ohio. It trains and employs developmentally disabled adults who use mostly donated ingredients including spent brewing grains to make all-natural products. Then, on July 12, arbor members brought games and several cases of food to Safe Haven, a youth center that also offers food to youths experiencing food insecurity. The arbor later treated participants to an evening showing of the film “Despicable Me 4” at the Capitol Theater.



Faithfully Giving Arbor (OH) hosted a community document shredding event July 14 while giving participants a coupon for free ice cream to local shop IC Treats-N-Things. More than 7,000 pounds of documents were shredded for recycling in the event at Tiell Financial Group.



Florida Arbor (OH) hosted a June 1 community bowling event at River City Bowl-A-Way in Napoleon, Ohio. Families and several youth groups including the American Heritage Girls, Trail Life attended. The arbor supplied shoes and three games of bowling to each person, and spread awareness about what Gleaner does. Everyone had a great time.



Harmony Arbor (MI) gave food and a donation check to Community Cabinet Alma, a free downtown food cabinet. Anna Sobanski of Harmony Arbor presented items to Katie Tobias and Rachael Sierakowski on July 15. The arbor also sponsored a Flag Day event June 28 at city hall in St. Louis, Michigan. Several city officials spoke, Boy Scout Troop 609 participated and the men of the Mid-Michigan Chorus sang several patriotic songs.



Homer Twp. Oak Arbor (IL)

hosted staff and a few animals from the Big Run Wolf Ranch wildlife conservation and education group June 30 at the Lockport VFW Hall. About three dozen guests were served hotdogs, chips, and drinks, and children were given goodie bags with notepads, two hardcover books, Gleaner pencils and brochures, custom cookies, coloring books, and slap bracelets.



Huron Shores Arbor (MI) provided a June 1 splash pad event for the community at River Bend Park Splash Pad in Crosswell. The arbor furnished food and entertainment including music, balloon art and a bubble machine. Approximately 130 people enjoyed the two-hour activity.

Legacy Arbor (MI) members observed National Police Week by thanking several local law enforcement agencies on May 16 for their employees' service. Members of the arbor delivered a variety of sweets and coffee to local officers of Adrian Police Department, Lenawee County Sheriff's Office and Madison Township Police Department. Members who joined had a fun and cheerful morning thanking officers for their service to protect county residents.



Maple City Arbor (MI) organized a successful May 16 event in collaboration with the ProMedica Veggie Mobile, bringing fresh produce to various locations in Lenawee County and serving 200 residents. The Arbor sponsored \$5 worth of free vegetables and fruit per resident, who each received a reusable Gleaner grocery bag, further promoting sustainability. Arbor members enjoyed personally assisting residents with healthy, nutritious selections.



Miami Valley Arbor (OH) staged its first golf scholarship outing June 29 at Homestead Golf Course in Tipp City. Proceeds will go to a scholarship fund for local students. The event featured 72 golfers residing within several different school districts in the Dayton region.

Mid Michigan Arbor (MI) conducted its CVR banquet on April 25 at Oasis Restaurant & Lounge. Three new Arbor members — Alex and Brenda Beard, and Jaime Busby — were welcomed. Bay County Executive (and former state senator) Jim Barcia delivered the keynote speech on the importance of volunteerism within one's community, and how monetary donations are well and good, but time is irreplaceable. Barcia and Arbor President Tom Matuszewski presented items to 2024 Gleaner Community Service Award recipient Melody DeRosier.



North Baltimore Arbor (OH) hosted its annual Recognition/Appreciation Dinner on June 28. The arbor invited approximately 10 organizations to the North Baltimore Public Library for a catered meal from City Barbeque. A partial list of recipients includes North Baltimore Music Boosters, North Baltimore EMS, North Baltimore Area Historical Society, Project Hope, Wood County Historical Museum, The Cocoon domestic abuse shelter, Gliding Stars, and Elmwood FCA.



Ober Arbor (IN) members met with all six kindergarten classes of Knox Community Elementary Schools on May 6. Students had fun on the tree trail, and each student helped dig the hole for the tree. The sweetgum tree was then placed in the hole and, as Mark Rippey held the tree straight, each student used their hands to throw dirt over the roots. This was followed by the first-grade class carrying water to the tree and mulching it. There also was a chance to visit the redbud tree planted last year.



