

# FORUM

## COURAGE

ACROSS GENERATIONS p. 10



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Gleaners in temperance history p. 12

**Gleaner**  
Life Insurance Society

# Make a date for '*Amore* in Rosemont' Oct. 20-22, 2023



Make it a date to attend this special Gleaner gathering. We're planning plenty of music and good times to accompany the Society's biennial business, all seasoned with love and devotion. Watch for more information in the Spring 2023 edition of *Forum Magazine*.

**Join us for Gleaner's  
61st Biennial Convention.**

Loews Chicago O'Hare Hotel  
Rosemont, Illinois



## Features



### 4 **Protect your family at every stage**

It takes courage to truly guard your family from the worst. See how life insurance solutions meet your loved ones' changing risks over time.



### 6 **2023 Family Days just ahead**

Plan now to enjoy a variety of great Gleaner activities later this year, all at affordable prices.

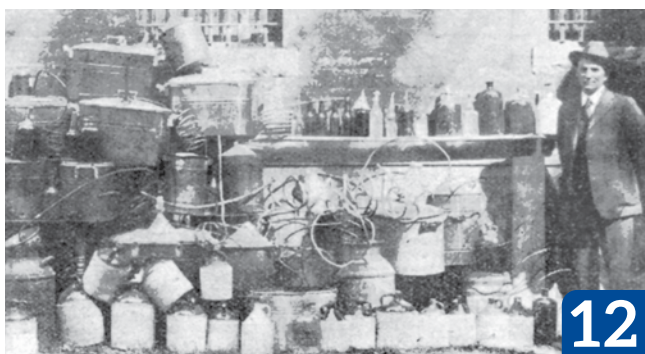
### 10 **Courage across generations**

Youth-involved Gleaner projects provide new helpers for communities, as well as experience and visibility for future leaders.



### 12 **Gleaners in temperance history**

Memories live on of America's national debate over alcohol, moonshiners and speakeasies a century after the "Roaring Twenties."



On the cover: Florida Arbor (OH) member Susie Rudolph passes bags of catered meals to Natalie and Clara, two members of the American Heritage Girls program who helped the arbor deliver meals for its annual Veterans Dinner. The arbor partnered with scouts who delivered a total of 92 meals to veterans and spouses.



### **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 27 for the answer.



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*Forum Magazine is produced quarterly at Gleaner's Home Office by Dustin Everden, Mark Lenz, Sarah Symington and Julie Tison. For questions regarding this publication, please email [forum@gleanerlife.org](mailto:forum@gleanerlife.org).*

## Thoughts from the President

### Dear valued Gleaner members:

As the New Year arrives, I would like to take this opportunity to extend my heartfelt greetings for the season and my sincere appreciation for our staff, agents and members. Together we continue to build on our legacy for an even brighter future.

Speaking of the future, we are excited to announce that in the second quarter of 2023, Gleaner will introduce three brand new Multi-Year Guaranteed Annuities (MYGAs) for which the initial rate will be guaranteed for either a two-, four-, or six-year term. The longer the term, the higher the interest rate. Gleaner is also designing a new Indexed Universal Life plan that will potentially offer higher cap rates. Look for more information on this later in 2023.

As of the time of this writing, we have not yet closed the books on 2022. I will have more to report within the next quarterly edition of *Forum Magazine*. However, I am pleased to report that our first-year and single premium is up 11.9% over prior year. We maintain high quality investments and a strong surplus position over \$120,000,000. Our balance sheet provides a stable foundation to support our members and arbors as well as our future.

One reason first year premium grew was the addition of several agents who discovered Gleaner through our expansion and licensing in Georgia, North Carolina and South Carolina. Our independent agents are important partners, and some of these newcomers are already among our leaders in attracting new members. Please refer to page 29 to learn more.

I wish to extend a warm welcome to two new arbors, including our first arbor in Virginia. Agent Patrick Anderson led the formation of Oysters' Sand Arbor. Anderson explained the name Oysters' Sand: "It is gleaned from the long process it takes an oyster to produce a gem — a pearl." He noted this process can take 2 to 20 years. It's much like the years it takes to carefully grow an Annuity/Life Insurance savings plan.

We also chartered the Faithfully Giving Arbor in Bascom, Ohio. The new arbor was created in November with leadership from Deb Tiell and Kit



Tiell of The Tiell Agency. These two new arbors join North West Arbor in Michigan's Traverse City region as new Gleaner arbors established in 2022. Welcome to all our new arbors and arbor members!

Now that the severity of COVID has subsided, we can return to a more normal schedule. This year's 61st Biennial Convention will be held in Illinois. Jaime Reynolds and the Community Engagement team are hard at work putting together a program that is sure to please. Check this magazine's inside front cover for more information and remember to "save the dates." I hope to meet more of you at the convention and at our upcoming Family Days events. You can find a complete list of 2023 Family Day activities on page 6 of this edition of *Forum*. We hope these events will help you and your loved ones make lasting memories.

Kind regards and fraternally,

Anthony Clark  
President and CEO



# *Are you brave enough to secure your family?*

## Prepare for the unexpected with life insurance.

Bravery takes many forms. When we're young, being brave might mean standing up to a bully or trying something new. As an adult, it might be tackling a task we would rather avoid like quitting an unhealthy habit or purchasing life insurance.

When it comes to life insurance, many people don't want to think about it. Life insurance benefits only kick in when you or a loved one dies, so it's not exactly dinner conversation. But it is important. Are you brave enough to tackle this often-taboo topic? Here are some tips to address the subject of life insurance for you and your loved ones no matter what stage of life you're in.

### *Young adults*

As someone who is just stepping into the workforce and moving out of your parents' house, life insurance might not be on your mind at all, but there are some strong reasons you need to add it to your financial planning as soon as possible. If you had someone co-sign a student loan or any type of loan, they will be responsible for paying the remaining debt if you should die unexpectedly. Life insurance can cover this debt and keep your co-signer from having to default on a loan after you are gone.

Even if loans don't apply to your situation, purchasing life insurance at a young age can protect you financially. Life insurance is typically more affordable when you're young, so putting protection in place will help you build financial security as you build your career.

### *Parents*

If you're a parent, you have someone who depends on you. Don't leave anything to chance. Life insurance provides security that protects your loved ones — and not just your children. Does your family rely on two breadwinners to make ends meet? Do you rely on one parent to stay home and keep things afloat while the other works? Every family is unique, but every family needs life insurance.

With term life insurance, you can economically cover yourself and your children with the simplicity of one certificate and a combined premium payment. Building financial security with life insurance is key in order to provide for the people you love most.



*Take the plunge and tackle the task of protecting your loved ones with life insurance. Already covered? Make sure you help educate your children and other loved one about the importance of life insurance coverage. They will thank you should the unexpected ever happen. Talk to your Gleaner agent listed on the back of this publication or visit [www.gleanerlife.org](http://www.gleanerlife.org) to get started.*

## *Middle age*

At this stage in life, you probably have a lot on your mind. From helping children through major expenses like college and marriages to caring for your aging parents and planning for retirement. You want to provide your loved ones with a safety net so they're financially secure. Don't let life pass you by before protecting the things that mean the most.

Life insurance can help bring peace of mind. Life insurance can provide your children with a quality education, a down payment on their first home and much more. It can also help fund assisted living for your parents and pay for your mortgage should anything happen to you.

## *Retired*

As you near retirement, finances are often top of mind. Save yourself some stress by getting life insurance protection in place. After all, life's expenses can be worrisome enough, and the last thing you want to leave with your family is another burden. Will one income be enough to provide a financial gift to your children and grandchildren? If the unexpected should happen, you want to know your loved ones will be cared for financially. Life insurance not only provides tax-deferred growth, but a way to give what you've earned to those you love most.

# Family Days

## Activities for 2023

**Is there fun in your future? Register now for any of this year's Family Day events.**

You and your loved ones of all ages can look forward to fun if you take advantage of Gleaner's 2023 Family Days. Members enjoy deeply discounted ticket rates, and they can purchase up to eight tickets to share the excitement with friends and family. This year's family-friendly events take place at regional attractions, so you can plan to enjoy more than one. See the complete list of events and register at [www.gleanerlife.org/familydays](http://www.gleanerlife.org/familydays).



