

IN THIS ISSUE

- 3 Appointment of Committees of Legislation & Fraternal Affairs
- 5 Important Information About Retirement Plans
- 6-7 Growth Ring Matching Gifts Program & Application
- 10 Summer Camp Grant Application

the pacific woodman

Woodmen of the World and/or Assured Life Association (Woodmen) is a family fraternal benefit society. *The Pacific Woodman* strives to inform members about programs, activities, and the ongoing efforts to develop a stronger Society.

Dean Larsen Named 2008 Fraternalist of the Year



Fraternalist of the Year, Dean Larsen and his wife, Barbara, of Overland Park, Kansas.

It is with great pride and pleasure that we announce the selection of Dean Larsen as Woodmen of the World and/or Assured Life Association's 2008 Fraternalist of the Year. Dean lives in Overland Park, Kansas and is a member of the Danish Brotherhood in America Denmark Lodge 56, where he has been a member

for 16 years.

As a member of DBIA Lodge 56, Dean serves as the President, a position he now holds for the second time since becoming a member in May of 1992. Dean also serves as the lodge's newsletter editor; a position he has held since 1994. He is a contributor to the Heartland Danes newsletter, which, although it is a regional publication, has national distribution. He is also a member of the Swedish Vasa Facklan Lodge 248 and is the correspondent to the Vasa Star.

Dean finds enjoyment in community service. He has been a member of the Scandinavian Association of Kansas City since 1980, and served as a board member of that organization from 1994 through 1996. Dean is also an integral part of the group that plans for the annual Midsummer activities for the Kansas City area. A major contribution to community service for Dean comes as Commissioner on the Kansas City, Missouri Ethnic Enrichment Commission, representing Denmark and DBIA Lodge 56. His wife, Barbara, serves as the Alternate Commissioner for this organization. The Commission provides Lodge 56 the opportunity to continue the promotion of Danish heritage through many outreach programs. Dean and wife typically volunteer in 15 to 20 outreach events each year. These events include the annual American Royal Parade where they wear their native dress and carry the Danish flag, the Christmas market where they make and sell aebleskiver and the Memorial Day and Veteran's Day celebrations at the Liberty Memorial, the only

continued on page two

Please address magazine correspondence to:

THE PACIFIC WOODMAN

Attn: Fraternal Department
8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111
1-800-777-9777

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Dean Larsen Named 2008 Fraternalist of the Year

continued from cover story

WWI Museum in the United States. Additionally, this couple promotes Danish heritage by sharing home baked goods with members of the Kansas City Parks and Recreation board and being greeters in their native dress at International Trade Commission meetings, Union Cemetery festivities and the Flower, Lawn and Garden Show.

Mobilizing the generations is important and enjoyable to Dean as well. Dean and Barb bake and sell Danish cookies for the 4-H Leadership Conference while talking to youth about Denmark, a program that they have continued since 1994. Dean is also involved in talking to schools about Denmark. For nine years, Dean and Barb have presented a two-hour program to the fourth grade class at Holy Cross Catholic School, educating them on its history and heritage, and giving the kids a taste of Denmark by making aebleskiver. Invitations to other schools, including local community colleges, Baker University, and the University of Missouri have resulted in their outreach to youth.

This particular outreach involves a Boy Scout box filled with uniquely Danish items—from books, to stamps and coins, and a variety of items which show typical early Danish folk costumes and pictures of Denmark. The rich heritage of Denmark is brought to life with their picture boards from the Viking era to modern agriculture and manufactured products that are exported worldwide. Dean and Barb have received many awards from the Ethnic Commission as a result of their outreach to youth. Dean continues to reach out to youth by volunteering to work at the International Youth Booth before and during the Ethnic Festival.

With all of his accomplishments, dedication, and service, it is truly an honor for Woodmen of the World and/or Assured Life Association to recognize Mr. Dean Larsen as our 2008 Fraternalist of the Year.

Congratulations, Dean, on your many outstanding accomplishments and on being selected as 2008 Fraternalist of the Year!

Get Healthy... Get Walking

Studies have suggested that walking at a brisk pace for three or more hours a week can:

- Reduce risk for coronary heart disease by 65 percent
- Lowers risk of stroke by 50 percent
- Helps manage weight and control blood pressure
- Protects against hip fracture
- Relieves arthritis and back pain

Walking at a brisk pace (a 15-minute mile or 4 mph) burns almost as many calories as jogging for the same distance.