Portage Center Arbor (OH) hosted Memorial Day's observance at Jerry City Cemetery, planned and led by Gleaner Ryan Lee. President Dale David read a reflection during the ceremony. Arbor members handed out programs, the Elmwood Band played several pieces, other speakers took turns, followed by "Taps," and reading the names of veterans from two cemeteries. After the service, arbor members went to Wayne Fire Hall and served lunch.



Simply Giving Arbor (MI) planned and coordinated the donation of supplies to a non-profit animal shelter, the Humane Society of St. Clair County SNAP (Spay, Neuter, Adopt, Protect). Food, cleaning supplies, and toys were delivered to the shelter, located just west of St. Clair.



South Fairfield Arbor (OH) invited the community to view the movie "The Sandlot" on July 19 at Metamora Community Park on a beautiful Friday evening at dusk. The movie rights were purchased for \$400. The arbor furnished bottled water and popcorn, which was purchased from Wesco in Adrian and put into smaller paper bags. A local family provided bags of wrapped candy. The arbor hopes to make this an annual event for families.



Tri-County Arbor (MI) conducted two big events in May. For Memorial Day, it worked with the local American Legion to place a flag on the graves of all veterans in the local cemetery. The arbor sponsored a hot dog cart on May 19 for volunteers who assisted. Then, on May 23, arbor members purchased and delivered approximately 500 tomato plants to elementary school students so they could document the plants' growth as part of their curriculum.



USA Arbor (MI) presented Christ the King Lutheran Schools with funds for their new Pollinator Garden. The school used the money to purchase plants, fencing, watering cans, bird houses, a beehive, a magnet set showing the life cycle of the monarch butterfly, puzzles, games, and gardening gloves for the children. Teachers will be able to schedule classes in the garden and will take turns weeding it. Students get the opportunity to study the plants, insects, and birds that will frequent the garden.



Bethany Figg joins Gleaner Life Board of Directors



New appointee brings compliance, risk-management, finance, and strategic planning skills to the position.

Representing a new generation of Gleaner Life members, Bethany Figg of Bridgeport, Michigan, is the newest member the Society's Board of Directors. Figg was chosen July 1 to fill a vacant seat with a term that ends in October 2025. Because the term had more than nine months remaining, Society bylaws dictated the Board of Directors had responsibility for filling the vacancy.

Figg serves as Director of Graduate Medical Education for CMU Medical Education Partners in Saginaw, with oversight of 170+ resident physicians completing training in nine medical and surgical specialty programs. "I have experience in developing and administering policies, budgets,

and educational strategies to support an effective clinical learning environment," she noted. She also is President Elect of the Michigan Association for Medical Education which provides support and educational programming to the residency program professionals across the state of Michigan.

"My experience in overseeing accreditation responsibilities and emphasizing compliance with accreditation standards allows me to contribute expertise in risk management and compliance," she wrote in her application, which she submitted after seeing the Society's invitation for applicants in *Forum*.

"Everyone I've met has been so welcoming and so kind. I'm excited to continue to meet as many people as I can in the Gleaner group," said Figg, whose life insurance purchase a decade ago made her a Gleaner member.

Community outreach is one of her other strengths. She has organized two Stop the Bleed training programs for the K-12 students and teachers at Bridgeport Baptist Academy, participates yearly in mock interviews and resume writing for junior and senior high school students at the Saginaw Career Complex, and served as Treasurer on the Bridgeport Public Library Board of Directors. "I understand the importance of strong leadership, ethical governance, and effective collaboration in board-level decision making," she stated, noting these skills will transfer to her Gleaner duties.

Since 2014, she has been the column editor for a peer-reviewed health sciences journal which publishes four issues per year, and also recently found time to write a chapter titled "Accreditation and Evaluation: Roles for Health Sciences Library Managers" for the book "Managing Health Sciences Libraries in a Time of Change," published this year. Figg presents regionally, nationally, and internationally on a range of topics addressing educational needs in graduate medical education, which allows her the opportunity to travel. When they can join her, she takes family or friends on these trips, and always plans an adventure to experience and later post to Instagram. She and her husband of 21 years, Brent, have two teenage sons — a sophomore in college, and a senior in high school. The couple also own and manage several rental properties, providing them hands-on experience in real estate and property management.