### Sarasota Circus

Sarasota, Florida | March 4

Circus under the big top at its best! Ever since 1927 when John Ringling made Sarasota, Florida, the winter headquarters for Ringling Bros. and Barnum & Bailey Circus, "Circus City" has been the place to see the clowns, lion tamers, trapeze artists, speed jugglers, and other top-notch professionals. Some of the acts have been featured on "America's Got Talent." Gleaner guests will enjoy watching the award-winning international performers as they celebrate the 25th anniversary of this exciting show.

**\$25 per ticket | Prices include admission and parking, ages 2 and under free**

**Registration deadline: Feb. 6**





## Medieval Times

Schaumburg, Illinois | June 24

Experience a dinner theater attraction that puts you in the Middle Ages — just 30 miles northwest of downtown Chicago. Arrive early at this replica 11th century castle to view the architecture, the suits of armor, giant candelabras, and pure-bred Andalusian horses. Medieval Spain then comes alive with six knights protected by authentic armor clashing in a jousting tournament for the title of King's Champion. Each is cheered on in their battle of steel and stead by visitors and their visiting "kingdom." During the competition, feast on a catered dinner fit for royalty!

**Ticket price includes admission, free parking and dinner.**

**\$25 per ticket | Children younger than 3 are admitted free unless they require a separate seat and meal of their own.**

**Registration deadline: May 29**





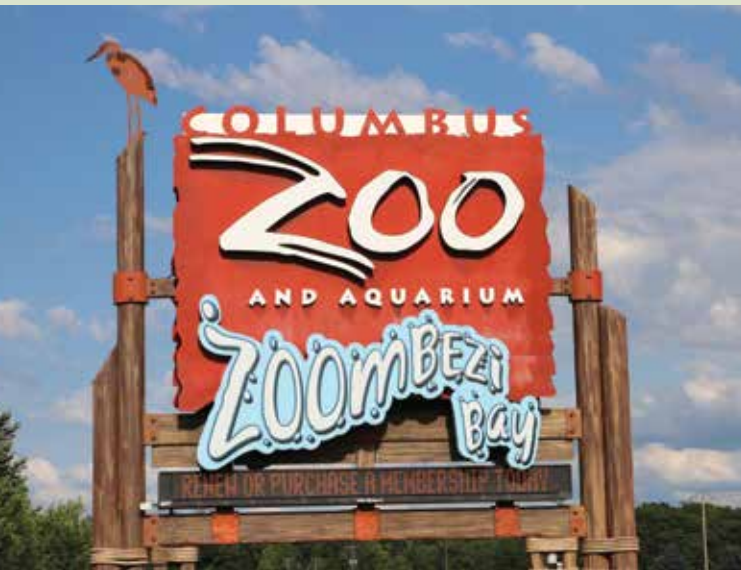
## Michigan's Adventure

Muskegon, Michigan | July 15

Michigan's largest amusement and water park gives Gleaner members two parks for the price of one. The amusement side features more than 60 rides and attractions. These include the world-class wooden roller coaster Shivering Timbers, which is more than a mile long and 125 feet tall. Other rides range from the thrilling Corkscrew and Adventure Falls water flume to the much tamer Carousel, Swan Boats, and Kiddie Cars. WildWater Adventure has its own water rides, a wave pool, lazy river, and three children's areas. Every age will find something fun.

**\$30 per ticket | Free parking, catered meal, ages 2 and under free**

**Registration deadline: June 19**



## Columbus Zoo

Columbus, Ohio | July 29

Where else can you enjoy a metropolitan zoo and aquarium, plus admission to a water park, and receive a meal voucher, all for \$20? Gleaner members have a chance to do this and invite friends and family thanks to our inexpensive tickets. The Columbus Zoo features more than 10,000 animals from more than 600 species. This Family Days event also includes admission to the 22-acre Zoombezi Bay water park. Its attractions range from the Tiny Tides wading pool to the Slippery Seals body slides and even the adults-only Croctail Creek lazy river and The Sandbar. Fun for everyone.

**Ticket price includes zoo admission, Zoombezi Bay admission, free parking and a meal voucher.**

**\$20 per ticket | Children under the age of 3 are admitted free. If you prefer that the child receive his or her own meal then a ticket must be purchased for the child.**

**Registration deadline: July 3**





## Nashville and Kalahari

Gleaner members also have the opportunity to participate in other special activities in 2023. In addition to the Society's 61st Biennial Convention to conduct the Society's business in October, there will be a Getaway motor coach tour to Nashville during May, and the annual Safari to Kalahari in November.

### Nashville Show Trip

Enjoy four nights in the Capital of Country Music between May 15-19, see two Nashville shows and two tours, and leave the driving to motor coach drivers. This trip includes lodging in the Nashville area, eight meals (four breakfasts and four dinners), shows at both The Grand Ole Opry and the Nashville Nightlife Dinner Theater, and guided tours of Nashville and the Belle Meade Historic Site and Winery. Participants also will receive admission to the Country Music Hall of Fame, the Grand Ole Opry Behind the Scenes Tour, and Madame Tussauds Wax Museum. The cost is \$735 per person based on double occupancy. You can register and see more details at [www.gleanerlife.org/nashville](http://www.gleanerlife.org/nashville) or contact the Community Engagement Department at [events@gleanerlife.org](mailto:events@gleanerlife.org).

### Safari to Kalahari

Members also can begin thinking about the Nov. 10-12 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, escape room and mirror maze. 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. Prices will be available before registration opens early this summer, but add this weekend to your calendar now. For more information, go to [www.gleanerlife.org/kalahari](http://www.gleanerlife.org/kalahari) or contact the Community Engagement Department at [events@gleanerlife.org](mailto:events@gleanerlife.org).

### Fair Oaks Farms®

Fair Oaks, Indiana | Aug. 12

Fair Oaks Farm® makes learning about farming an adventure for all ages. The northwest Indiana farm offers interactive experiences to discover how innovation is helping to feed the world. Learn how milk and cheese are made at The Dairy Adventure. See piglets growing up at The Pig Adventure. Discover how farms' "reduce, reuse and recycle" concept creates energy, as well as practices that protect natural wildlife and clean water. Meet the farmers who grow your food, too, at The Crop Adventure.

**Ticket price includes admission, free parking, and a catered meal. In addition, members have the option to book one of the rooms reserved by Gleaner at the barn-inspired hotel on the property. Room rates are \$159 plus tax, with a breakfast buffet included.**

**\$25 per ticket | Children under the age of 2 are admitted free.**

**Registration deadline: July 17**

# COURAGE

## ACROSS GENERATIONS →



**Many Gleaner groups cheerfully encourage participants from a variety of ages, helping set the foundation for the future.**

Each generation faces its own challenges: pandemics, wars, depressions, substance abuse, etc. Yet we're told to be "be strong and courageous" and to teach new generations to trust in God ("One generation shall praise Your works to another, and shall declare Your mighty acts." Psalm 145:4).

When Gleaner was created in 1894 by farm families, it was natural for multiple generations to work side by side on family projects and assist community activities. Times and challenges both have changed, but Gleaner members still find ways to involve different generations. Here are just three:

### **Involving members early**

Jasper County Arbor (IN) is an energetic community supporter, and about a dozen younger members are part of the reason. Sometimes, they make their own projects such as Easter decorations or Valentine's Day cards for older

*Jasper County (IN) youth made Easter decorations for seniors in 2021, and helped with a free movie showing last year.*

residents. For the Rotary Ramble 5K race, part of the town's Touch of Dutch Festival each August, they "begin early" by waking early to cut fruit for snacks.



*Susie Rudolph, left, of Florida Arbor (OH) assigns delivery routes for meals being taken to veterans.*

“Some of the older members might not want to get up early to cut fruit for the race (but) we don’t have a problem with getting the 12- to 15-year-olds up and ready for the race,” Jasper County Arbor President Eric Hepworth said. “They’re happy to get their hands dirty for us.”

Two high school members recently received Gleaner scholarships, and other students coming up from middle school are becoming more active. The teamwork has helped Jasper Arbor tackle intimidating activities such as the back-to-school project that collected supplies for about 600 students. “It was interesting to see what 600 boxes of Kleenex actually look like,” Hepworth said. “We had them stashed in my daughter’s room.” The arbor also is taking on traditional community activities that might have fallen by the wayside, such as the annual Demotte Rotary circus that had been canceled for two years by COVID.

“We had a lot of youth involvement. Everyone had their Gleaner T-shirts on,” Hepworth said. “We’re trying to keep that small community feel. Anytime we can bring back something that’s disappeared, that helps.”

