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WOODMEN OF THE WORLD  
ASSURED LIFE ASSOCIATION

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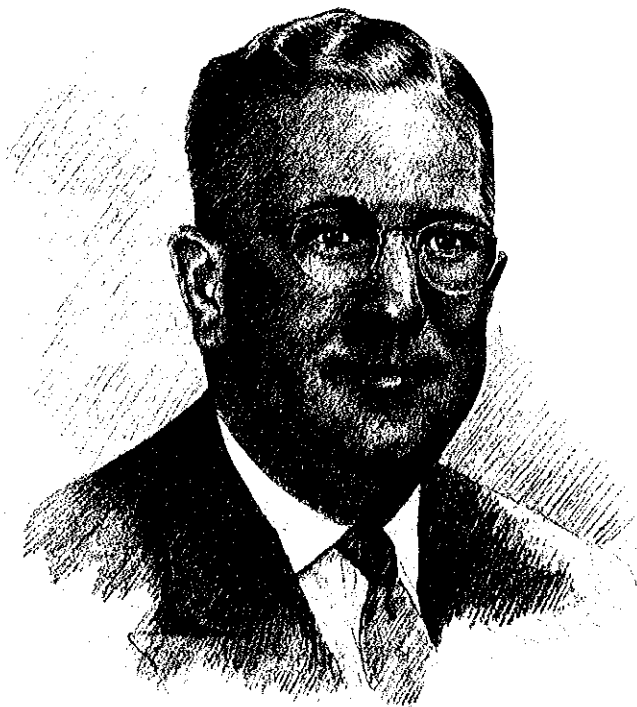
A  
BRIEF AND CONDENSED  
HISTORY COVERING  
THE YEARS  
1890-1990.

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BY:  
PAST PRESIDENT,  
ARTHUR J. BARRETT, JR.

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## ABOUT THE AUTHOR

**T**he writer joined the Woodmen of the World in August 1937, and his personal knowledge of the Society dates from that time. The history of the Society before 1937 has been obtained by reviewing old records and information received from various officers and members over the years.

Since joining, *Mr. Barrett* has taken an active part in the affairs of the Woodmen of the World, especially following the 18th Regular Meeting of the Head Camp Session in 1940. At that time, he was appointed to the Legislative Committee and became a member of the official family. As a result, he is personally familiar with the second 50 years of the period.

*President James D. Wiederstein* requested that Past President Barrett assemble the information related herein since he is the officer most familiar with the Society.

# WOODMEN OF THE WORLD ASSURED LIFE ASSOCIATION

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*Fred A. Falkenberg*, our founder and first Head Consul, was born in Indiana on January 30, 1857, the son of a Methodist preacher. He was admitted to the practice of law before the Supreme Court of his native state in 1879. The chairman of his examination board was General *Benjamin Harrison*, who later became President of the United States. Shortly afterwards, young Falkenberg was named auditor of the Toledo, Cincinnati and St. Louis Railroad. His next business connection was secretary and treasurer of a wholesale publishing company in Chicago. Later he moved from Chicago to Lincoln, Nebraska, where he conducted a wholesale book and stationery business. None of these vocations appeared to satisfy his ambitions. During the 1880s, he came in contact with *Joseph Cullen Root*, founder of the Modern Woodmen of America. Suddenly, a new world seemed to open before him; *Mr. Root* introduced him to a vast army of earnest men who could be formed into a great brotherhood to perpetuate and practice fraternalism. He would help to organize such an institution and spread its gospel.

In April 1890, *Fred A. Falkenberg* and *Joseph Cullen Root* met at the Windsor Hotel in Denver, Colorado, to plan the formation of the **Woodmen of the World**. The Society was organized to protect the homes and loved ones of its membership. It has been, and is, a nonpolitical and nonsectarian organization.