Bill B. Warner

In Memoriam (1939-2024)



Bill B. Warner personified Gleaner fraternalism for more than half a century.



The Gleaner Society lost one of the great fraternal leaders in its history, Bill B. Warner, who passed away surrounded by family July 12, 2024, in Adrian, Michigan. Warner, 85, helped transform the Society's outreach, especially from 1972 to 2001 when he led what is now known as Gleaner's Community Engagement Department.

From the start of his Gleaner career as an agent in 1965 in Wood County, Ohio, to his retirement from the Board in 2013, Bill's sense of humor endeared him to thousands of members. He sparked a generation of memories within the Gleaner fraternal benefit society at conventions, benevolent projects, member trips, state associations, and other activities.

"Bill Warner Sr. was a dedicated Gleaner agent, employee, senior Officer, Board Director, and Board Chair of the

Society over the course of his long life insurance career," Gleaner Life Interim President and CEO Kevin Marti stated. "He was the Board Chair when I was selected as the President and CEO of the Society in June, 2012. I had the privilege of working closely with him during my first two years at Gleaner and kept in touch with him over the years. My deepest sympathy to the Warner family on the loss of their beloved patriarch."

Bill was born June 1, 1939, to Ruth and Basil Warner in Bowling Green, Ohio. In 1950, Bill met Sharon Garner in Jerry City, Ohio. Bill claimed that he fell in love with Sharon when he saw her roller skating down the street in pigtails. They were married in 1957 and enjoyed a loving partnership for nearly seven decades. He and Sharon split their time between Blissfield, Michigan, and Sebring, Florida.

Warner, a U.S. Army veteran, was picked to become Gleaner's first supervisor of fraternal activities in 1972. He was promoted to Fraternal Vice President in 1976. His tenure on the Board was from 2001-2013.

"Starting as a field representative in Bowling Green, Ohio, I learned very quickly that Gleaner truly is 'A Friend of the Family,'" Bill wrote in 2001 when he announced plans to retire from the Home Office.

Bill was predeceased by his brother, Gary Warner, his parents, Ruth and Basil, and his sister, Linda Warner Myles. Bill is survived by his wife, Sharon; daughter, Cindy Gillen; and three sons, Bill O. Warner, a Gleaner agent; Todd Warner, the Society's Chief Financial and Investment Officer; and Chris Warner, who met his wife while both were at the Home Office; their spouses; nine grandchildren; and seven great-grandchildren.



From 1914 — 110 years ago — this group of Gleaners provided “a practical illustration of the genuine brand of Gleaner Fraternity.” John Rasmussen, a member of Wyman Arbor, was seriously injured and confined to his bed for six weeks when farm work was urgently needed. His Gleaner friends rallied to his relief, clearing his fields of stumps and building one and a quarter mile of fence. “The boys were there for business, as will be noted by the photograph, and the ladies brought their baskets and served a sumptuous dinner.”