“We live in a pretty small community, and I feel if we don’t get the youth involved in our activities we’ll lose them,” Hepworth added. “My No. 1 goal I’ve always wanted was to build something sustainable.”

### Partnering with youth groups

One of the big projects for Florida Arbor (OH) has been its annual Veterans Dinner. COVID paused big in-person dinners, so the arbor switched to delivering meals. The arbor partners with members of two youth groups — the American Heritage Girls and Trail Life scouts. Arbor Reporter Sherie Gerken and Susie Rudolph met at Hills Restaurant in Napoleon to box, bag, and assign delivery routes. The girls and scouts delivered the meals to veterans and spouses or widows, read a poem of gratitude, and thanked them for their service. “I guess Gleaner is in my blood,” Rudolph said, “because I found an obituary for my great-great-grandfather and he had been a Gleaner.”

One of the deliveries went to World War II Army veteran Ralph Creager, 98, of Liberty Center. He remembers the old Gleaner hall downtown. “I remember my mom and dad going there for potlucks and dances,” he said. “Creager looks forward to the meal and visit, and his daughter, Julie, collects the poems.

“We’re up to 50 addresses and 92 meals. It’s a pretty big deal,” Florida Arbor President Robin Faehnle said.

Several of the American Heritage Girls also are Gleaner members. They assist the arbor with other projects such as assembling basic care items for homeless people, Easter baskets, or the Sunshine Project, an uplifting program with postcards that the girls color. “Our arbor has a lot of older ladies. Since our arbor is Christ-centered, it’s been really helpful to see good examples for my kids, to see that example of multiple generations working together,” Faehnle added.

### Helping all ages do good

Another way Gleaner assists is with Give and Grow projects, which are now open to benefit members of all ages.

Nick Stuart, a high school senior and Gleaner member, applied for a project to clear trails at Heritage Park in Adrian, Michigan. He and about eight other members of his school’s football team spent five weeks clearing approximately 10 miles of trails prior to the community’s annual Mud Dollop Wallop race. The grant paid for supplies including gasoline for chainsaws and weed trimmers.

“The most memorable thing was seeing the appreciation the older people got from this, seeing that someone was taking care of the trails that they walk,” Stuart said. “That made it worthwhile.”

Gleaner awards eight \$250 Give and Grow projects per month. Applications can be made online at [gleanerlife.org/giveandgrow](http://gleanerlife.org/giveandgrow). The full process takes time, so applicants should apply about 60 days ahead of their planned project.

Whether honoring the bravery of Americans in the armed services or showing courage to lead community projects, including other generations is a practical way to be “thoughtful for the future.”



*Nick Stuart (second from right) used a Give and Grow grant to help his high school football team clear trails in a nature park ahead of the Mud Dollop Wallop community race.*

# TEMPERANCE TRENDS

**Current trends toward drinking less recall the temperance movement, and both the successes and failures of Prohibition 100 years ago.**

Dry January and imitation cocktails are in the news again. Headlines report that “Alcohol-related death has risen 25%: Why women’s drinking is of particular concern,”<sup>1</sup> “Cool girls don’t drink alcohol anymore,”<sup>2</sup> and “Why Gen Zers are growing up sober curious.”<sup>3</sup> It’s not unusual to hear resolutions after New Year’s Day about drinking less, but experts now identify the “New Sobriety” as a growing movement. In some cases it simply means being more mindful about drinking, while in others it means actively avoiding alcohol.

Drinking less may become the new normal or it may be a passing fad, but it echoes America’s prior temperance movements as well as Prohibition — efforts in which Gleaner leaders played a role.



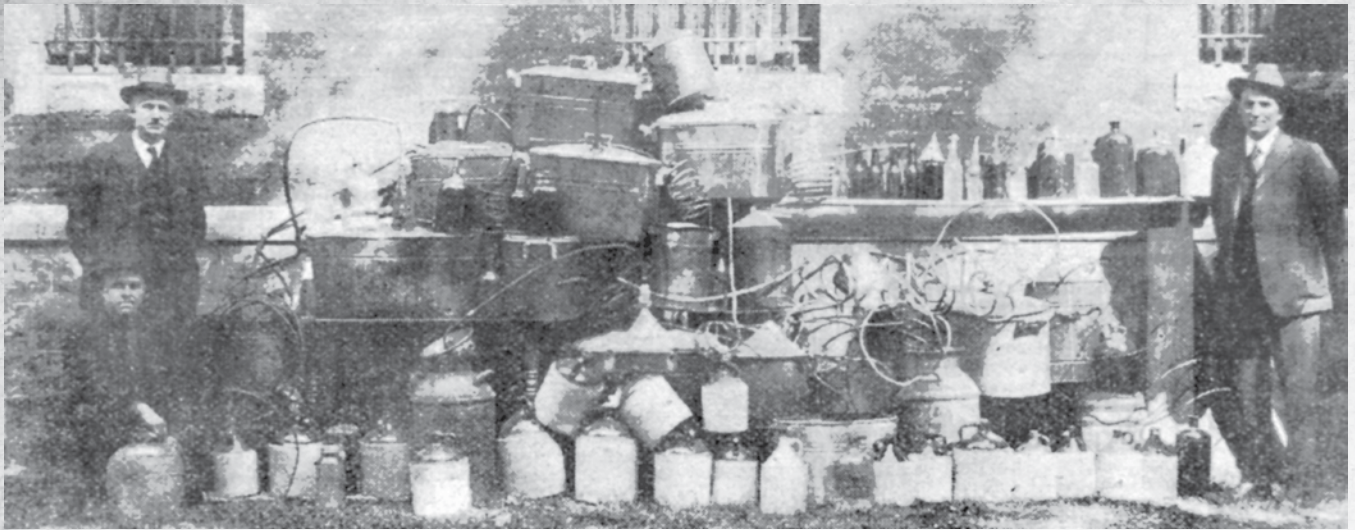
*“The Saloon Keepers’ vision of Equal Suffrage.” After all it is the mothers and sisters who suffer most from the liquor traffic. Fathers, husbands and brothers must be sacrificed to appease the greed of this monstrous coil.—[Cartoon by Thomas, Detroit Evening News.]*

*Connecting the issues of women voting and temperance, this 1914 cartoon reprinted in the Gleaner Forum shows saloon owners alarmed, foreseeing that women would vote to close saloons that preyed on drunken men.*

From the founding of the Society in 1894, Gleaner members were part of America’s third major temperance movement. Throughout history, fermented or distilled alcoholic drinks had been safer to drink than most water sources, but sanitation efforts in the late-19th century changed that. Americans’ historically heavy drinking, cheap whiskey and open saloons became targets. Temperance goals were shared at the turn of the century by most churches, the Women’s Christian Temperance Union, the Ohio-based Anti-Saloon League, and others. The groups pointed out alcohol’s social costs (drunkenness, disease, domestic violence) as well as economic effects (family money spent, grains used for alcohol instead of food, etc.). It was a rallying cause especially for women, who still did not have the right to vote. Anti-saloon leaders such as Carrie Nation gained national notoriety as they took hatchets and smashed up barrels of booze, bottles, taps, and saloons themselves. Membership qualifications in the original Gleaner articles of incorporation began by mentioning alcohol: “Section I: Any man not addicted to the use of intoxicating liquors, . . .” Membership also was voided for anyone in “extra hazardous occupations” which, among 19 career fields, included these four: “wholesalers and manufacturers of liquors, saloon-keepers, bartenders . . .”

Michigan already had counties that had banned alcohol as early as 1890. The first article on temperance in *The Gleaner* appeared in 1898, and Gleaner members generally supported the passage of other county and state bans. As the U.S. prepared to enter World War I, diverting grain for alcohol production instead of bread was labeled as unpatriotic. So were the German-sounding names of many brewing companies. Gleaner founder Grant Slocum, a newspaper editor, also had





*This photo of alcohol stills that had been seized by law enforcement appeared in the Gleaner Forum in 1921.*

“To be sure we have occasional deaths caused by drinking wood alcohol; but the number of deaths from this cause will not reach one-thousandth part of the number of deaths that would have been caused had the victims of the drink habit been able to get real alcohol, at the open saloon. Tens of thousands of drinking men have sobered up and gone to work; millions of drunkards’ homes have been transformed into happy homes.”