President Gary Wheeler Announces Appointment of the Committee on Legislation

Pursuant to the bylaws, Gary Wheeler, President of Woodmen of the World and/or Assured Life Association, has appointed the Committee on Legislation. The Committee on Legislation shall consider and report to all benefit members any proposed amendments to the Articles of Incorporation and Bylaws every four years beginning in 2012. The Committee may make its own recommendations and it will consider and report on proposed amendments submitted to the Committee by camps/lodges, the board of directors and/or benefit members. Ultimately, every benefit member will have a vote on the proposed amendments.

Gary Wheeler is very pleased to report the appointment of the following benefit members to this very important committee:

Harry McCabe, Chair
Woodmen Camp 1
Denver, CO

Barry Edmonds
DBIA Lodge 32
New Haven, CT

P. Christopher Kelsey
DBIA Lodge 183
Troy, NY

Edward E Melzark
DBIA Lodge 263
Askov, MN

H. Owen Miller
DBIA Lodge 126
Los Angeles, CA



The Board of Directors Announce Appointment of the Committee of Fraternal Affairs

The Board of Directors has appointed the Committee of Fraternal Affairs in accordance with the bylaws of Woodmen of the World and/or Assured Life Association. The committee is an advisory committee to the board, representing major geographical areas, directed to review and consider the fraternal efforts and activities of the Society. It is the committee's responsibility to report recommendations to the board concerning the fraternal activities of the Society.

The following benefit members were appointed to this committee:

Paul Carlsen
DBIA Lodge 227
Detroit, MI

Isaac Cary
SCAW Camp 90
Dallas, TX

Madeline Delgado-Antell
Brown Thrasher Lodge 1000
Georgia

LaVonne Elfring
Cornhusker Lodge 986
Nebraska

Susan Humphrey
Woodmen Camp 92
Riverside, CA

Bob Ibsen
DBIA Past President
Kenosha, WI

Harry Jensen
DBIA Lodge 183
Troy, NY

Ray Nielsen
DBIA Lodge 35
Chicago, IL

Jerry Sonsalla
DBIA Lodge 219
Clear Lake, IA

Lois Toftemark
DBIA Lodge 348
Eugene, OR

Jerry Christensen, Vice President of Fraternal Affairs for Woodmen of the World and/or Assured Life Association, was appointed Chair of the committee.

Society Announces Coinsurance Agreement with Mutual of Omaha Insurance Company

In a substantial strategic move, Woodmen of the World and/or Assured Life Association has negotiated a coinsurance agreement with Mutual of Omaha Insurance Company of Omaha, Nebraska. The agreement provides our Society tremendous financial growth opportunities in the writing of Medicare Supplement insurance and allows us to consider expansion of traditional insurance products in the future as well. The positive financial and fraternal impact to the Society is far-reaching.

Through this agreement the Society will expand its current offering of Medicare Supplement insurance in 10 additional states; to include some of our traditional state locations. We will certainly keep you informed as the product is released in the states currently under consideration. We thank you for your continued support as we move forward with this expansion of our fraternal benefit society.

Fraternally,

Gary R Wheeler, President

Sensational 60-Year Members

Anna P Johnston	Smith'S Fork Camp 777	Crawford, CO
Carol Ann Denison	Smith'S Fork Camp 777	Crawford, CO
William E Powell	Rocky Mountain Camp 999	Greenwood Village, CO
Robert A Powell	Rocky Mountain Camp	Greenwood Village, CO
Fred V Cormia	Magnolia Camp 92	Highland, CA
Susie Mcdaniels	Magnolia Camp 92	Highland, CA
Elnora V Jones	Magnolia Camp 92	Highland, CA
Richard A Woodin	Magnolia Camp 92	Highland, CA
Joanne Kruger	Magnolia Camp 92	Highland, CA
Coris L Roberts	Magnolia Camp 92	Highland, CA
Nancy J Gilbertson	Rose City Camp 077	Beaverton, OR
David D Evans	Salt Lake Camp 982	West Jordan, UT
John F Small	Capitol Camp 922	Sacramento, CA
Oliver Hughes	Capitol Camp 922	Sacramento, CA
Patricia E Savory	Capitol Camp 922	Sacramento, CA
Phyllis I Speaks	Sierra Camp 961	Fresno, CA
Mary A Loveridge	Denver Camp 1	Littleton, CO
Charneski Living Trust	Lodge 042 - Spokane Lodge	Liberty Lake, WA
Billy J Garras	Lodge 042 - Spokane Lodge	Liberty Lake, WA
Rudolph G Lungreen	Lodge 624 Gcel District	Loudonville, NY



Save the Date For Our First Biennial National Member Event!