1894 **130** 2024
Years

Gleaner history: 130 years of gratitude

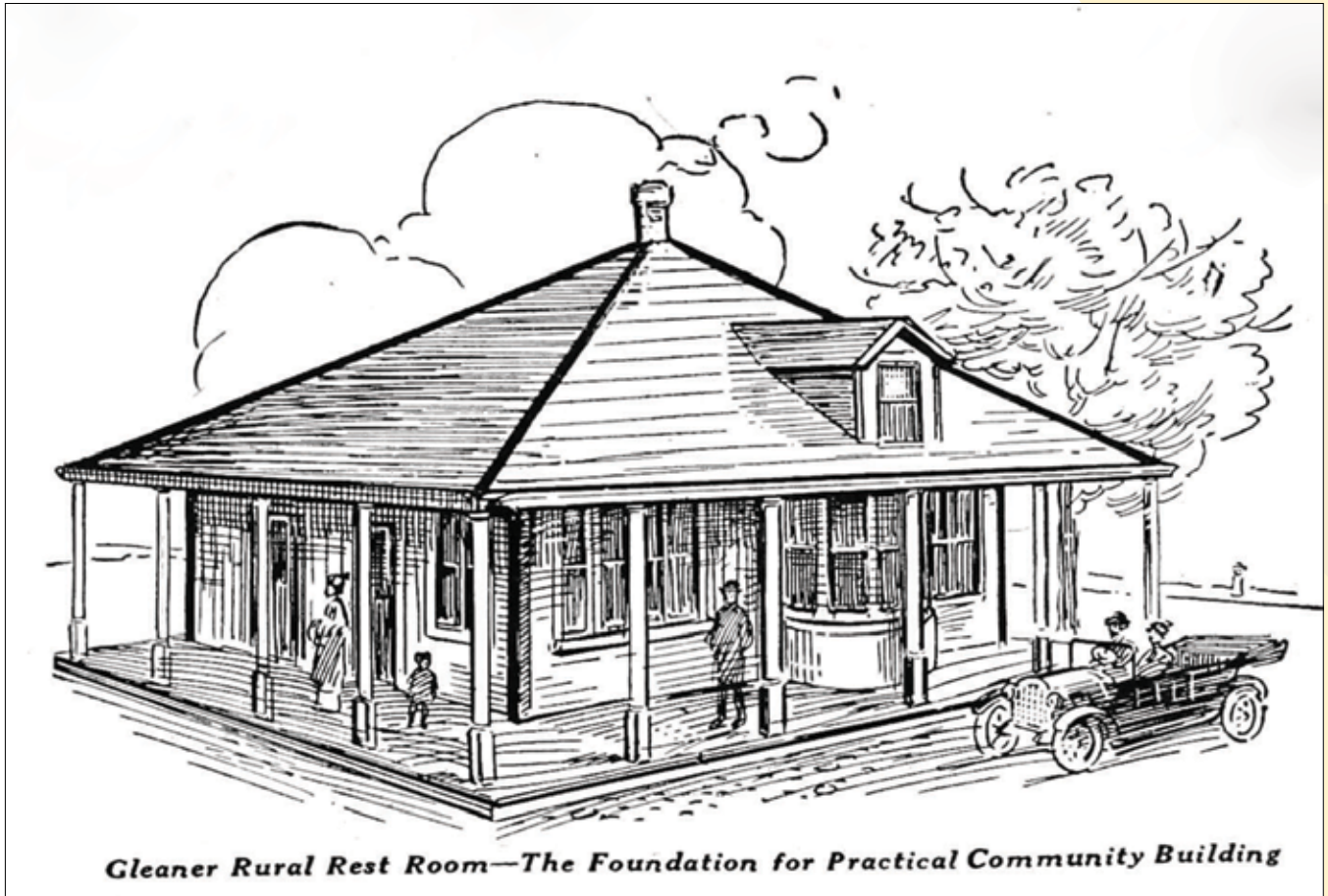
“Love one another as I have loved you,” reminded Gleaner founders of their blessings, and remains a joyful call to Gleaner members today.

The Gleaner Society marked 130 years on Oct. 12, with the challenges — and rewards — of protecting one another as fresh today as in 1894. The Gleaner spirit shone in ordinary ways farmers helped each other, such as in 1914 when Gleaner neighbors cleared fields of stumps and built more than a mile of fence for John Rasmussen of Wyman, Michigan. Or in 1913 when Christie King of Goodfarm Township, Grundy County, Illinois, “lay prostrate with the dreaded typhoid fever” for weeks. One bright morning, “an army of light-hearted Gleaners stopped at his door, horses were soon hitched, coats off, husking gloves on and then came a merry race in which some twelve hundred bushels of corn were husked and carried to his granary.”

Grant Slocum and other Gleaner founders would be amazed at 130 years of fraternal progress and the long list of major accomplishments:

**Vote for Woman
Suffrage Nov. 5th**

Women’s rights — From its start, Gleaner bylaws gave women equal voting and other membership rights. The Society pushed in 1913 and 1917 for women’s voting rights in Michigan. Slocum chaired a federation of state groups in 1918 backing adoption of the 19th Amendment.



Public restrooms — Farm families often faced long wagon trips to town, and saloons usually were the only facilities open to the public during the work week. The Society helped get a 1915 Michigan law passed requiring cities and villages to build public restrooms, and offered cash prizes to encourage them.



Paved roads — Recognizing the benefits for everyone and especially rural families, Gleaner began a “campaign for Good Roads” way back in 1909. It even published its own design for “Gleaner Highways” made of concrete.

