

# the pacific woodman

2010 | SPRING ISSUE | VOLUME 118 | NO. 1

WOODMEN OF THE  
WORLD AND/OR  
ASSURED LIFE  
ASSOCIATION 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.

WOODMEN  
OF THE WORLD



ASSURED LIFE  
ASSOCIATION

## Woodmen of the World and/or Assured Life Association 2009 Financial Summary

The Society experienced a year of historic membership growth, as the number of certificates in force increased by 9,837 or 47.35% in 2009, which is a growth of 110.8% since 2005. This brings our total number of members to 30,614 at year end; the previous high

was 26,150 at December 31, 1995. The Society recorded gains from operations in excess of \$1,000,000 for the second consecutive year, which is a first for this Society.

	2009	2008	2007	2006	2005
<b>Assets</b>	55,044,296	58,356,108	59,203,409	57,612,251	57,952,653
<b>Liabilities</b>	45,510,604	47,713,129	49,601,467	50,547,000	50,720,376
<b>Surplus</b>	9,533,692	10,642,979	9,601,942	7,065,251	7,232,277
<b>Net Gain (Loss) from Operations</b>	1,043,969	1,115,101	(398,106)	273,853	990,920
<b>Capital Gain (Loss)</b>	(243,098)	7,967	2,655,854	(4,616)	(251,922)
<b>Net Income (Loss)</b>	732,301	1,046,342	2,181,553	192,235	663,648
<b>Surplus Ratio (Surplus/Assets)</b>	17.32	18.24	16.22	12.26	12.48
<b>Number of Certificates in Force</b>	30,614	20,777	20,101	18,464	14,526

(Continued on Page 13)

# Board update

December 5, 2009

The Board of Directors met for its regular meeting on Saturday, December 5, 2009 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 Audit Committee and Executive Committee.
2. Received and discussed reports from Society officers.
3. Reviewed and discussed September 30, 2009 financial reports for the Society, including the Quarterly Statutory Statement for the period ending September 30, 2009.
4. Reviewed and ratified the investment transactions for the third quarter of 2009.
5. Approved the operating budget for 2010.
6. Approved the Fraternal Plan for 2010, which ties to the fraternal expenses in the operating budget presented to the board.
7. Approved an update to the Fraternal Benefit Fund Policy for the increase in matching allowance for the Growth Ring Matching Gift program.
8. Approved model bylaws for camps/lodges and districts as required by Society bylaws.
9. 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.

March 20, 2010

The Board of Directors met for its regular meeting on Saturday, March 20, 2010 in Denver, Colorado. All directors were present for the meeting except for Directors Bill Goodrich and Rod Kellenberger both of whom had an excused absence. Society Officers were also present. Actions of the Board included the following:

1. Reviewed and discussed December 31, 2009 financial reports for the Society as well as the Annual Statutory Statement for the period ending December 31, 2009.
2. Reviewed and ratified the investment transactions for the fourth quarter of 2009.
3. Received and discussed reports from society officers. ©

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  
fraternal@denverwoodmen.com

#### BOARD OF DIRECTORS

Douglas H. Oury, Chair  
P.O. Box 418  
Tabernash, CO 80478-0418

Lance C. Foreman, Vice Chair  
911 W. Kettle Ave.  
Littleton, CO 80120-4444

Charles Cloud  
1045 High St.  
Gladstone, OR 97027

William C. Goodrich  
26755 Westhaven Drive  
Laguna Hills, CA 92653

Paul D. Jorgensen  
4284 Avalon  
Eugene, OR 97402

Rodney D. Kellenberger  
4722 E. Brown Ave.  
Fresno, CA 93703-1623

Tanya S. Unrein-Marrs  
875 Condor Rd.  
Eaton, CO 80615-9002

Email Board Members at:  
board@denverwoodmen.com

#### OFFICERS

Gary R. Wheeler, President/  
Treasurer/VP of Finance  
Windsor, Colorado  
800-777-9777 Ext. 3810  
GWheeler@DenverWoodmen.com

Diane L. Muller, VP Operations/  
Secretary  
Littleton, Colorado  
800-777-9777 Ext. 3830  
DMuller@DenverWoodmen.com

Jerome L. Christensen  
VP Fraternal Affairs  
& Agency Services  
Castle Rock, Colorado  
800-777-9777 Ext. 3773  
jlc@DenverWoodmen.com

#### ONLINE RESOURCES

Society Website  
www.denverwoodmen.com

Society Blog  
DenverWoodmen.wordpress.com



## Online resources

Like many organizations and companies in this down economy, Woodmen of the World and/or Assured Life Association has embraced the electronic world. Information on all of our fraternal benefits and programs, as well as The Pacific Woodman magazine, are available online. Also, you can email us any time of the day by clicking the "contact us" link at the very top of our home page. This is the only issue of our Society's official publication that will be printed and mailed this year. We will still publish 4 issues of The Pacific Woodman, but all other issues will be provided online only.

We don't want any of our members to miss out, however. If you are offline, you can always call our member services department at the home office for assistance and information. To contact our office call toll-free at (800) 777-9777. ☎



## Online Contact Sheet

Our website:

[www.denverwoodmen.com](http://www.denverwoodmen.com)  
Providing resources and information on our benefits and programs for members.