October 29–31, 2009
Loews Coronado Bay Resort and Spa
San Diego, California

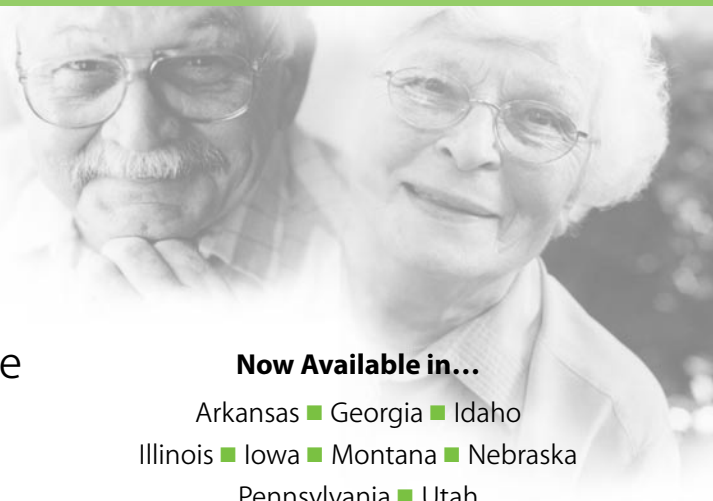
Watch for details in future issues of *The Pacific Woodman* and plan to join us for some sun and fun in southern California.

A variety of events will be planned for members and their families—there's so much to do in San Diego! Go ahead...take a look at Loews Coronado Bay Resort and Spa, just go to www.loewshotels.com/en/Hotels/San-Diego-Resort/Overview.aspx

MEDICARE SUPPLEMENT INSURANCE

- Are you 65 or older?
- Do you reside in one of the states listed below?
- Are you interested in supplementing your Medicare benefits with additional Insurance?

If so, please call Michaela at 800-777-9777, ext. 3823, and she'll put you in contact with a Representative in your area.



Now Available in...

- Arkansas ■ Georgia ■ Idaho
 Illinois ■ Iowa ■ Montana ■ Nebraska
 Pennsylvania ■ Utah

WOODMEN
OF THE WORLD



ASSURED LIFE
ASSOCIATION

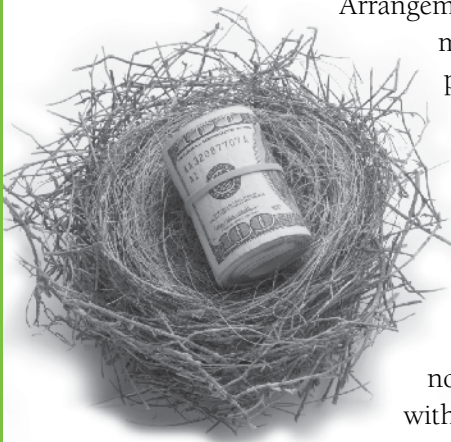
Woodmen of the World and/or Assured Life Association

8000 East Maplewood Ave., Suite 105
 Greenwood Village, CO 80111
 800-777-9777

Important Information About Required Minimum Distributions For 2009 From Retirement Plans

On December 23, 2008, the President signed the Worker, Retiree, and Employer Recovery Act of 2008 (the Act) into law. Section 201 of the Act waives any required minimum distributions (RMDs) for 2009 from retirement plans that hold each participant's benefit in an individual account, such as § 401(k) plans and § 403(b) plans, and certain § 457(b) plans. The Act also waives any RMD for 2009 from an Individual Retirement

Arrangement (IRA). This means that most participants and beneficiaries otherwise required to take minimum distributions from these types of accounts are not required to withdraw any amount in 2009.