In June of that year (1890), *Messrs. Falkenberg and Root* met with others in the Paxton Hotel in Omaha, Nebraska, for the purpose of formalizing the Fraternal Benefit Society. At this time, *Mr. Falkenberg* was commissioned as the Head of the Pacific Jurisdiction of the **Woodmen of the World**. This jurisdiction originally consisted of the states and territories of Montana,

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A Brief and Condensed History

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Covering the Years

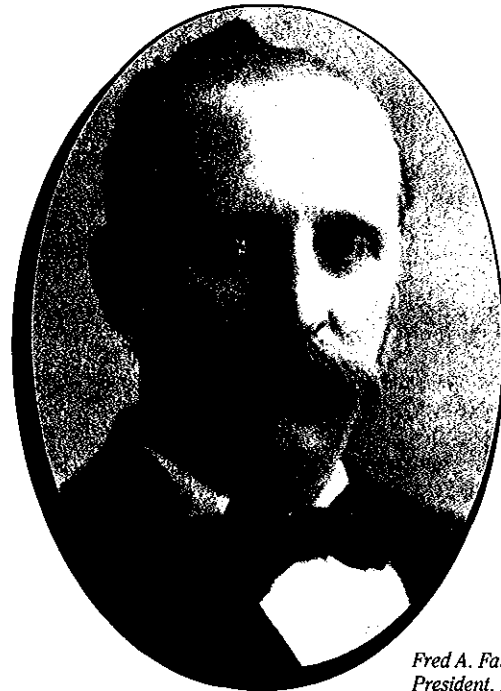
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1890 to 1990.

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By: Past President, Arthur J. Barrett, Jr.

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*Fred A. Falkenberg*  
President, 1890-1905



1447 Tremont Place  
Home Office, 1902-1964

Wyoming, Utah, Idaho, Nevada, Washington, Oregon and California. Colorado later joined when the majority of the members of the Modern Woodmen in that state voted to be a part of the Jurisdiction.

The date of June 5, 1890, appears to be the official organization date of the Pacific Jurisdiction of the Woodmen of the World, at which time the following provisional officers were named:

*Head Consul (now President):*

*Fred A. Falkenberg*

*Head Advisor (now Vice-President):*

*W.A. Willard*

*Head Banker (now Secretary-Treasurer):*

*Edward W. Douglas*

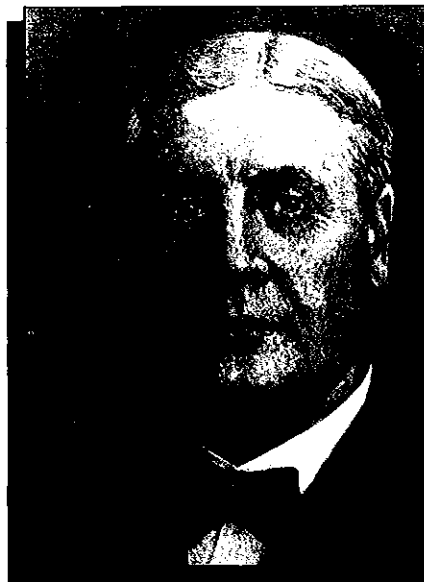
The first Head Office was located in Rooms 305-306, McPhee Building in Denver, Colorado.

The Society was incorporated under the laws of the State of Colorado on January 20, 1891, and its Articles state that the purpose was to promote fraternal and

social exchange between the members, organize subordinate camps, provide contracts of insurance as they are authorized by the laws, and generally to carry on the business of a Fraternal Benefit Society.

Under the rules of the Society, it admitted into membership males between the ages of 16 and 60 years, of "good moral character" and "sound bodily health." It operated on the assessment plan and issued certificates of insurance of \$1,000, \$2,000 and \$3,000. The average rate charged per month for this insurance was 70¢ per one thousand dollars.

The Order prospered and grew with *Mr. Falkenberg* as Head Consul. In fact, its growth was phenomenal! Many camps were instituted and attendance at the meetings was exceptional. The camps organized uniformed drill teams and participated in local activities. We must remember that life at that time was completely different than now. Radios and TVs were unknown, automobiles were just commencing to make their appearance, the phone was a new gadget and movies were then known as "nickelodeons." Hence, the men of the day went to lodge meetings to learn what was taking place in their towns and states. The politicians attended the meetings to get to know their constituents and generate votes. The Society was founded at the right time!