Slocum’s comment about “wood alcohol” referred to drinking methanol and similar industrial alcohols. Government rules required chemical companies to add more and more toxic substances to these alcohols, supposedly making them undrinkable. People still tried converting these chemicals into booze, however, resulting in more than 10,000 estimated fatal poisonings. New York alone suffered 750 fatal poisonings in one year. Hundreds of thousands of other people became permanently blind or paralyzed by the poisons.

While Prohibition did show early gains against alcoholism, cirrhosis of the liver, drunkenness arrests and absenteeism, some of those gains were only temporary. The supposedly dry decade became known instead as the Roaring Twenties. “Bootlegging” (illegal alcohol distribution) increased, with booze smuggled into the country via Canada, the East Coast and from the Caribbean into Florida. The Detroit and Toledo regions became key smuggling areas due to their proximity to Canada. There, in Ontario, breweries and distilleries continued to produce alcohol for export. *The National Gleaner Forum* expressed outrage in August 1923 after Detroit’s police commissioner said Prohibition could not be successfully enforced in the city. Michigan’s new U.S. Sen. James Couzens of Detroit proposed making an exception

for beer with up to 5% alcohol by volume. “Is it possible,” Slocum wrote, “we have come to the point in this country where a United States Senator will snap his fingers at the Constitution of the nation, ridicule national laws, make light of the efforts to enforce State laws, and then obligingly confer with brewers, bar-room touts and bootleggers, in an effort to decide what percentage of ‘dope’ shall be parceled out to the populace?”

Yet rising crime had become a national crisis. Controlling the black market for alcohol had given violent gangsters such as Al Capone, Lucky Luciano, and the Purple Gang access to enormous new revenue, wealth and power. Chicago and Detroit both had thousands of illegal saloons, known as “speakeasies.” Government agencies retaliated with new powers of their own such as wiretapping, firearms restrictions, and stiff prosecutions. In May of 1932, Detroit Judge Henry S. Sweeny made headlines by refusing to impose anything but a suspended sentence for a woman accused of selling alcohol to undercover police officers, saying, “Prohibition is a tragedy! It makes liars, perjurers and cheats out of respectable people. It brings disrespect for the law. Seventy percent of the people in this community don’t want to see liquor laws enforced and I find it hard to move in higher social circles without seeing flagrant prohibition violations.”

Alcohol bans also eliminated jobs and cost governments at all levels badly needed tax revenue, a growing problem as the Great Depression developed and deepened. When Franklin D. Roosevelt ran for president in 1932, he promised to repeal Prohibition. The repeal was endorsed by even some of its original supporters including teetotaler Nelson D. Rockefeller Jr. He famously reversed his Prohibition stand in

a 1932 letter to Columbia University's president: "I hoped that it would be widely supported by public opinion and the day would come when the evil effects of alcohol would be recognized," Rockefeller wrote. "Instead, drinking has generally increased; the speakeasy has replaced the saloon; a vast army of lawbreakers has appeared; many of our best citizens have openly ignored Prohibition; respect for the law has been greatly lessened; and crime has increased to a level never seen before." Roosevelt won the first of his four presidential elections, and Prohibition ended at the federal level in 1933 with the repeal of the 18th Amendment.

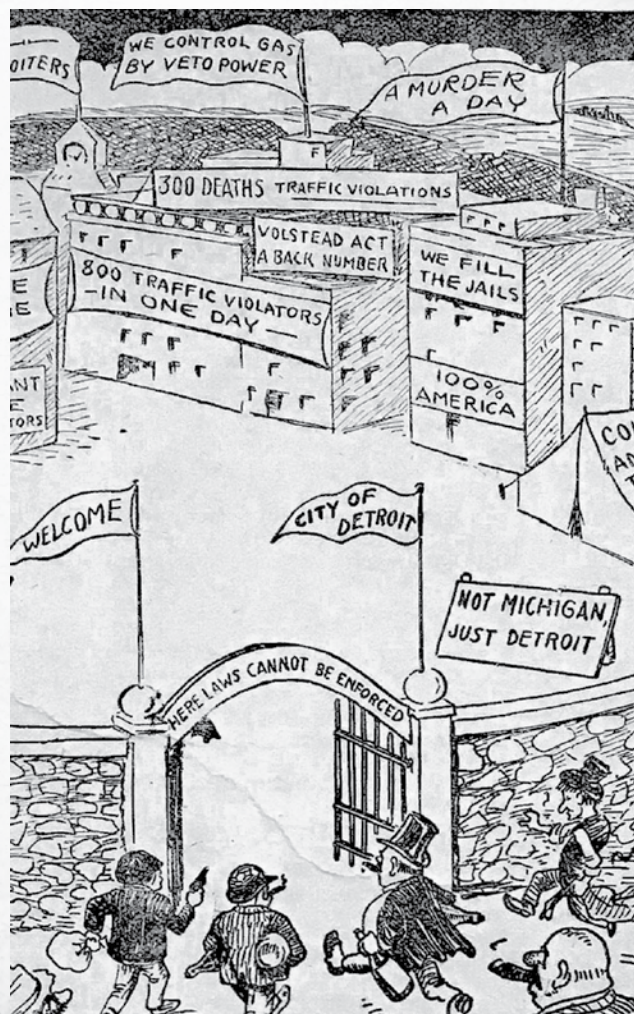
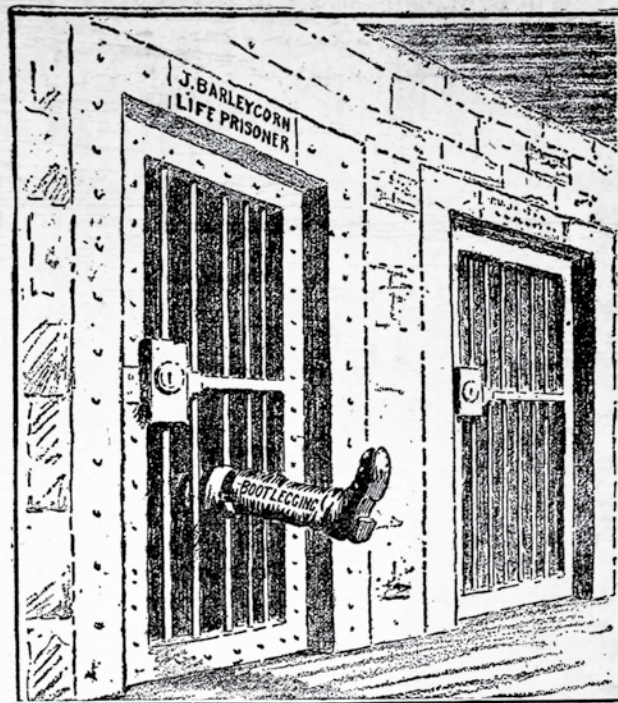
More than a dozen states continued to enforce their own "dry" laws, and Gleaner officials still supported temperance. A report about the 1939 biennial Gleaner convention in Jackson, Michigan, stated, "The management of the Hotel Hayes said it was the best-behaved, best-natured convention they had ever entertained. With Gleaners taking over the facilities of the entire hotel, and no one making use of the bar, the management converted that section into an additional dining area." A new foundation was the theme of a December 1934 *Gleaner Forum* item by Ross Holloway, the Society's second president. He acknowledged that a national ban was a lost cause ("This country is permeated today with influences that will give no quarter to any opponents of the liquor business. The proponents of it care nothing for the loss of character, loss of health, loss of human souls."). Instead of regulation, Holloway urged education — and for members to start within their own homes. "We must begin the work of education all over again; but we must base it upon plain, fundamental truth; we must prove our sincerity by building behind adult character, consistent parental conduct, and plain, common-sense training."

Education rather than regulation continues to be the national spirit behind the new sobriety trend. Yet the memories of saloon smashers, rumrunners, and speakeasies during "the noble experiment" live on today 100 years later.


<sup>1</sup> <https://www.today.com/health/womens-health/alcohol-women-drinking-risks-rcna24808>

<sup>2</sup> <https://www.businessinsider.com/young-women-sober-curious-movement-bella-badid-kin-ritual-2021-11>

<sup>3</sup> <https://www.bbc.com/worklife/article/20220920-why-gen-zers-are-growing-up-sober-curious>



*Bootleggers and other criminals enter the gate that Detroit keeps open in a detail from a cartoon published in the Gleaner Forum in 1923.*



Giving members a ●

# voice

**A**s a fraternal benefit society, Gleaner is owned and governed by its members (the insured or annuitant on a Gleaner certificate) through a representative form of government. Gleaner's arbors (local member groups) play a vital role in the Society's leadership by electing delegates to represent their arbor at our Biennial Convention. Depending on the number of members assigned to an arbor, the arbor can send one to three delegates to the convention. These delegates will come together to elect board members, vote on changes to Gleaner's Constitution, and discuss the state of Gleaner Life Insurance Society during the business meeting on Oct. 21, 2023. With a board composed of Society members who have been elected by their fellow members, the financial security and other fraternal needs of our members are always at the forefront of the decision-making and actions of Gleaner's leadership team.