If you do make a withdrawal in 2009 (that is not an RMD for 2008), you might be able to roll over the withdrawn amount into other eligible retirement plans. Of course, you must still include any previously untaxed portion

of the withdrawal that you do not roll over in your gross income. See Individual Retirement Arrangements (IRAs), Publication 590, and Pension and Annuity Income, Publication 575, for additional information on rollovers and on calculating the taxable portion of a distribution at www.irs.gov

The Act does not waive any 2008 Required Minimum Distributions, even for individuals who were eligible and chose to delay taking their 2008 Required Minimum Distributions until April 1, 2009. These individuals must still take their full 2008 RMD by April 1, 2009.

The 2009 RMD waiver under the Act does apply to individuals who may be eligible to postpone taking their 2009 RMD until April 1, 2010 (generally, retired employees and IRA owners who attain age 70½ in 2009). However, the Act does not waive any RMDs for 2010.

Required Minimum Distributions will resume in 2010.

If you have questions about your IRA call 1-800-777-9777 and press 3 for Membership Services.

Matching Gifts



DBIA Dike, IA Lodge 144 | Treasurer Harris Jorgansen presents matching gift to Danish Immigrant Museum's Executive Director, Dr. John Mark Nielsen

A FEW FUN FACTS

- The human body has more than 650 muscles.
- You use 200 muscles in your body when you walk.
- The average person falls asleep in seven minutes.
- You shed 40 pounds of skin in a lifetime.
- Brains are more active sleeping than watching TV.



Plan Your Join Hands Day Project



Sponsored by

America's Fraternal Benefit Societies

MAY 2, 2009

On the first Saturday in May, fraternalists and non-fraternalists alike come together for JOIN HANDS DAY to make a difference in their communities through helpful projects that connect youth and adults. JOIN HANDS DAY gives fraternal benefit societies and volunteer organizations the opportunity to reach out to people they don't know, to connect generations and to develop new relationships.

Use these helpful tools from the JOIN HANDS DAY Website to help you plan and organize your volunteer activities—and promote Join Hands Day in your community.

Join Hands Day Action Guide

<http://www.joinhandsday.org/pdf/09nfcactionguide.pdf>

Join Hands Day Brochure

<http://www.joinhandsday.org/pdf/09nfcatrifoldbroc.pdf>



Impact of Fraternal Outreach In 2008

Your Society demonstrates its fraternal posture through the activities of its camps/lodges and through the fraternal programs and benefits that it gives back to members and camps/lodges; all built on a foundation of service and support. Here is how your Society invested the fraternal dollars in 2008:

- Camp/Lodge Matching Gifts | \$21,986 (with the camp/lodge contributions of \$22,986, we made a \$44,972 impact in our communities)
- Growth Ring Matching Gifts | \$1,075 (with individual benefit member contributions of \$1,175, we have made a \$2,250 impact in our communities)
- Fraternal Donations to Boys and Girls Clubs of America | \$9,000
- National Scholarship Awards | \$56,500
- New Beginnings Senior Scholarship Awards | \$460
- Summer Camp Grant Awards | \$2,975
- Head Camp Session | \$54,414.96

Growth Ring Matching Gifts Program Guidelines

- Through the Growth Ring Matching Gift Program an individual benefit member's charitable donation to a non-profit organization or charity is matched by the Society and mailed directly to the organization or charity, along with the personal check from the benefit member.
- You must specify the name and address of the non-profit organization or charity of choice and complete the Growth Ring Matching Gifts Application Form (on page 7) and enclose a personal check made payable to the specified non-profit organization or charity of choice.
- The Society limits its matching for this program to \$50 per benefit member per year.
- The number of awards each year is limited by a budgeted amount, so it is important to submit your donation early.
- Donations and the matching gift will only be given to entities recognized by the IRS as existing for

religious, charitable, scientific, literary or educational purposes, or for the prevention of cruelty to children and animals.

- Don't miss your opportunity to turn your \$50 donation into a \$100 donation through the Growth Ring Matching Gifts Program! Together we can impact our communities with \$6,000 in donations!

INELIGIBLE DONATIONS

- Donations to other individuals or other members.
- Donations to fund-raisers, such as car washes, luncheons, dinners, auctions, etc.

QUESTIONS

If you have questions regarding the Growth Ring Matching Gifts Program, please call Jerry Christensen at 800-777-9777, ext. 3773 or email Jerry at jlc@denverwoodmen.com

Growth Ring Matching Gifts Application Form

An Individual Benefit Member Matching Gifts Program!