*I.I. Book*  
President, 1905-1928





*Peter F. Gilroy  
President, 1928-1941*

In July 1916, at the 12th Regular Meeting of the Head Camp Session, the Articles of Incorporation of the Denver Society were amended and the words "Pacific Jurisdiction" were deleted. From that time on, only "Woodmen of the World" was used as the official name. Also at this meeting resolutions were adopted canceling all the contractual relations with Omaha and Denver adopted its own ritual.

The Head Consul, *I.I. Boak*, announced he would retire at the 15th Head Camp Session held in Oakland, California, from June 25 to July 2, 1928, *Peter F. Gilroy* was elected and took over as Head Consul on June 27, 1928. Head Consul *Boak*, during his term, served as President of the National Fraternal Congress of America from 1916-1917.

The membership of the Woodmen of the World was getting older, as was the case in most Fraternal Benefit Societies, and the Society was operating on the assessment plan. The insurance commissioners in the 1920s were urging companies to rate scientifically accurate and adequate data on their members.

**D**uring the 15th Head Camp Session, legislation was adopted by the delegates to transfer the operation of the **Woodmen of the World** to a legal reserve basis from the assessment plan. After September 1, 1928, the **Woodmen of the World** would only issue legal reserve certificates with rates based on the American Experience Table of Mortality. These certificates had a 4% interest assumption and provided an annual refund of surplus, paidup and extended insurance, cash surrender, loan values, indemnity and disability features. The legislation permitted the voluntary exchange to the new basis of legal reserve without medical examination.

Many of the members were advanced in age joining in the early years of the Society and the rates under the legal reserve were excessively high for them compared to those that were paid under the assessment plan. A legal proceeding was instituted in the District Court in Denver against the **Woodmen of the World** prohibiting them from enforcing the conversion to legal reserve. The decision was later appealed to the Supreme Court of the State of Colorado, and that Court held that the legislation was not properly adopted and was, therefore, null and void. A Special Session of the Head Camp was called by Head Consul, *Peter F. Gilroy*, in Denver, Colorado, on January 12, 1931, to correct the problem as well as to consider other matters vital to the Society. At this meeting, the delegates confirmed the establishment of the legal reserve basis and provided for the admission of women and children as members.

An Executive Council was created to determine the terms and conditions for the admission of women and children. Rather than being admitted into existing camps, independent organizations were established for women members and juvenile dependents. Rules were set up for the **Woodmen of the World** clubs and auxiliary camps for women. A junior department was established for children under 16 years of age "if in sound mind, body and health." The application for a junior had to be signed by an adult member of the **Woodmen of the World** responsible for the support and maintenance of the child and that person had to be designated as beneficiary on the certificate. Thereafter womens' auxiliary camps were organized, the first charter being issued was to Womens' Camp No. 1 in Denver.



Upon fulfillment of the requirements of the Colorado Insurance Statutes concerning juniors, the first Junior Camp was instituted in Colorado on December 31, 1932, followed by other junior camps instituted throughout the Jurisdiction. Junior directors were appointed to direct the young members in meetings and were assisted by the women members of the adult camps.

Head Consul, *Peter F. Gilroy* was elected President of the National Fraternal Congress of America on August 29, 1935, the third Head Consul of the Woodmen of the World to be so honored. *Mr. Gilroy* was also reelected President of the Woodmen of the World at the 17th Regular Meeting of the Head Camp Session held in Yosemite National Park, California, on June 8-13, 1936. At this meeting, the titles of officers were changed as follows:

*Head Consul to President*  
*Past Head Consul to Past President*  
*Head Adviser to Vice President*  
*Head Clerk to Secretary*  
*Head Banker to Treasurer*  
*Head Managers to Directors*  
*Head Physician to Medical Director*  
*General Attorney to General Counsel*

On November 29, 1941, *Peter F. Gilroy* died and Vice-President *Thomas L. Bacon* was called to Denver as interim President. He served as such from December 1, 1941 to December 9, 1941, on which date *Troy W. Midkiff*, a member of the Board of Directors from 1928, was elected President of the Society. *Thomas L. Bacon* was elected to the Board on February 9, 1942. *Fred Campbell* was later appointed as Vice-President.

In 1943, the Colorado Legislature amended the fraternal laws to permit juniors to be issued certificates from birth; prior to that time, they had to be at least one year of age. The amendment also permitted nonmedical applications for adults up to \$1,500.