## According to Gleaner's Constitution – Article 3, Section 2:

“Each local Arbor shall be entitled to elect one of its members to represent such local Arbor at the meeting of the Supreme Arbor for each one hundred members or major fraction thereof, provided that no such Arbor may have more than three delegates. The basis of the total membership in an Arbor for purposes of representation in the Supreme Arbor shall be determined from the records at the headquarters of the Society as of December 31 of the year prior to the regular meeting of the Supreme Arbor. Any Arbor subsequently formed and approved by the Board of Directors shall be entitled to one delegate.”

If you are interested in serving as a delegate, please contact your arbor leadership.

## Board qualifications

According to the Gleaner Constitution, members of the Board of Directors must be members of the Society who are in good standing for at least two consecutive years and are at least 21 years of age and less than 72 years of age. However, an individual is ineligible to be elected to the Board of Directors if at any point in the four-year period preceding the election he or she is or has been:

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

The Gleaner board has approved Director Qualification Guidelines, which state that directors should be selected for “their belief in the Society mission and purposes, and personal attributes and values that embody those of the Society, as well as specific skills, connections, and areas of expertise.” Universal attributes expected of all directors include an ability to think strategically and independently, personal integrity, good communication and listening skills, a commitment to accountability, and sound judgment.

Desired skills and expertise include:

- 10-plus years of senior/executive-level experience in business management or organizational leadership
- Corporate board and/or not-for-profit board experience
- A commitment to increase one's knowledge and understanding of the work of the board and the issues affecting the Society in the complicated 21st-century business environment
- A demonstrated commitment and leadership in fraternalism and/or volunteerism

Further, with the changes in 2019 to laws involving corporate governance and disclosure, prospective directors should understand the critical role of good governance, including working for the collective good of the Society and its membership, assuring accountability and oversight to the members who have entrusted the Society with \$1.4 billion of their assets under management, while also working at a board policy level on the complex issues of the day.

## Board nomination process

Gleaner's Nominating Committee, composed of members selected by the Board of Directors, facilitates the board nomination process by reviewing applications from those who have expressed an interest in serving. The committee interviews qualified candidates and, after thorough review and discussion, recommends a slate of nominees to the board. The board reviews the committee's recommendations and approves the final slate. The nominees are presented to the membership in the summer issue of *Forum Magazine* and published online at [www.gleanerlife.org](http://www.gleanerlife.org), giving members and delegates a chance to review them prior to the Biennial Convention. The candidates' names are included on the election ballot for the business meeting at the convention.

If you are interested in being considered for a position on Gleaner's Board of Directors, please contact Vice President, Communications and Engagement, Jaime Reynolds at [jreynolds@gleanerlife.org](mailto:jreynolds@gleanerlife.org) to discuss the process and your qualifications. **Applicants must consent in writing to a background check, pursuant to Article 2, Section 5 of Gleaner's Constitution and By-Laws.** You can then request a link to the online Nomination Form that you will need to complete to be considered by the Nominating Committee. The deadline for submitting the form and your credentials with your resume is Friday, March 31, 2023. The Management Team, the Nominating Committee, and the Board of Directors are equally committed to ensuring that prospective candidates are given due consideration and that qualified candidates are nominated to further the mission, values, current priorities, and core work of the board going forward.

## Election process

On Saturday morning, Oct. 21, 2023, arbor delegates, guests, and members will attend Gleaner's business meeting. Delegates will elect board members and vote on proposed changes, if any, to Gleaner's Constitution. Any proposed changes will be published in the summer issue of *Forum Magazine*. During the election of board members, each delegate's eligibility to vote will first be confirmed prior to being given a ballot. There are three board positions up for election in 2023. The marked ballots are returned to the Teller Committee, which records the results. The individuals elected by a majority of the voting delegates are sworn in and begin their four-year terms as Gleaner board members. Watch for the spring issue of *Forum Magazine* to learn more about Gleaner's 61st Biennial Convention at Loews Chicago O'Hare Hotel in Rosemont, Illinois.



# EACH DONATION builds *Gleaner* scholarships

“ Give me five minutes with a person’s checkbook,”  
evangelist Billy Graham often said,  
“and I will tell you where their heart is.”

Former Gleaner Life President Frank Dick didn’t just talk about Gleaner scholarships; in his heart he believed they prepare our future leaders. How do we know? After he passed away at age 96 on Labor Day 2022, a check was delivered to the Gleaner Scholarship Foundation from Frank’s estate for \$63,089.

That was just a fraction of what Frank and Shirley Dick gave to the foundation over their lifetimes as a way of giving back. Frank often credited his own career opportunities after World War II to the “G.I. Bill” funding his college education. “When you receive resources, you share them because no one makes it without someone else helping them,” Frank stated in his biography. He helped by reestablishing Gleaner scholarships in 1979 and creating the Gleaner Scholarship Foundation in 1991. Frank and Shirley enlisted other generous donations over the years from various Gleaners including Charles and Margaret Banner, Leonard and Margaret Davis, Frederick and Evelyn Fountain and Dale Viers.

More than 3,000 Gleaner scholarships have been awarded to both traditional and non-traditional students since the scholarships began. In 2022, a total of 99 scholarships were presented and each provided \$2,500. (The 2023 scholarship application window was open from Dec. 1, 2022, until this Feb. 1.) These scholarships are one of the benefits that members — and many parents — appreciate.

Building onto that foundation continues today. Like those who came before us, we need a certain amount of courage and faith to contribute to a future we ourselves may not see. Yet generations of Gleaners have built educational bridges to help other generations succeed.

Every contribution makes a difference. To learn more about how your charitable donation or estate planning can help the Gleaner Scholarship Foundation assist today’s youth, contact Gleaner Life Insurance Society’s Community Engagement Department at [scholarships@gleanerlife.org](mailto:scholarships@gleanerlife.org). Students can apply for scholarships at [gleanerlife.org/scholarships](https://gleanerlife.org/scholarships).

# NASHVILLE SHOW TRIP

May 15-19, 2023



## TOUR INCLUDES:

- Motorcoach transportation
- 4 nights lodging in the Nashville area
- 8 meals: 4 breakfasts and 4 dinners
- 2 Great Shows: 1) THE GRAND OLE OPRY, 2) NASHVILLE NIGHTLIFE DINNER THEATER
- Guided tours of NASHVILLE and BELLE MEADE HISTORIC SITE & WINERY
- Admission to the COUNTRY MUSIC HALL OF FAME
- Admission to the GRAND OLE OPRY BEHIND THE SCENES TOUR
- Admission to the MADAME TUSSAUDS WAX MUSEUM

**\$735\***

per person, double occupancy

**\*Price per person, based on double occupancy. Single and Triple occupancy offered based on availability.**

**Final Payment Due: 3/8/2023**

**For Information Contact:**

Community Engagement Department  
(800) 992-1894 | [events@gleanerlife.org](mailto:events@gleanerlife.org)

**Register at:**

[www.gleanerlife.org/nashville](http://www.gleanerlife.org/nashville)



# ARBORS IN ACTION



*Oysters' Sand Arbor (VA) was chartered as the Society's first arbor in the Commonwealth of Virginia. From left are Joy Usita, Chaplain; Eric Umayam, Media Reporter; Vonda Helbert, Secretary/Treasurer; Tess Usita, Vice President; Janie Dumlao, President; and Patrick Anderson, local agent.*

Summer marked a growth milestone for the Gleaner Society as we welcomed our first arbor to be located within the Commonwealth of Virginia! Agent Patrick Anderson guided the development of the new arbor, and it carries a descriptive name — **Oysters' Sand Arbor**. Anderson explained the selection of Oysters' Sand: "It is gleaned from the long process of many years (can be 2 to 20 years) of producing a gem — a pearl — out of an oyster, which is a living organism," Anderson wrote. He noted a pearl is the only gem produced from a biological process — life — and it is built through irritation within the oyster's mantle. The process is analogous to years of growing an Annuity/Life Insurance savings plan. It takes years "until the plan (or the oyster) results in a retirement income (or



*Faithfully Giving Arbor (OH) officers are (seated from left) Deborah Tiell, Chaplain; and Kit Tiell, President; (standing from left) Amanda Gosche, Vice President; Sarah Whaley, Secretary/Treasurer; and Jennifer Harris, Reporter.*

the gem)." Gleaner Life became licensed in Virginia in 1985. The Oysters' Sand Arbor serves the Fairfax County area located just west of Washington, D.C.