REQUEST FOR MATCHING GIFTS

Please accept this completed form along with my donation check, as an application for matching gifts from Woodmen of the World/Assured Life Association. My check is made payable to the non-profit organization or charity of my choosing.

Donor Information:

First name: _____ Last name: _____

Address: _____
Street City State Zip

Certificate number: _____

Matching Gift Information:

Date of gift request (month/day/year): _____

Amount of my gift: (\$00.00): _____

Amount of requested matching gift up to \$50 (\$00.00): _____

Name of non-profit organization or charity of choice:

Address: _____
Number City State Zip

Enclosed is My check made payable to the non-profit organization or charity mentioned above.

Certification:

I certify that I am an individual benefit member of Woodmen of the World/Assured Life Association; 16 years of age or older. I am making this donation under the guidelines of the Growth Ring Matching Gifts Program and understand that it complies. I understand this program is not a guaranteed contractual benefit. I understand the budget for this program is established annually and limited; therefore all eligible gifts may not be matched.

Signature of donor: _____

Name: _____

Important: If requesting matching gifts for more than one non-profit organization or charity of choice, please submit a separate form for each application. Thank you!

“Planting seeds for growth through the Growth Ring Matching Gifts Program.”

WOODMEN
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ASSURED LIFE
ASSOCIATION

**Woodmen of the World and/or
Assured Life Association**

8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111
800-777-9777 or 303-792-9777
fraternal@denverwoodmen.com
www.denverwoodmen.com

Growth Ring Matching Gifts Program
Planting seeds for growth

Matching Gifts

Woodmen of the World and/or Assured Life Association is proud to have joined with the following camps and lodges to benefit worthwhile non-profit organizations:

DATE	CAMP/LODGE	RECIPIENT	DONATION
10/14/2008	Freemont Camp 466	Sheild of Roses-Our Lady of Refuge Chapter	\$400
10/14/2008	Freemont Camp 466	Youth with a Mission	\$400
10/14/2008	Freemont Camp 466	Water for the People	\$400
10/14/2008	Freemont Camp 466	M.S. So Cal Chapter	\$400
10/14/2008	Freemont Camp 466	Positively Waiting	\$400
10/20/2008	Haabet Lodge 32	Mix District Fire Department	\$400
10/02/2008	DBIA 144	Danish Immigrant Museum	\$1,600
10/28/2008	DBIA 75	Salvation Army	\$50
10/28/2008	DBIA 75	Nepal Social Service Fund	\$100
10/29/2008	DBIA 322	Story Teller Children's Center	\$200
10/29/2008	DBIA 322	Life Network	\$200
10/29/2008	DBIA 322	Girls Inc.	\$200
11/10/2008	DBIA 34	Christmas for Kids	\$500
11/10/2008	DBIA 34	Love Boxes	\$500
11/18/2008	DBIA 268	Danish Cemetery Assoc.	\$100
11/182008	DBIA 183	Salvation Army	\$250
11/182008	DBIA 183	Regional Food Bank of NE New York	\$250
11/182008	DBIA 183	Immaculate Heart of Mary Parish Food Pantry	\$500
11/18/2008	Rocky Mountain Camp 999	Boys & Girls Clubs of Metro Denver	\$400
11/18/2008	Rocky Mountain Camp 999	Warren Village	\$400
11/19/2008	DBIA 227	Salvation Army	\$1,000
11/19/2008	DBIA 227	Northville Rotary	\$500
11/19/2008	DBIA 227	Boy Scouts of America	\$500
11/24/2008	DBIA 219	Harriman-Nielsen Historic Farm	\$300
11/24/2008	DBIA 263	Pine County Health Care Auxiliary	\$200
11/18/2008	Rocky Mountain Camp 999	NAG	\$400
11/25/2008	Denver Camp 1	Ronald McDonald House	\$500
12/08/2008	DBIA 268	Junction City Local Aid	\$400
12/08/2008	DBIA 268	Meals on Wheels	\$400
12/08/2008	DBIA 268	Junction City Fire Department	\$100
12/09/2008	DBIA 29	Danish American Archive & Library	\$500
12/15/2008	Sierra Camp 961	Pregnancy Care Center	\$600
12/15/2008	Puget Sound Timber Camp 937	American Legion Post 92	\$1,000
12/17/2008	DBIA 126	The Danish Immigrant Museum	\$200
12/17/2008	DBIA 126	Elvehoj Musuem	\$100
12/17/2008	DBIA 348	Eugene Mission	\$150
12/17/2008	DBIA 348	Food for Lane County	\$150
12/17/2008	DBIA 348	Womenspace	\$150
12/17/2008	DBIA 348	Northwest Danish Foundation	\$300
12/17/2008	DBIA 348	Volunteers in Medicine	\$150
12/17/2008	DBIA 348	Salvation Army	\$150
12/17/2008	DBIA 348	Habitat for Humanity	\$150
12/17/2008	DBIA 348	Danish Immigrant Museum	\$300
01/12/2009	DBIA 35	Danish Old Peoples Home	\$2,000
01/28/2009	Banner Camp 90	Park South YMCA	\$500
02/02/2009	Banner Camp 90	Martin Luther King, Jr. Community Center	\$400

