

“Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has.”

~ Margaret Mead

national cause announced Answering the Call to Fight Homelessness & Hunger in America

Join us in lending a hand to those in need in our immediate community, state and country by Answering the Call to Fight Homelessness and Hunger in America. Designated as our National Cause, members throughout the country will be combining their efforts to address the needs of those experiencing homelessness and hunger through building awareness, volunteer service projects and fundraising activities.

As we experience the worst economic downturn since The Great Depression, our timing in devoting our outreach focus to this cause could not be more appropriate. With jobs scarce, one misfortune – a layoff, an injury, a mortgage default – can transform a person's life beyond recognition. No longer reserved for the unfortunate of society - homelessness has penetrated the heart of America.

- Each year, 3.5 million Americans experience homelessness. On any given night, 730,000 people are homeless in the HUD Homeless Support Service Network.
- Children make up 23% of people experiencing homelessness on any given night in the HUD Homeless Support Service Network.
- On any given night, there are 100,000 homeless veterans in the VA Support Network.
- Over the past decade, there have been at least 880 acts of violence committed by housed individuals, resulting in 244 deaths of homeless people.
- There are 770,000 homeless children enrolled in public education systems.



These startling statistics are sure to drive us to take action. We have an opportunity to offer a hand in combating a problem that plagues nearly every community in the United States. There are a variety of organizations in most communities that offer services to aid this problem including greater community homeless shelters and food pantries. In addition, on a national level there are also many organizations that address this problem, either in general or for special segments of the population such as veterans and children.

The time is now! Please join us in Answering the Call to Fight Homelessness and Hunger in America!

new chapters chartered

We are pleased to announce the chartering of the following new Woman's Life Chapters.

Chapter 812 Harsens Island, MI -- Charter officers: President Susan Bryson, Secretary Nancy Licata and Treasurer Jane Cihon. The Harsens Island chapter was chartered on October 1, 2010 with ten members.



Chapter 854 Emmett, MI
Collecting Hats & Scarves

Chapter 854 Emmett, MI -- Charter officers: President Katherine Brennan, Secretary Renee Stapleton and Treasurer Shelley Wilcoxon. The Emmett chapter was chartered on October 7, 2010 with ten members.

Chapter 679 Fort Wayne, IN -- Charter officers: President Benjamin J. Becker, Vice President Stephen R. King, Secretary John E. Faylor, Auditor Dana F. Achor, Chaplain Max A. Moore, Treasurer Joseph A. Brown and Webmaster Cody M.

Brooks. The Fort Wayne chapter was chartered on October 20, 2010 with eleven members.

Chapter 846 Rockford, MI -- Charter officers: President Audrey Tyler-Creasey, Secretary Jody Jernigan and Treasurer Cindy Jacobson. The Rockford chapter was chartered on November 8, 2010 with ten members.

Chapter 856 Newaygo, MI -- Charter officers: President Holly Schneider, Vice President Jenny Dickerson, Secretary Danya Vanderlugt and Treasurer Roberta Slominski. The Newaygo chapter was chartered on November 8, 2010 with eleven members.

Chapter 680 Albany, IN -- Charter officers: President the late Kibra Maxwell, Vice President Michele St. John, Secretary Brenda Roach, Auditor Thomas St. John, Rodney Meyer and Treasurer Lori Ritchey. The Albany chapter was chartered on December 1, 2010 with twelve members.

mail...what mail?

It's amazing the mail we receive in the Chapter Development Department that is intended for local chapters. Heart-warming thank you messages, pictures and general information on the charity you supported, or needy individual you assisted, are some examples.

What surprises us is that we also get bank statements for Woman's Life chapter accounts. These statements should go directly to the chapter treasurer and not Home Office. Please be sure that the address for your chapter treasurer is reflected on your chapter's bank accounts.

Any time you make a donation, be sure to provide the charitable organization and/or needy individual with something in writing to let them know that the donation is from your chapter. This note should also include the address of one of your officer's.

building a foundation

Ever since Woman's Life was founded more than 118 years ago, we've been helping women develop leadership skills and self-confidence. Being involved in a chapter brings many personally fulfilling hands-on opportunities to shine by using your talents and experience to make a difference. We're proud of what our members accomplish!

Additionally, Woman's Life offers a range of life insurance and annuity products designed to protect a woman's financial security. We offer:

- Whole life insurance
- Universal life insurance
- Term life insurance
- Fixed deferred annuities (where available)

Contact your Woman's Life representative or the Home Office Sales Department today at 800-521-9292 to build a solid foundation for your financial future.

woman of distinction

Is there a member of your chapter who makes an extra effort to volunteer and help whenever and wherever there is a need? Sure there is! So why not nominate her for the Woman's Life 2011 Woman of Distinction Award?