Meanwhile, in Bascom, Ohio, the Society chartered the **Faithfully Giving Arbor** in November. The new arbor was developed with support and leadership from agents Deb Tiell and Kit Tiell from The Tiell Agency. It is looking ahead to volunteer projects in the Seneca County region located between the cities of Tiffin and Fostoria.

**Oysters' Sand** and **Faithfully Giving** join Michigan's **North West Arbor**, located in the Traverse City region, as new Gleaner arbors established in 2022. Welcome to all our new arbors and arbor members!

Existing Gleaner arbors also demonstrated patience and persistence as they shined in their communities during the summer of 2022:



**Bavarian Arbor (MI)** took 42 people out to a ballgame Aug. 14 featuring the Great Lake Loons hosting the Peoria Chiefs at Dow Diamond in Midland. The group featured 25 guests including several interested in joining the arbor. The weather was pleasant, and tickets included a lunch and beverage (with refills throughout the game). The best part, the arbor reported, was the Loons winning the pitchers' duel 1-0 with a run in the 10th inning.



**Buckeye City Arbor (OH)**

distributed more than 100 children's books it had ordered to assist children with literacy in the Columbus, Ohio, vicinity. The books were distributed at local recreation centers that had education and reading centers, and also at the Van Buren Shelter, a homeless shelter. "There were lots of children there with their mothers," the arbor reported. "Hopefully they will put the books to good use."



**Capital Arbor (MI)** resumed its favorite event, taking Fenner Nature Camp day campers and arbor members to the Potter Zoo. A total of 10 members and 70 guests took part Aug. 12. Campers were split into five groups and, with zoo volunteers, received a one-hour instructional tour of the zoo. After, campers met Capital Arbor members at the Tiger Den shelter for a noon lunch. Adult chaperones and Fenner staff each received a bag of Gleaner items and flyers about Gleaner Life Insurance Society. The arbor also was busy with a fraud warning presentation in June and a movie theater event in July.



**Center Township Arbor (IN)** completed several projects, and reported helping with “Undies 500” week to benefit St. Margaret’s House. The South Bend social services facility for women and children requested 500 pairs of underwear for its clients. The arbor approved \$200 for that, plus \$200 for diapers for Christ Child Society and \$200 for diapers for Hannah’s House. The project was a success; St. Margaret’s House received more than 2,100 pair of underwear! The arbor also distributed 10 cases of tissues for about 425 students at Marshall Traditional School in August.



**Champion Arbor (MI)** followed up a baseball game outing in July by hitting a four-baser for the Grace Centers of Hope Food Bank in September. On all four Sundays, Grace Center brought big boxes for the church to fill with food for the kitchen pantry. The arbor made flyers listing items needed, posted it on the arbor Facebook page, and did weekly video and email announcements for the church congregation. The arbor also offered to match up to \$1,000 for cash donations to the charity. The response was overwhelming, filling a 15-passenger van with food and providing a \$2,250 cash donation. The arbor reported it was “such a blessing to donate all that food to such a worthy ministry!”



**Chester Arbor (OH)** sponsored a 4-H reining clinic on Sept. 15. 4-H horse groups from three counties — Morrow, Marion and Delaware — were invited, and 38 guests joined 15 members in attendance. Keith Ceddia, a national award-winning trainer and owner of Ceddia Performance Horses, conducted the clinic. Donated door prizes were given at the end of the program. Each of the 4-H members went home with a bucket filled with items to use on their horses. Rod’s Western Palace in Columbus donated a \$50 gift card for a drawing, light refreshments were available, and Rosemary Levings livestreamed the event on Facebook. The arbor committee consisted of co-chairs Marilyn Weiler and Barb Sherborne, and members Rita Batron, Linda Ruehrmund, Dick and Deb Noll, Darrell and Rosemary Levings, and Lisa Hull.



**Grand Arbor (MI)** sponsored a free laundry day Aug. 26, which doubled as the arbor’s meeting. Arbor members greeted customers at the Rub A Dub Dub Laundromat, told them about Gleaner and what the arbor does, and paid for laundry soap, the washers and the dryers. The arbor also provided cookies. Customers were very appreciative.



**Good Deeds Arbor (OH)** had five members meet July 13 at the Marathon Gas station in Zanesville (locally owned by the Zemba Companies) to give away \$10 gift cards to patrons pulling into the gas station as a random act of kindness in the community. A total of \$450 in funds was spent. Most recipients were surprised and delighted to accept the offering; a few declined. The station's managers also participated. The arbor may give gift cards at a local grocery store, and wants to focus on organizations/causes that do not get much attention locally.



**Holland Arbor (OH)** assisted Helping Hands of St. Louis, a ministry of the Diocese of Toledo, with its ninth annual Shoe Fest for elementary school students Aug. 6. The arbor donated \$500, which helped even more because the Diocese receives a discount from Kohl's to purchase shoes. Seven arbor members and two guests were among the 85 volunteers who helped wash the children's feet, measure them, and assisted selection of age-appropriate shoes. The streets were lined with children and parking was at a premium as nearly 700 pairs of shoes and 355 backpacks with school supplies were distributed.



**Gulf Coast Arbor (FL)** helped a charter school in Sarasota supply its agricultural science class to teach students how to grow different vegetables and fruit, while learning about hydroponics, different types of soil, record keeping, etc. Since charter schools receive less funding in Florida for extracurricular classes, the arbor helped buy supplies. Arbor members delivered items Aug. 10 to Agriculture Program Coordinator Deborah Walker, and she provided a tour of Sarasota Military Academy PREP.

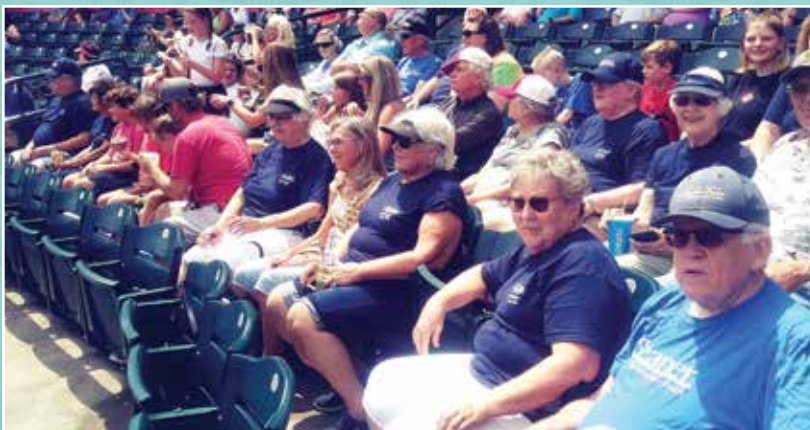
**Mill Creek Arbor (IN)** provided its Christmas in July activity for Maple City Apartments. Arbor members handed out box lunches from Jimmy John's, sang Christmas carols and then handed out Gleaner insulated bags filled with cleaning supplies, snacks and toiletries. "We had a great time and several members stayed and played cards for a while after the event," the arbor reported. Before the festivities, the arbor also met with a couple who founded the Beats for Bubs charity in memory of their little boy who died due to the lack of an Automated External Defibrillator (AED). The arbor donated \$2,500 to help them purchase five more AEDs for local parks and playgrounds.



**Grand Blanc Arbor (MI)** hosted an ice cream social Sept. 22 at Ziggy's, a popular ice cream parlor, for two hours. Despite chilly winds, nearly 250 residents came out to share a free treat and some good conversation with friends, family and Arbor #790 members.



**Madison Arbor (MI)** offered several fun activities including its annual Trunk or Treat event on Oct. 30. The same day had competing events, but Madison still had 12 trunks including a few new ones. One was by the Madison school bus drivers, who decorated a school bus that kids could walk through. The arbor set up a tent, decorated it, and added spooky sounds for kids to enjoy. (A few little ones opted not to walk through, so members walked out to them). The arbor also packaged goodie bags for each child, which made the lines flow much easier. There were 375 kids who walked through with parents and families. Attendance in all totaled 977 including seven arbor members.