*Troy W. Midkiff*  
*President, 1941-1949*

Meanwhile, Pearl Harbor was attacked on December 7, 1941, and the country went to war. During the war years, the Society purchased over \$6,000,000 in war bonds.

During the years 1941 to 1945, our country was embroiled in a worldwide conflict and we were concerned with its ramifications; yet the Woodmen of the World did accomplish much in the way of growth. Although it was difficult to employ new field men during this period, the records reflect considerable gains in new business. The Camps, as well as the Head Office, did much to assist the Neighbors, especially those who were in the service. The Head Office, in each issue of THE PACIFIC WOODMAN, published pictures of many members in the service which was very consoling to their loved ones.

The 20th Regular Meeting of the Head Camp Session was held in Glacier National Park, Montana, on June 16-18, 1948, at which Session, *Troy W. Midkiff* was reelected President and *Alan Brown* of Portland, was elected Vice-President. *Mr. Midkiff* was also elected President of the National Fraternal Congress of America on October 2, 1947, to serve the years 1947-48; the fourth President of Woodmen of the World to be so honored.

President *Midkiff* died suddenly on February 21, 1949, and Vice-President *Alan Brown* took over as interim President. On March 7, 1949, he was elected President of the Society and *Arthur Barrett* was appointed Vice-President.

During the early years of this decade, the California Insurance Department requested that the fraternal code of that state be rewritten. The Society participated in the rewriting of this code and lobbied it through the California legislature. It is the code under which we operate in that state today.

The 21st Regular Meeting of the Head Camp Session was held in Portland, Oregon, on June 9-11, 1952, at which Session, *Alan Brown* was reelected President and *John Cannon* was elected Vice-President.

It was during these years that many of the insurance departments required licensing of fraternal agents and, in some instances, the examination of these agents. This changed the system that existed for many years of members soliciting their friends and relatives, brought into existence a different type of agent and altered considerably the method of operation of many Fraternal Benefit Societies.



*Bernard J. Seeman*  
General Counsel, 1941-1955

On December 14, 1955, General Counsel *Bernard J. Seeman* was called to the "Great Beyond." He had been General Counsel for a number of years, having been appointed to this post by President *Peter F. Gilroy* on February 21, 1941. On January 3, 1956, *Arthur Barrett* was appointed General Counsel, *John J. Cannon* was appointed to the Board in his place and *Dan H. Miller* was appointed Vice-President.

The 22nd Regular Meeting of the Head Camp Session was held at the Feather River Inn in Blairsden, California, on June 11-13, 1956. *Alan Brown* was reelected President and *George Denny* was elected Vice-President. On July 13, 1957, *Alan Brown*, as President, submitted his resignation and *Arthur Barrett* was elected by the Board as President.

On assuming the duties as President, the writer reviewed the internal operations of the Society and determined that they were the same since the Association began in 1890; namely, that it was operating on a manual basis, records were maintained in handwritten ledgers, machines used were obsolete, premiums were being collected by Camp secretaries and remitted to the Head Office spasmodically. As a result, funds belonging to the Society could not be timely invested.



*Alan Brown*  
President, 1949-1957



## Woodmen of the World

9777 So. Yosemite Street  
Littleton, Colorado 80124  
A Legal Reserve Fraternal Benefit Society

We will pay the face amount to the beneficiary on the member's death during the term period while the certificate is in full force.

The term period of this certificate begins on the certificate date and terminates on the expiry date.

You have a 20-Day Right to Examine your Life Insurance Certificate. If for any reason you are not satisfied, return it to us or your agent within 20 days after receiving it. If you do so, the certificate will be void from the issue date. We will refund the premiums paid.

Signed for the Association on the Date of Issue.