YOUNG ESTATE STARTER

Single Premium Increasing Convertible Term Life Insurance To Age 25

Designed for your children or grandchildren at issue ages of 0 to 18, the Young Estate Starter provides an increasing amount of term life insurance to age 25. Then, the certificate automatically *converts to permanent whole life insurance with a \$100,000 face amount per unit.*

One unit of coverage provides \$10,000 of term life insurance coverage to the certificate anniversary following the attained age of 18. Then coverage increases to \$25,000 until the certificate anniversary following the attained age of 25 — for no additional cost. You may purchase up to 3 units of coverage.

GIVE THE IMPORTANT GIFT OF INSURANCE PROTECTION

The Young Estate Starter gives them a head start because it automatically converts to a permanent cash value insurance certificate at age 25 without having to provide further evidence of insurability. Premium payments begin at conversion.

Now, you can provide a gift of term insurance to age 25 for just a single premium of \$495 per unit of coverage, plus the \$12 annual dues.

DON'T HAVE THE MONEY UP FRONT TO PURCHASE THE COVERAGE?

Pay it monthly in 12 easy installments through our monthly pre-authorized check (PAC) system. After the initial monthly premium, the balance of the single premium is automatically deducted from your checking account for 11 months.

Call Michaela or Jerry at the home office for an application.



AVAILABLE IN THE FOLLOWING STATES:

- | | | |
|------------|--------------|---------------|
| Alabama | Kentucky | Pennsylvania |
| Arizona | Louisiana | Rhode Island |
| Arkansas | Missouri | South Dakota |
| California | Nebraska | Tennessee |
| Colorado | Nevada | Texas |
| Florida | New Mexico | West Virginia |
| Georgia | North Dakota | Wisconsin |
| Idaho | Ohio | Wyoming |
| Iowa | Oklahoma | |
| Kansas | Oregon | |

Single Premium Incl. \$12 Dues	Total Cost Per Month Incl. Dues	Face Amount Age 0-18	Face Amount Age 18-25
One Unit \$507	\$42.25 for 12 months	\$10,000	\$25,000
Two Units \$1,002	\$83.50 for 12 months	\$20,000	\$50,000
Three Units \$1,497	\$124.75 for 12 months	\$30,000	\$75,000

WOODMEN
OF THE WORLD



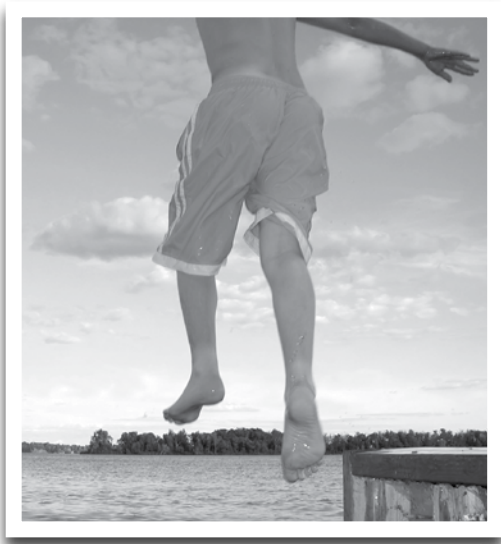
ASSURED LIFE
ASSOCIATION

Woodmen of the World and/or Assured Life Association

8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111
800 777-9777, Ext. 3822 or 3773

Only available through the home office.
Not available through any agent.