**Mid Michigan Arbor (MI)** purchased tickets and food cards for people to attend the Great Lake Loons baseball game July 24 at Dow Diamond in Midland. A total of 10 members and 22 guests enjoyed a wonderful afternoon watching America's national pastime.



**New Beginnings Arbor (OH)** honored Larry Rose, Karen Willis and Shelly Mortensen at its Community Volunteer Recipient dinner Sept. 10. The event featured 53 people. Matt Miller, the mayor of Ashland, was invited as guest speaker. Pastor Mike Simmons handed out the CVR recipients' awards and benefits, and also shared what the arbor does.



**Portage Center Arbor (OH)** met at the Elmwood Community Center to operate a station Sept. 7 for Elmwood Elementary School's Fall Festival for Grades 3-4. Organized by the FFA, the station served doughnut holes and cups of cider. Members talked about Gleaner, and read stories that the school librarian had selected. It was a busy station because all of the other stations were outdoors, and everyone was glad to come inside and get warm. Many students remembered Portage Center Arbor members reading to them in previous years.



**Riley Creek Arbor (OH)** was very active, providing a free community swim day in July, hosting a 5K race in mid-August, and bringing a coffee truck to the Bluffton school in late-August. The Curbside Escapes beverage truck provided a free specialty coffee or beverage to all staff members as they prepared for their new school year. A total of 125 staff were invited and given tickets, and 66 were served. This was an appreciation event for everything the teachers and staff do to care for children in the community.



**Simply Giving Arbor (MI)** supported the St. Clair County Downs Syndrome Support Group at its annual Buddy Walk held on Sept. 24. The arbor provided the group with a \$400 donation. The arbor followed up by assisting the Literacy and Beyond program and its Fall Festival efforts.



**South Fairfield Arbor (MI)** sponsored Ag Fest for 780 third-grade students in Fulton County, Ohio. The activity occurred over two full school days to allow all schools to participate. A total of 16 stations were set up to teach students about agriculture and where our food comes from. A few of these included bees, soils, water, grains, small animals, pork, dairy, farm safety and more. Arbor members reported their favorite group was the goats. Erika Zeiter, a member of the Goats and Udder Things 4-H Club helped with the Ag Fest presentations and helped students milk and pet the goats.



**Tri County Arbor (MI)** conducted its annual benefit golf tournament on Aug. 27. Funds assist the Real Life Church youth group's programs that impact many children in the area. About \$2,500 was raised through this year's tournament and the arbor's donation.



**USA Arbor (MI)** held an old-fashioned carnival on July 19 for the Social U. group whose members are called "peeps." "We had lots of games for the Peeps to play including a new 8-foot Velcro target, a basketball shooting cage, a football throwing area, a ring toss, shooting with Nerf guns and ping-pong guns, a treasure search, duck pond, ball toss and a dunk tank," the arbor reported. "We first did announcements and presented our large check to the Social U. We also told them that we are committed to them again next year, which got us a huge round of applause. After singing Happy Birthday to the July birthdays, the Peeps then disbursed to play games. The Gleaner members helped man the games and helped the Peeps to play when needed. A meal of hot dogs, chips, pink lemonade, and fruit was served. Cotton Candy, snow cones, and popcorn were served as treats as well."



**Vulcaner Arbor (MI)** was active with its local schools. In August, seven members assembled bags of supplies and delivered them to the Vassar schools. At the same time, they handed out \$100 mini grants to the Vulcaner Arbor teachers for their school supply closet. In addition, Laura Walker hand-delivered four college care packages. The arbor reported it was a great way to bring joy and to support the community's future.



## Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 7** in the second medieval photo.



**White Pine Arbor (MI)** hosted author Tom Carr on July 14. Carr has worked in the news business for many years, and his book "Blood of the Mitten" is based on true crimes involving infamous Michigan murders. Everyone enjoyed his presentation. The arbor provided dinner and put him up for the night at Sunrise Café and Cabins in Lupton.

**Entrican Arbor (MI)** gathered 13 members to provide an act of kindness — a meal for the Sheridan Hospital employees, who are always present and serving the community. The meal consisted of barbecued chicken, pork and brisket, homemade chips, broccoli salad, and macaroni and cheese. It was catered by Rex Clock. The food was enjoyed and staff thanked the arbor, saying that no one had ever done this for them.

**Greater Flint Arbor (MI)** gave out 30 gift cards, each worth \$75, and tote bags full of Gleaner items to teachers at Weston Elementary School in Burton. The bags included lip balm, hand sanitizer and bag clips, along with an arbor brochure to introduce the arbor to teachers. Sarah Hogan, a teacher at the school and an arbor member, delivered the gifts.

**Harmony Arbor (MI)** provided free haircuts and school supplies all day at the Hair-We-R beauty shop in St. Louis. Arbor members Leona VanHorn, Millie Barclay and Margie Mathis set up erasers, notebooks, crayons, colored pencils, and markers on a small table where the children could choose what they wanted. One young fifth-grade girl got a completely new hairstyle. In total, Kelly Maxwell gave haircuts to 22 children from ages 7 to 14 and most of the school supplies were given. The remainder were taken to Nikkari Elementary School for them to dispense as needed. The total cost of the project was \$500.

**Orchard Arbor (MI)** hosted a back-to-school supplies shopping event for seven families on Aug. 6. Seven students were assisted with supplies including backpacks. Items which were not immediately available were later located and delivered to the students' homes. Next year, the arbor hopes to add school clothes and shoes to the project.



## CREATE A STEADY STREAM THAT WON'T RUN DRY

The Gleaner Life Foundation Series® Single Premium Immediate Annuity (SPIA) is a simple, time-tested solution. For a single lump-sum premium, the Foundation SPIA guarantees to pay you regular payments for as long as you choose — even for the rest of your life — without worrying about stock market risks.

With 14 different payment options, a SPIA can be structured to pay for a defined period or for your entire life. It can cover one person or a couple. And the Foundation SPIA has several options including:

- **Fixed Period** — Payments are made for the selected period and then cease once the period is completed.
- **Single Life** — Payments are made for the annuitant's lifetime and provide a stream of income that the annuitant can never outlive.
- **Joint Life with 100% to Survivor** — Payments are based on the life expectancy of two annuitants. When one annuitant dies, the second annuitant will continue to receive 100% of the payment for the rest of his/her life.

A SPIA can provide an extra income bridge if you would like to retire sooner but wait until age 70 to claim maximum Social Security benefits. Or, if you want to ensure paid-up premiums for a whole life insurance policy, the Foundation SPIA is designed to do so.

Learn more about creating a secure income stream that lasts as long as you do. Contact your Gleaner agent listed on the back of this publication or visit [www.gleanerlife.org](http://www.gleanerlife.org).

**Gleaner**  
Life Insurance Society  
[www.gleanerlife.org](http://www.gleanerlife.org)

Gleaner Life Insurance Society is domiciled in Michigan and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI and WV. Foundation SPIA Form # ICC22-IA with state-specific variations.

# Expansion brings top agents to Society

## Gleaner Life's recent growth into southern states has helped attract several new leading agents.

Gleaner-affiliated agent Michael Drayton was raised on the Bible's "golden rule" in his grandfather's church in Mansfield, Ohio. He now lives in Atlanta but, when he needed to give a longtime client disappointing news, Drayton waited until he could fly back to Ohio to deliver the news personally and work out solutions.



*Michael Drayton*

"I look at my clients and members as family. I've been his advisor for 26 years," Drayton explained. "There's a comfort level and trust that even if I'd sent an email, he would have understood, but that's not what I would have wanted."

In less than a year with Gleaner Life, that commitment to service has paid off for Drayton. Through the end of October, he was the Society's leading agent in life insurance, and one of several new independent agents attracted through the Society's expansion southeast.

Before Gleaner Life received licenses in 2021 to operate in three new states — Georgia, North Carolina and South Carolina — it began looking for agents there and held its

2020 Conference of Excellence at Sea Island, Georgia. Wisconsin's Van Mueller, one of several nationally recognized independent agents affiliated with Gleaner, invited Drayton to attend and learn more about Gleaner.

"In 30 some years in this business, I've never met a nicer gentleman than Michael Drayton," said Gleaner Regional Sales Director Mike Pickerill. "He came to Sea Island and he found a fit with what we stand for and who are."