Regour

President

MODIFIED TERM  
WITH  
FLEXIBLE ANNUITY  
FUND  
PARTICIPATING

LEVEL RENEWABLE AND CONVERTIBLE TERM  
INSURANCE PAYABLE AT DEATH  
TERM PERIOD, BENEFITS, PREMIUMS AND PERIOD  
FOR WHICH PREMIUMS ARE PAYABLE, AS STATED  
IN DATA SCHEDULE

*An example of  
a modern WOW  
Insurance Certificate*

In view of this situation, he decided to visit other insurance institutions and fraternal benefit societies and determine what steps should be taken to modernize the operation. The writer, several officers and employees undertook this assignment. After the survey, a program to modernize procedures was adopted, machines were ordered and employees trained to operate the new equipment. Within a few months the benefits of the new program could be seen by the membership. A reduction took place in the records that had to be retained. New certificate forms were adopted. Direct billing by the Head Office was instituted. At the same time, the officers sponsored legislation to liberalize the fraternal code in Colorado and to bring it in line with operations. The maximum age of membership was increased from 60 to 65 years of age.

The 23rd Regular Meeting of the Head Camp Session was held at the St. Catherine Hotel in Avalon, Catalina Island, on June 13-15, 1960. At this meeting, **Arthur Barrett** was reelected President and **Austin Hall**

of Boise, Idaho, was named Vice-President. In addition to the election of officers, several amendments to the Constitution and Bylaws were enacted. One of them changed the payment of premiums from the Camp secretaries directly to the Head Office, effective August 1, 1960.

During 1960, Woodmen of the World entered into a franchise arrangement with Firemen's Fund Insurance Company of San Francisco, California, whereby members were able to purchase a wide selection of accidental, sickness and hospitalization policies at a lower premium than if purchased directly from Firemen's Fund.

In 1961, the Society made available by rider Cancer coverage for the entire family at a nominal cost.

At the 75th Annual Meeting of the National Fraternal Congress of America, **Arthur Barrett** was elected as President to serve the years 1961-62; the fifth President of the Woodmen of the World to be so honored.

On December 1, 1962, a Special Session of the Head Camp was called to convene at the Sheridan Palace Hotel in San Francisco, California; at which meeting, the merger of The Christian Mutual Benevolent Association was approved into the Woodmen of the World. At this special meeting, the Articles of Incor-



*Arthur J. Barrett, Jr.  
President, 1957-1975*



1450 Speer Boulevard  
Home Office, 1964-1987



poration were amended to add the alternate name of Assured Life Association. This was necessary as the merged Association had group insurance in states where Woodmen of the World was not licensed. The Society would be prohibited from entering under the name of Woodmen of the World but could, if necessary, be admitted as Assured Life Association.

About this time, the Society arranged a check or draft authorization system to allow members to pay premiums directly through their banks.

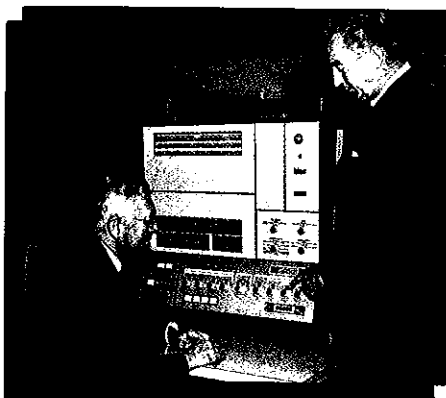
The 24th Regular Meeting of the Head Camp Session was held at the Brown Palace Hotel in Denver,

Colorado, on June 8-10, 1964; at this Session, *Arthur Barrett* was reelected President and *Robert Sussman* of Pendleton, Oregon, was elected Vice-President. Various amendments to the Society's laws were enacted, all of a minor nature.

Within a short period, from the beginning of the Society's recent growth and entry into automation, it became apparent that the premises it had occupied at 1447 Tremont Place in Denver, Colorado, since 1902, were not adequate for the operations of the Head Office. A building was purchased at 1450 Speer Boulevard in Denver and remodeled into a modern structure that would satisfy the Society's requirements. The Woodmen of the World moved into this remodeled building during September, 1964.

Toward the close of 1964, International Business Machines (IBM) proposed to the Woodmen of the World, and another insurance institution in Denver, the joint use of a computer. At that time, it would have been too expensive for either of the companies to solely use this equipment. Woodmen and the other institution took advantage of this proposal and entered into an arrangement which proved very productive for the Society. This was the beginning of the computer age in Woodmen's operations.