Summer Camp Grant Application



Please Note Eligibility Qualifications:

- ✓ Applicants must have a membership connection (members, children or grandchildren of members) or a connection through a camp/lodge volunteer activity, such as Join Hands Day.
- ✓ A copy of the camp brochure must accompany your application (including camp address, phone number and cost), and said camp must be a true camping experience.
- ✓ Travel expenses are not to be included in camp cost.
- ✓ Deadline is **May 15, 2009**
- ✓ Mail to: Jerry Christensen
Vice President of Fraternal Affairs
Woodmen of the World/Assured Life Association
8000 East Maplewood Avenue Suite 105
Greenwood Village, CO 80111-4727

Applicant Information:

Name of sponsored individual: _____ Age: _____

Address: _____
Number City State Zip

Telephone: _____
Home Work Email

Camp name: _____ Camp sponsor: _____
(i.e. Boy/Girl Scouts, Church, YMCA, Language)

Camp begin date: _____ Camp end date: _____

Cost (not to include transportation): _____ Member certificate number: _____

Camp/Lodge number & volunteer activity if applicable: _____

I am the parent or guardian of the minor child who is applying for a Woodmen of the World/Assured Life Association Camp Grant and agree that Woodmen of the World/Assured Life Association will not be held responsible for any accident or other occurrence in route to or from the camp or while in attendance if this grant is awarded.

Parent or Guardian signature: _____

Name: _____ Relationship to applicant: _____

WOODMEN
OF THE WORLD



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ASSOCIATION

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8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111
800-777-9777 or 303-792-9777
fraternal@denverwoodmen.com
www.denverwoodmen.com

**Applications Must Be Received
By May 15, 2009**

Please honor these Members who have recently passed away.

They helped make us who we are today and they'll always be with us in spirit.

- Apalategui, Mary, CA
- Austin, Robert, WA
- Barbaria, Joseph, CA
- Benson, Barbara, KY
- Bidstrup, Thomas, CA
- Blane, Jimmie, KY
- Bragg, Barney, CA
- Briggs, Lavon, NV
- Brinkerhoff, Paul, CO
- Chappel, Alma, OK
- Choquette, B.A., CO
- Christiansen, Dolores, NE
- Conley, Lawrence, VA
- Covert, Geoffrey, TX
- Davis, Dorothy, ID
- Espersen, Mae, NE
- Ford, Millie, CA
- Francis, Raymond, KY
- Garnett, Eula, CA
- Goetz, Robert, MO
- Gonzales, Aurora, CA
- Greer, Leon, TX
- Gregersen, James, OH
- Groce, James, OR
- Guissi, Phyllis, CA
- Halpin, Thomas, OR
- Hansen, Henry, CA
- Harris, Darrel, TX
- Hernandez, Maria, TX
- Holden, Helen, OR
- Howsden, Richard, CO
- Hughes, Opal, CA
- Iversen, Joan, CA
- Keeling, Roger, CA
- Krauter, Dana, CA
- Kules, Leroy, CA
- Larsen, Alfred, MI
- Larsen, Egon, OR
- Lassiter, Bob, CA
- Laursen, Marvelle, NE
- Lindholt, Emanuel, WA
- Littrup, Gunnar, MI
- Matson, Gwendolyn, CA
- McDonald, Sr., Earl S, WV
- Mceachern, David, MS
- Meyers, Ethelyn, AR
- Miller, Lorene, OK
- Mulholland, Thomas, OR
- Northrop, Erlene, CA
- Parker, Betty, CA
- Parker, Betty, CA
- Pierce, Sherman, AR
- Pillsbury-Scott, Annelise, CA
- Prosser, Marcella, UT
- Retherford, Robert, CA
- Reyes, Amparo, TX
- Robinson, Lethea, CA
- Saunders, Lawrence, OR
- Scarlett, Harry, PA
- Schmunk, Ruth, IA
- Seeger, Delvin, CO
- Skowronski, Frank, AZ
- Smith, Ruby, IA
- Smith, Teresa, CA
- Solari, George, CA
- Staples, John, VA
- Sullivan, Dolena, CA
- Sullivan, Richard, IL
- Tarantino, Gladys, CA
- Thompson, Marvin, CA
- Tift, Lucille, WA
- Walker, Ruby, OR
- Weaver, James, CA
- Weber, Richard, ID
- White, Eva, CA
- Wickham, Emile, UT
- Williams, Lillian, TX
- Wright, Earl, CA