Another agent invited to the 2020 conference was Jerry Cvach, who recently had relocated to Florida from Maryland. "I'm new to Gleaner but I've been in the industry 44 years," said Cvach, whose annuity sales have become among the Society's best. He said the guarantee of protection with fraternal insurance and annuities is often underappreciated. "I've done millions of dollars with other companies but many of those have discontinued (basic policies); they've bet the house on variable products that their agents can't even explain."

"I did my own research on Gleaner and I liked what I read."

Cvach shared his enthusiasm for Gleaner annuities with one of his longtime friends, Certified Financial Planner Gary Sirak of Canton, Ohio. Together, they spoke with Mike Pickerill about Gleaner and some of its time-tested, fixed annuities.

"The guarantee was good. It was better than the others we had," said Sirak, who also has published a book about retirement planning titled, "How to Retire and Not Die." "One of the things that attracted me to Gleaner is it fits my book. It takes the pressure off. It's not about money, it's how you spend your time. In a strange way, they fit together. Your service was excellent. People are very responsive. It's really old-fashioned, which works for me."

Just as contacting Michael Drayton in Georgia and Jerry Cvach in Florida led to more connections in Ohio and elsewhere, Gleaner growth is helping more people discover Gleaner benefits. Society agents are one of the best ways to share the principles of "protection, fraternity, benevolence." Some of the Society's other leading agents near year's end included (alphabetically) Robert Britton, Norman Chiodras, Barbara Clark, Donn George, Michael Golden, Tara Gordon, Joseph Guenot, Mark Henry, Scott Kemmerling, Richard Kranz, Alex Lebron, David Lolley, Russell Luce, Van Mueller, Michael Multer, Kenneth Nutt, Matthew Nutt, Timothy Ramsier, Marty Regan, Glenn Repple, Jeffrey Sirak, Tom Taylor, Deborah Tiell, Kit Tiell, John Vandre, William Warner, Eric Wiedyk and Daniel Zeiger. Look for more details after final figures for 2022 become available.

# Sharing with Sheryl

*Happy New Year!*

I wish to introduce myself as Sheryl Clark, Tony's wife. It is with great pleasure to be a part of Gleaner, especially since the organization has been a part of my life, including my younger years with my family. The many meetings, picnics and games with Hawthorne Arbor, including the annual get-together of the arbors, are fond memories for me. The community of helping others is a wonderful and cherished gift! It develops unmeasurable friendships and blessings of helping others in need.



Sincerely,

*Sheryl*

Sheryl Clark,  
wife of President and CEO  
Anthony Clark

As we move beyond the holidays and enter 2023, I wish to extend my hopes for many blessings and my love for our members. May God enrich your lives and bless all of you as we show kindness to one another and continue the gift of helping others!

# Quick Cranberry Relish

Here is a healthy recipe that quickly creates a tasty topping for meals all year long.

1 16-oz. can whole cranberry sauce

1/2 c. chopped walnuts

1/2 c. light raisins (golden)

1/4 tsp. ground cinnamon

1/8 tsp. ground cloves

## Directions

In a small mixing bowl, stir together the cranberry sauce, walnuts, raisins, and spices. Cover and chill in refrigerator. Stir mixture before serving. Sprinkle chopped walnuts over mixture before serving.

Enjoy!



HI, KIDS!

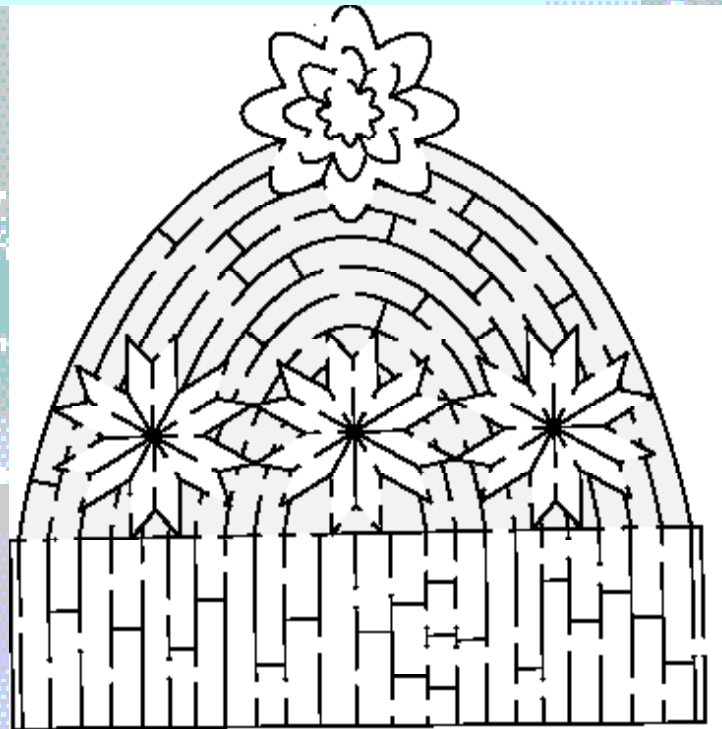
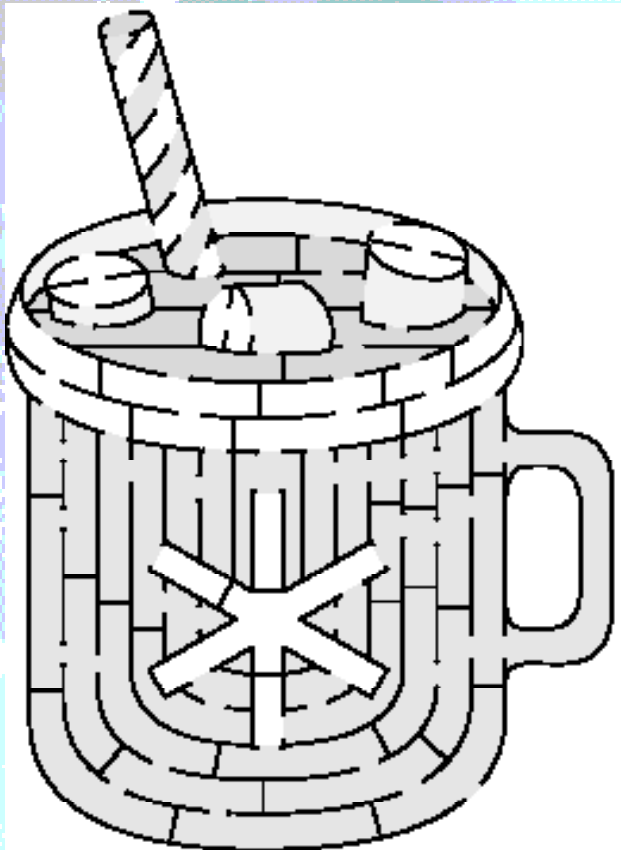


Happy New Year! I hope you enjoyed the holiday season by drinking hot cocoa, ice skating and celebrating the New Year with family and friends. Now it's time for another year filled with excitement. What are you looking forward to in 2023? I'm excited to play baseball when it gets warmer outside, read more books and make new friends. I hope this coming year is filled with a lot of fun for you, too! Below are a couple mazes for you to enjoy.

Take care!

**BENNY**

The Benevolent Lion





#### Alaska

Norman E. Parrott Jr., *Anchorage*

#### Arkansas

Ronald J. Failing, *Parthenon*

#### District of Columbia

Richard L. Rader, *Washington*

#### Florida

Alice J. Kuchar, *Miami*

#### Illinois

Dezeri J. Deraedt Jr., *Hampshire*

George A. Pershey, *New Lenox*

#### Indiana

Stephanie L. Moore, *Cumberland*

#### Michigan

Ruth Ann Boyd, *Battle Creek*

Shad John Martin, *Midland*

Ruth E. Tepatti, *Clio*

#### North Carolina

Gary J. Mehler, *Chapel Hill*

#### Ohio

Sherrill Riegsecker, *Archbold*

MEMBERS

#### Arizona

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MEMBERS



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# New Year's

## WISH FOR COURAGE

The New Year famously enters as a baby. It is greeted with words of wisdom from the old, departing year that witnessed successes but also disappointments. Today, 2023 is here. It blesses us with opportunities to guide new generations, to plan for the future, to experience adventure, and to love bravely. Experience teaches us there will be sacrifices and setbacks, but faith tells us the story has a glorious ending. We pray that each of us has the courage to make 2023 a year worth remembering!