During this expansion period, many new Camps were instituted by the Society. The Jurisdiction of the Woodmen of the World from the time of its organization had been in the States of California, Colorado,



*Ham Hawkins (standing) explains  
the new IBM computer to Arthur  
J. Barrett, Jr., 1964*



*Raymond White*  
*President, 1975-1988*

Idaho, Montana, Nevada, Oregon, Utah, Washington and Wyoming. During 1965, a license was granted to do business in the State of Oklahoma. Since then, a number of other states have been added to the Jurisdiction. At this writing, the Society is licensed in twenty-four states under the name **Woodmen of the World or Assured Life Association**.

On December 30, 1965, following approval by the regulatory authority, Pike's Peak Mutual Benefit Association was merged into the **Woodmen of the World**.

The first annual Woodmen Bowling, Tennis and Golf Tournament was conducted in Fresno, California, on Labor Day weekend in 1967. Such tournaments have been continuous since that time.

The 25th Regular Meeting of the Head Camp Session was held at the Disneyland Hotel in Anaheim, California, on June 17-19, 1968. *Arthur Barrett* was reelected President and *Raymond White* was appointed Vice-President. Amendments were made to the Constitution and Bylaws and the Board of Directors was authorized to create a wholly owned life subsidiary. In

accordance with this authorization, the officers and Board of Directors undertook the monumental task of organizing this program. In July 1969, the Insurance Commissioner of California granted a Certificate of Authority to Assured Investors Life Company to operate in California followed almost immediately by similar authority in the State of Colorado.

The 26th Regular Meeting of the Head Camp Session was held at the Broadmoor Hotel in Colorado Springs, Colorado, on June 5-7, 1972. *Arthur Barrett* was reelected President and *Raymond White* Vice-President. Several amendments to the Constitution and Bylaws were enacted. One provided for the Board of Directors to establish and maintain a Fraternal Benefit Fund.

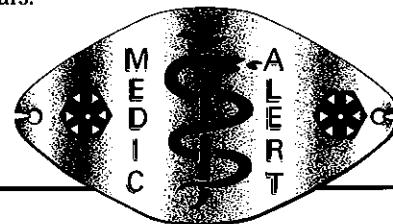
The writer retired as President on September 30, 1975, and *Raymond White* was elected President by the Board.

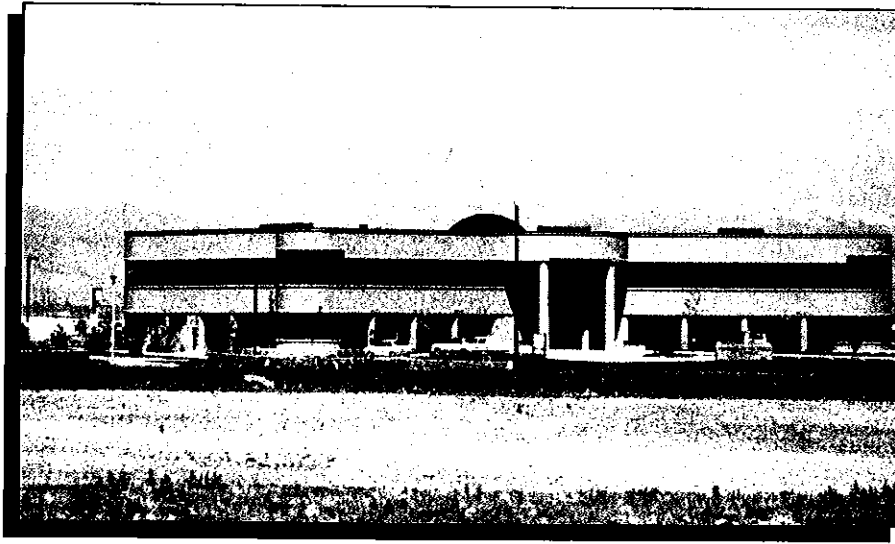
The 27th Regular Meeting of the Head Camp Session was held at the Hilton Hotel in Seattle, Washington, on June 14-16, 1976. *Arthur Barrett* was elected Chairman of the Board, *Raymond White*, President and *John Jelincich*, Vice-President.