All chapter presidents and treasurers have been mailed the 2011 Woman of Distinction nomination packet, which is also available on the main Woman's Life website. Now is a great time to consider which of your very distinctive members you will nominate this year! All nominations must be postmarked no later than June 1, 2011.

The future belongs to those who believe in the beauty of their dreams.

~ Eleanor Roosevelt

2011 bag of cash challenge

new criteria, new awards, big fun!

Now is the time to set your goal for the 2011 Annual Bag of Cash Challenge. We are so excited to see your upcoming accomplishments! Here are a few tips to help you hit your target:

Report all Fundraisers and Volunteer Service Projects on your Monthly Treasurer's Report.

- This is a team effort! Share the dates and number of members and guests at your events with your treasurer so they can submit this information under the "Chapter Activities" heading on the monthly treasurer's report. These dates and attendance numbers are used to generate your quarterly and annual bonus checks.
- Be sure to submit your Monthly Treasurer's Report (C-36) within 30 days following the end of each month. Don't miss out!

Submit Details with Photos

- Photos of chapter events can be e-mailed to: kdeschaine@womanslife.org, mailed to Home Office, or submitted online on the ChapterWeb.
- Be sure to include a paragraph (3 or 4 sentences) of information with details about the event and what chapter members did to make it a success.
- We use these details when we post photos on the Woman's Life website, and as we decide which projects/chapters to feature in the Woman's Life magazine. This is your best opportunity to tell us how fabulous your event was, how and why you did it, who you helped, etc.

New Member Definition

- A new member is someone who has never held a Woman's Life financial product or has

been a past social member. We love new friends!

- If your "new" member is joining through the purchase of Woman's Life financial product, a Benefit Member Referral (form C-51) must be fully completed and submitted to Home Office prior to the new member being written. All Benefit Member Referral forms are referred to the requested agent or the Woman's Life sales department so contact can be made and the product written.
- If your "new" member is joining through Social membership, submitting the completed Application for Membership (form C-9), along with the annual payment of \$50 social dues, is all that's required.

Girlfriends' Getaway

- All members are invited to attend, however, for chapters in Michigan and Indiana, please remember that attendance at the Girlfriends' Getaway, September 24 & 25, 2011, in Battle Creek, Michigan, is a requirement. State or District meetings are not a requirement for the Annual Bonus/Bag of Cash Award.

You can print a copy of the C-29 Annual Bag of Cash Challenge to use as a checklist throughout the year to help keep your chapter on track. Qualifying for an annual bonus from Home Office will help grow your chapter's treasury, which you can use to help those in need in your community. What a great reward!



girlfriends' getaway!

Mark your calendar for September 24 & 25, 2011

Plan for a weekend of good friends, good food, fun and adventure in Battle Creek, Michigan!

Event details and cost information will be available on the Woman's Life website in April. Registration will begin July 1st. Register early to avoid disappointment as space is limited. Girlfriend, we'd miss you if you didn't attend!

financial support programs

plan ahead & avoid disappointment

The purpose of Matching Funds and Volunteer Service Project Grants is to enhance a chapter's gift giving and help you get the name of your Woman's Life chapter out into the community. After all of your planning and hard work...isn't that exactly what you want?

While your chapter may have received approval for a project "in the past", it's not a guarantee that all requests that were approved in the past will be approved moving forward. We, unfortunately, no longer have the luxury of financially assisting chapters for events and projects that do not entirely fit within the intention of the financial support programs. Please note the last two editions of the Connection and the December 2010 mailing to all chapter president's and treasurer's, which included an updated Benefits of Membership booklet, provided specific information about requesting and usage of the support programs.

Remember that projects must be initiated, organized, promoted/advertised and conducted by Woman's Life chapter members. If complete details are not included in the financial support request regarding member involvement, the project recipient and their specific need, means of raising money or the activity for the volunteer

service project, your project may be denied because of the lack of information.

Also, please don't forget the time-frame for requesting approval for a Matching Fund or Volunteer Grant projects is a minimum of 6 weeks in advance of the actual project.

We recommend that you make requests 8 weeks in advance. If you would like creative assistance with flyers, please be sure to make those requests a minimum of 5 weeks in advance.

Think about the last time you applied for a personal loan or home mortgage. The financial institution asked you all kinds of questions to ensure that your request fit within their guidelines. And if you were fortunate enough to be awarded the loan...not only did you have to pay the principal amount back,

but interest as well! Fortunately Woman's Life financial support programs don't require repayment (or interest payment!) but, like all grant-awarding organizations, we do require that projects fit within the intention of our programs, and we require forms to be completed, with detail, in their entirety. We want to continue to provide these generous financial support programs to our chapters...please help us help you!