Rural free mail delivery and parcel post — Gleaner leaders noted postage cost just as much for rural families, so they deserved mail delivery in the same way as city customers. The Society also was one of

the most influential farm groups to lobby Congress to establish parcel post, sending 3,000 letters to Michigan's congressional delegation. The success helped break up the system of monopolies held by railroads and freight companies.

Reserve funds — Most benefit societies did not create funds for a “rainy day” because it would increase members’ assessments (the membership payment system used before policy premiums). Slocum was criticized by other groups for insisting on an Emergency Fund. He eventually was proven correct when states began requiring benefit societies to maintain reserves.

Waiving war exclusions — Life insurers usually do not pay death claims caused by war. Even with war exclusions, however, Gleaner leaders felt obligated to honor those certificates. In World War II alone, 130 Gleaner members died in service and their certificates were paid in full.



ID medallions for World War I servicemen —

Before the U.S. military issued identification “dog tags” to all service members, the Gleaner Society issued its own during World War I and kept track of these.

These helped identify members who might be killed or incapacitated in service.

Family events — From the picnics of earlier decades to the Getaway trips and Family Day fun of today, Gleaner has helped families find and afford activities that bring us together and grow good memories.

Scholarships — To help members reach their full potential, the Gleaner Scholarship Foundation has provided more than 3,000 scholarships since 1980, totaling more than \$4.4 million. This year’s winners are spotlighted in this fall edition of *Forum Magazine*.



One of the first Gleaner families aided by the Orphan Benefit in the 1960s was pictured three years before both parents passed away.

Gleaner Orphan Benefit — Created in 1964, this benefit has helped children orphaned when both parents were Gleaner members. Payments are made to the qualified guardian through 18 years of age, and then Gleaner Life also provides payments of up to \$2,500 per year for four years of college.

The Gleaner principles of protection, fraternity and benevolence have fostered numerous other Gleaner projects over the decades. A few included the Gleaner Memorial Home for elderly members prior to Social Security, the Gleaner Fresh Air Society, summer camps and a bird club for Junior Gleaners, the Bureau of Information and Assistance, the Gleaner Clearing House Association, bloodmobiles purchased for the American Red Cross, and Gleaner Give and Grow projects.

Yet Gleaner cooperation may be best exemplified by the everyday actions of members loving their neighbors with random acts of kindness, food pantry drives, tree planting, bingo games at nursing homes, literacy activities, Give and Grow projects, and simply taking time to make those around us as grateful as we are.



GREAT TRAINS & GRAND CANYONS

Getaway Tour

Gleaner members, family and friends visited Arizona attractions in Sedona, the Grand Canyon, Verde Canyon, Flagstaff, Jerome, Scottsdale and more Oct. 13-18. It was all part of the Great Trains and Grand Canyons Getaway trip.





BENNY'S PAGE

Hi, Kids!

I hope you had a great summer and are adjusting well to school! This time of year always makes me think of things I am thankful to have in my life. For instance, every time my neighbor bakes cookies, she saves a couple for me. I also have a cousin who loves to travel and always remembers to send me a postcard. These small acts really brighten my day, and I am so thankful to have such caring individuals in my life.

Can you think of people who brighten your days? Or better yet, can you think of ways that you can help brighten someone else's day? You could write a letter to a grandparent or help your parents straighten up a room without being asked. This month, I challenge you find ways to show you are thankful to others.

I hope you enjoy the fun activity below.

Take care!

BENNY

The Benevolent Lion



CAN YOU HELP THE SQUIRRELS COLLECT 15 ACORNS? FIND AND COLOR ALL.



CHOCOLATE PECAN PIE

Visiting family members and friends often fill our holidays, so having something sweet to share that doesn't take hours to prepare can be a blessing. National Pie Day is December 1. One of Americans' traditional favorite pies is pecan. This chocolate pecan variation adds a warm twist to a rich favorite. The recipe was contributed by Jacquelyn Howard for the Gleaner Life "Home Grown Recipes" second edition cookbook. It is as simple as it is tasty!

Ingredients

- 2 sq. unsweetened chocolate
- 3 eggs
- 3 T. butter
- 1 t. vanilla
- 3/4 c. sugar
- 1 c. pecans
- 1 c. syrup

Directions

Melt chocolate and butter over hot water. Combine sugar and syrup. Boil two minutes. Add chocolate. Pour slowly over beaten eggs. Add vanilla. Put pecans in unbaked pie shell. Pour mixture over pecans. Bake at 375° for 45 minutes or until knife blade comes out clean.