The following Fraternal Benefit programs were established:

*Medic Alert for members with a serious medical ailment;*  
*Matching Gifts;*  
*Orphan's Benefits;*  
*Scholarship Program; and*  
*Bonus Death Benefit.*

The 28th Regular Meeting of the Head Camp Session was held at the Istandia Hyatt House in San Diego, California, on June 23-25, 1980. *Raymond White* was reelected President and *John Jelincich* Vice-President. A revised set of Bylaws was adopted. The Board was expanded from seven to nine members. *Arthur Barrett* was reelected Chairman of the Board. An agreement was approved in 1983 to sell the Head Office building at 1450 Speer Boulevard in Denver, Colorado, for \$3,900,000 with a master lease-back for four years.





9777 South Yosemite Street,  
Littleton, CO  
Home Office, 1987-present

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The 29th Regular Meeting of the Head Camp Session was held at the Hilton-at-the-Park in Anaheim, California, on June 4-6, 1984. The Bylaws were changed to provide for the Secretary-Treasurer being appointed rather than elected. *Raymond White* was reelected President and *James F. Lynch, Jr.* was named Vice-President.

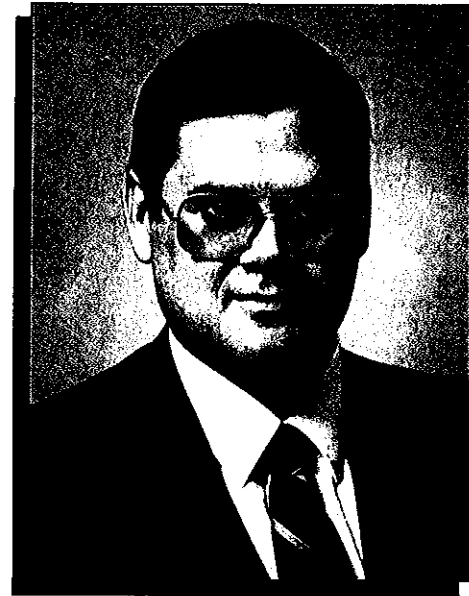
The sale of Assured Investors Life Company was authorized in March, 1985. It was sold later that year.

A contract for construction of a new Head Office building and Industrial Revenue Bonds to finance it were approved at the Board meeting in December, 1985. The contract to construct the building was \$2,861,062. The new Head Office building is located at 9777 South Yosemite Street in Littleton, Colorado, and was occupied by the Woodmen of the World on May 1, 1987.

*Dennis Ioka* was appointed Vice-President in January, 1988. On May 13, 1988 *Raymond White* resigned as President and on May 13, 1988, *James D. Wiederstein* was appointed President by the Society.

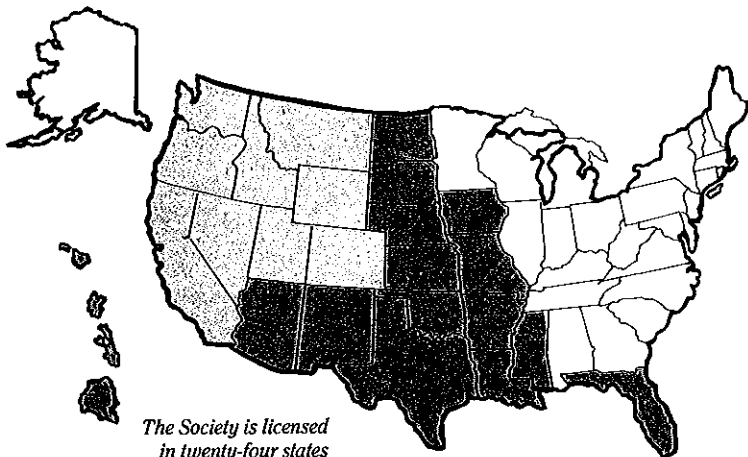
The 30th Regular Meeting of the Head Camp Session was held at the Sheraton Denver Tech Center in Denver, Colorado, on June 20-22, 1988. *James D. Wiederstein* was reelected President and *Dennis Ioka* Vice-President.

The Board of Directors, during 1988, approved the formation and capitalization of a life subsidiary, Assured Woodmen Life Company which was licensed in Colorado on March 10, 1989.