Chapter 611 Port Huron
Bowling Fundraiser 2011

introducing woman's life webinars

tools for your toolbox

A webinar is a web-based seminar. By using a telephone and the internet, a broad audience of attendees can participate in a seminar without having to leave their desks. Woman's Life will host several webinars in 2011 on a variety of topics, including:

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|--------------------|--|
| April 14, 10:00 AM | Completion of Monthly Treasurer's Report (C-36) |
| April 28, 7:00 PM | Completion of Monthly Treasurer's Report (C-36) |
| May 12, 10:00 AM | Answering the Call to Fight Homelessness and Hunger in America |
| May 19, 10:00 AM | Keeping the Fun & Frivolity in Your Chapter Meetings |
| May 26, 10:00 AM | Promoting the Good Works of Your Chapter |

Your invitation to participate will be coming to your e-mail mailbox soon!





this & that

friendly reminders

- If your chapter has elected new officers, don't forget to make sure that the necessary signatures are registered on the bank account and that Home Office is kept updated.
- Home Office annually files all federal tax forms for all Woman's Life chapters. You do not need to submit any tax forms for your chapter to the IRS. Any correspondence you may receive from the IRS should be forwarded to Home Office right away.
- When in-kind donations are made, please provide Home Office with the following information: Type of item(s) collected, who they were donated to, and the estimated dollar value of the items. Call the Home Office Chapter Development Department for a sample of how this information should be entered on treasurer's reports.
- Ongoing activities count as one event. Examples of ongoing events are Box Tops for Education and used battery collections. Keep a record of the members participating and report it at the end of the year on the treasurer's report. If you are collecting for a different recipient each quarter, you may report it on a quarterly basis.
- If your chapter has a webmaster, please keep your website up to date; meeting information, project plans, new photos, etc.
- Keep in mind that all requests for Matching Funds and/or Volunteer Service Project Grants must be submitted no less than 6 weeks in advance of the project date in order to be considered.
- Remember that requests for flyer creation must be submitted no less than 5 weeks in advance of the project date in order to be considered.

answering the call

how you can help end homelessness in america

contribute

- **Clothing:** The lack of clean, well-fitting clothes and shoes causes great hardship beyond exposure to the elements – it hurts one's self-image and one's chance to get ahead. People experiencing homelessness must travel light, with few opportunities to safely store or adequately clean what they can't carry. Before you give your own clothes or start a clothing drive, talk to your local shelter and find out what items they really need. Most have limited storage space, and can't use winter clothes in summer or vice versa.
- **Household Goods or Other Items:** Homeless shelters may need items such as kitchen utensils, furniture, books, toys, games, stuffed animals, dolls, diapers, etc. Call them to determine how you can best support their needs.
- **Books:** People experiencing homelessness may have limited access to a library and find that there is little for them to do when spending a night at a shelter. Find out if your local shelter would appreciate donations of books. Consider organizing a book drive to create a small library at the shelter if there is not already one there.
- **Support for a Homeless Person or Family:** As people move out of a shelter or transitional housing program, consider raising money to contribute for a security deposit, or assist by contributing household goods. See if your local shelter as a partnering program.

reach out

- **Volunteer:** Reaching out by volunteering your time to work directly with people experiencing homelessness is one of the best ways to learn about homelessness and help to meet immediate needs at the same time. There is a lot of behind the scenes work to be done at shelter and other direct service agencies. Think about what you do best and the kind of setting in which you work most effectively – with individuals or groups, with men, women, or children. Call some shelters and ask what help they need, and arrange for a visit.



Woman's Life Connection

Woman's Life Insurance Society®
A Fraternal Benefit Society

2010...what a great year!

It's hard to believe another year, let alone another National Convention, has come and gone. Talk about a busy year!

In 2010 alone, 28 new Woman's Life Chapters were chartered! These new chapters have joined forces with all Woman's Life chapters to enthusiastically embrace the concept of making a difference in their communities.

Did you know that a new study shows Fraternal Benefit Societies deliver \$3.4 billion in annual value to communities and individuals in need? At a time when government resources are dwindling, members of Woman's Life chapters are helping to fill a serious growing need.

In 2010, through the Matching Funds Program, Woman's Life chapters raised and donated more than \$400,000. Volunteer Service Project Grant monies totaling more than \$46,000 were granted to chapters for the purpose of conducting hands-on projects benefiting needy individuals, communities and not-for-profit organizations, and chapter members volunteered more than 86,000 hours to help their communities.

Each and every one of you that have done your part in making all of this happen deserves a Well Done!

The future depends on what we do
in the present. ~ Mahatma Gandhi

Woman's Life Connection

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