Fabulous 50-Year Members

Daniel L Cripe	Miramar Camp 54	Chula Vista, CA
Elizabeth T Marquardt	Golden Gate Camp 64	Morgan Hill, CA
Mae E Asbury	Rocky Mountain Camp 999	Greenwood Village, CO
A D Adams	Boise Camp 150	Emmett, ID
Wanda L Miller	Boise Camp 150	Emmett, ID
Ruthie A Herker	Boise Camp 150	Emmett, ID
B J Mirich	Magnolia Camp 92	Highland, CA
Delores T Johnson	Magnolia Camp 92	Highland, CA
Renee E Hubbard	Magnolia Camp 92	Highland, CA
Dana Pope	Rose City Camp 077	Beaverton, OR
Icilda Marie Tower	Rose City Camp 077	Beaverton, OR
Twila L Ogles	Rose City Camp 077	Beaverton, OR
Wende L Short	Rose City Camp 077	Beaverton, OR
Don L Evans	Salt Lake Camp 982	West Jordan, UT
Dolores M Nathaniel	Newlove Camp 872	Santa Maria, CA
Irven L Edgmon	Beachwood Camp 917	Corona, CA
Jo Anne Johnson	Beachwood Camp 917	Corona, CA
Barbara L Johnson-Haddad	Beachwood Camp 917	Corona, CA
Ethel B. O'Banion Lovett	Beachwood Camp 917	Corona, CA
Eugene P O Neill	Beachwood Camp 917	Corona, CA
Richard J Andersen	DBIA Lodge 010 - Council Bluffs Lodge	Council Bluffs, IA
Danny Colpitts	DBIA Lodge 029 - Seattle Lodge	Clyde Hill, WA
Flemming Sorensen	DBIA Lodge 029 - Seattle Lodge	Clyde Hill, WA
Albert Borup	DBIA Lodge 046 - Thor Lodge	Colonia, NJ
Donald A Borup	DBIA Lodge 046 - Thor Lodge	Colonia, NJ
Peter N Bentzen	DBIA Lodge 624 GCEL District	Loudonville, NY
Arne Kjems	DBIA Lodge 624 GCEL District	Loudonville, NY
Calvin Christensen	DBIA Lodge 625 Pacific Northwest Dist.	Lone Tree, CO
Alan B Christensen	DBIA Lodge 625 Pacific Northwest Dist.	Lone Tree, CO
Anders Bundgaard	DBIA Lodge 629 Mi-Oh Dist.	Lone Tree, CO
Markus K Thomsen	DBIA Lodge 630 Midwest Dist.	Homewood, IL
Gary W Roach	DBIA Lodge 999	Lone Tree, CO

Super 75-Year Member

Clyde A Theobold	Smith's Fork Camp 777	Crawford, CO
Ruth Hoefener	Rocky Mountain Camp 999	Greenwood Village, CO
Frances H Smith	Magnolia Camp 92	Highland, CA
Christop Watkins	Magnolia Camp 92	Highland, CA
Lala V Harris	Magnolia Camp 92	Highland, CA
George E Link	Fremont Camp 466	Camarillo, CA
Nels P Rasmussen	DBIA Lodge 629 Mi-Oh District	Lone Tree, CO

Board Update

The Board of Directors met for its regular meeting on Saturday, November 22, 2008 in Denver, Colorado. All directors were present for the meeting, as well as the society officers.

Actions of the Board included the following:

1. Received and accepted reports from the Executive and Audit Committees.
2. Reviewed and discussed September 30, 2008 internal financial reports for the Society as well as the Quarterly Statutory Statement for the period ending September 30, 2008.
3. Reviewed and ratified the investment transactions for the third quarter of 2008.
4. Authorized President Gary R Wheeler to pursue a coinsurance agreement with Mutual of Omaha Insurance Company.
5. Received and discussed reports from society officers.
6. Approved the Fraternal Strategies for 2009, which tied to the fraternal expenses in the 2009 operating budget presented to the board.
7. Approved an update to the Fraternal Benefit Fund Policy.
8. Appointed the Committee of Fraternal Affairs (See page 3)
9. Approved the 2009 operating budget.
10. Reviewed and adopted annual resolutions regarding Provisions for Refunds, Annual Renewal Term and Five-Year Term premium scales as well as the cost of insurance rates for Universal Life certificates.

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