*James D. Wiederstein*  
President, 1988-present

At the time of this writing, the Society of the Woodmen of the World has been admitted into twenty-four states, has assets of over 40 million dollars and membership of over 20,000.



The Society is licensed  
in twenty-four states

- Woodmen of the World
- Assured Life Association

The United States Space Foundation in Colorado Springs, Colorado, was selected by the Society as its National Charity for this term of office. The Foundation, through its summer workshops, shows teachers how to use space technology to motivate students and prepare youth for living in a high tech society.

President *James D. Wiederstein* believes the focus on today's youth is as important now as when the Society was founded in 1890. For our Nation has no other resource to look to for tomorrow's leaders than today's youth. President *Wiederstein* enthusiastically and wholeheartedly is concerned about the future of our young members and is dedicated in helping youth, and their parents, achieve their educational goals. To assist them in these goals, the Society, in the Fall of 1989, formed the College Tuition Assistance Program.

The College Tuition Assistance Program combines the use of a nationwide grant and scholarship search program, government approved student and parental loans, financial aid for preparation assistance, and our own coveted scholarship program to help the families reach their educational goals.

President *James D. Wiederstein* feels the full circle of fraternalism has returned, Neighbor helping Neighbor, as our founding fathers envisioned one hundred years ago. It was the concern for the family values that brought our forefathers to the clearing in the woods in the beginning, and it is the same fraternal values of our families today that will lead us into our Second Century. \* \* \* \* \*



*General James E. Hill (right) Chairman of the United States Space Foundation is pictured here presenting Society President James D. Wiederstein with a plaque commemorating Woodmens' support of the United States Space Foundation program, April 1989.*



THE  
COLLEGE TUITION  
ASSISTANCE PROGRAM

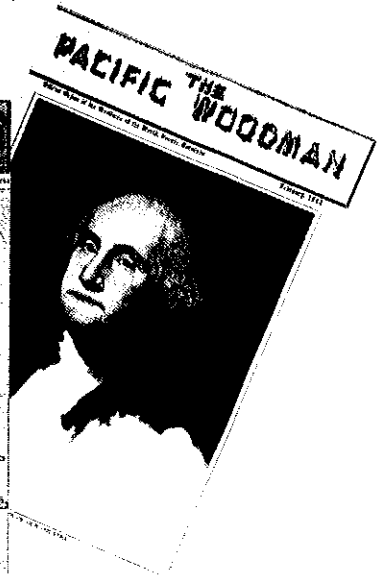
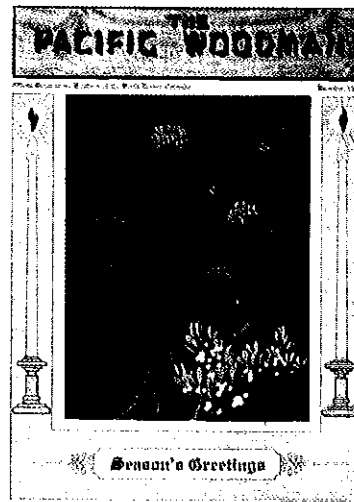


*Kate K. Miller  
Woodmen Fraternalist, 1928-1958*



**N**

o history of the Woodmen of the World would be complete without paying tribute and honor to *Kate K. Miller*. She was loved by all who knew her, a true fraternalist in all respects and really the heart of Woodmen. She began to work for the Society on December 26, 1928, and shortly thereafter, was appointed to the office of Assistant to the President, *Peter F. Gilroy*, and served as such for President *Troy W. Midkiff*, President *Alan Brown* and President *Arthur Barrett*. She served the Order faithfully rendering true and loyal service, and was recognized for her many friendly qualities. She was editor of THE PACIFIC WOODMAN for many years and was recognized by the National Fraternal Congress. "*Kate*" retired June 30, 1958. If Woodmen had not been basically a male organization from its beginning, the writer has no doubt that she would have held the office of President. This true fraternalist was called to the "Great Beyond" on March 6, 1973, at which time, we lost one of the most sincere Woodmen.



*Examples of Old & New  
Pacific Woodman issues.*