If you know of a Gleaner member whose recipe you would like to see featured, please email us at communications@gleanerlife.org.

50-YEAR MEMBERS

Florida

Robert Fortin, *Ocala*

Illinois

James D. Albrecht, *Coal City*

Lou Ann Albrecht, *Coal City*

Susan E. Miller, *Channahon*

Linda L. Sanfilippo,
Romeoville

Indiana

Kimberly D. Salyers,
Chesterton

Michigan

Gordon A. Burgess, *Holt*

Scott Henry Burgess, *Holt*

Timothy J. Gordon, *Lansing*

Tracy L. Jenks, *Harrison*

New York

Brooke M. Whitney, *Batavia*

Ohio

Patti Bankey, *Desbler*

William Bankey, *Desbler*

75-YEAR MEMBERS

Florida

James Neil Pattee, *Eustis*

Illinois

Deborah D. Mear, *Pontiac*

Indiana

Mardelle Carter, *Jeffersonville*

Harold Crafton, *Shelbyville*

Jewell Slavings, *Lowell*

Michigan

Thomas E. Claar, *Bad Axe*

James L. Crowley, *Blanchard*

Carole Gilbert, *Free Soil*

Allen J. Louks, *Chelsea*

Bernard N. Prielipp, *Marion*

Ohio

Charlotte Ann Beckman, *Rawson*

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden on **Page 17**.

STRENGTH, stability, safety, sharing... since 1894!



As a fraternal benefit society, Gleaner Life Insurance Society is dedicated to providing financial protection, fraternal benefits, and volunteer opportunities. For over 130 years, Gleaner has provided members peace of mind through a solid foundation of financial strength, stability, safety, and community involvement.

Financial Strength

Gleaner's careful and responsible management has built a strong foundation for long-term stability.

- **The Society has zero (\$0) debt.**
- **The Society's Solvency Ratio (Assets over Liabilities) is \$109.6** and remains above the average of 25 leading life insurance companies according to Standard's Analytical Service.
- **Gleaner's audited financials, as of December 31, 2023:**
Total Assets - \$1,342,342,571
Life insurance in Force - \$2,153,630,000
Surplus - \$117,712,200
- **Risk-Based Capital (RBC) Score: Gleaner's RBC score stands at 774**, indicating that Gleaner maintains capital levels over seven times the regulatory minimum requirements, underscoring our financial stability and commitment to risk management. RBC is a measure established by the National Association of Insurance Commissioners to ensure that insurers have adequate capital to support their risk profiles. This metric is calculated based on various risk factors, including underwriting (the risk of policyholders' claims), investment (potential fluctuations in the value of Gleaner's assets), and operational risks.

A high RBC score, like Gleaner's, indicates the Society has substantial capital reserves, providing a cushion that helps safeguard our members' benefits and ensures long-term stability. Being well above regulatory benchmarks and industry standards, Gleaner is positioned to weather economic fluctuations and continue fulfilling our commitments to members.

Giving with Gleaner

Gleaner Life Insurance Society is strong, stable and safe. We share our growth by giving back to the communities in which our members reside.



Arbor Support - \$367,850

Funding to support arbor (service clubs) endeavors.



Educational Support - \$250,000

Scholarships, life insurance awareness education, etc.



Fraternal Benefits - \$1,234,192

College Bound Waiver, Orphan Benefit, Hospital Waiver, Nursing Home Benefit, Loyalty Bonus, additional member benefit activities.



Gleaner Gives - \$549,217

Gleaner and employee contributions to local non-profit organizations since the program started in 2018.



Member/Community Outreach - \$689,980

Funding to support packing events, Give and Grow service projects and Family Day events.

Numbers reflect the activity of 65 arbors during the Samaritan program running from Jan. 1, 2023- Dec. 31, 2023 (unless otherwise noted).



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Gleaner Life marked its 130th birthday in October.

Because the 2024 date fell on a Saturday, the Gleaner Home Office celebrated it on Oct. 10. That night, the aurora borealis provided unforgettable sights across the northern part of the continent including this of the northern lights over the Home Office in Adrian, Michigan.