**Check it out!**



On Facebook:

<http://ow.ly/1BZDK>  
Become a fan today!

Our blog:

[denverwoodmen.wordpress.com](http://denverwoodmen.wordpress.com)



Updated periodically, our blog is a community where you can share ideas with other members as well as the latest information about our national service campaigns.

## Are you 65 or older?

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.

WOODMEN  
OF THE WORLD

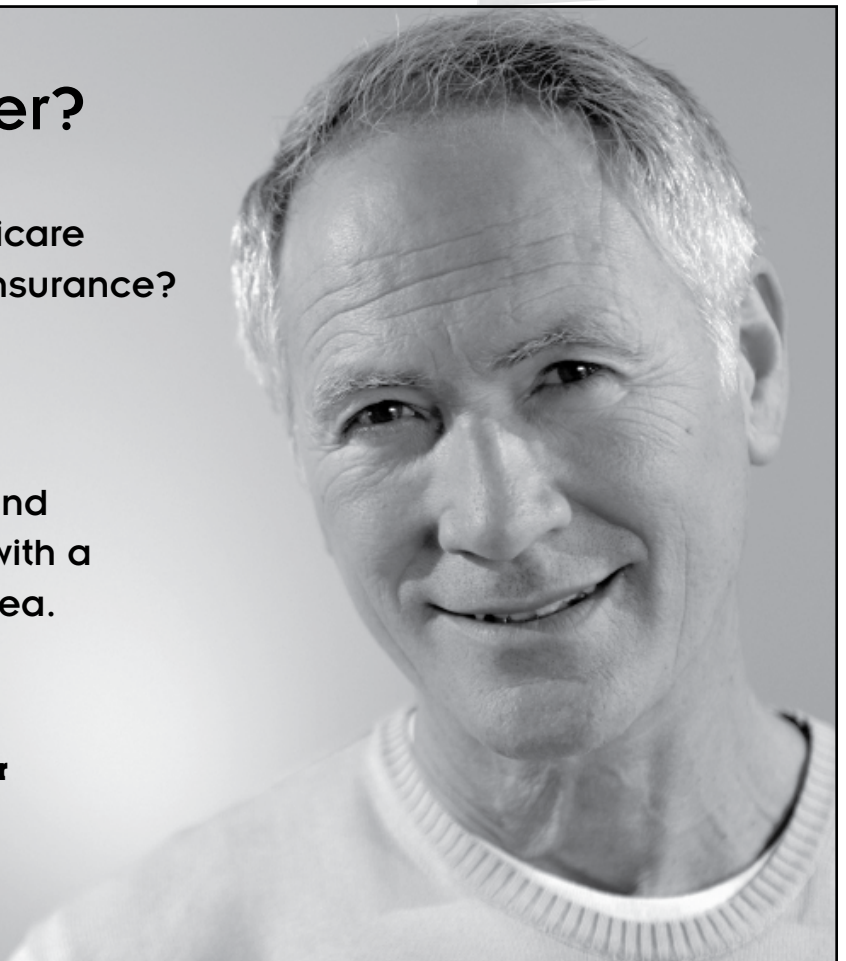


ASSURED LIFE  
ASSOCIATION

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

8000 East Maplewood Ave., Suite 105  
Greenwood Village, CO 80111

Not available in all states. Call for availability.





## National Service Campaigns announced

The 2010 strategy for the fraternal growth of the Society focuses on current fraternal benefits, scholarships and giving back to the communities in which members reside through the individual benefit member Growth Ring Matching Gift program and through the Society's national fraternal service campaigns.

The Society has identified three national service campaigns to promote among the membership and camps/lodges in 2010. Our approach is to direct more focus on member involvement and community service through these national service campaigns promoted by the Society and give the individual member opportunities for contributing to their communities even if they are not able to participate in the traditional camp/lodge setting.

The three national service campaigns identified for our focus in 2010 are as follows:

**May 1, 2010 – Join Hands Day — May Basket Campaign for the Elderly.** This campaign has concluded and although we have not received all reports, we do know that some camps/lodges participated in some way in Join Hands Day if not May Baskets for the Elderly.

**Fall 2010 – National Member Fall Food Drive.** This campaign was implemented last year when our national member event scheduled to be held in San Diego was met with little interest among members. The event was cancelled and in its place, the Society promoted a National Member Fall Food Drive. The campaign was well received and a big success. So let's do it again this year, and make it even bigger. Watch the DenverWoodmen Blog for promotion materials and project ideas.

**November 2010 – Operation Santa's Elves.** This is another national campaign introduced last year. Many of our members

and camps/lodges help the needy during the Holiday season, so this was an easy addition to our national campaigns. Operation Santa's Elves helps bring the joy of Christmas and Santa to the lives of needy families and children right in our own neighborhoods.

The key to the success of our national service campaigns is for each of us to get involved. A large elaborate project is not necessary to help. Anything you can do will improve the life of another through the second great principle of our Society; SERVICE. "Our order teaches that life worth while must be helpful; must brighten and bless mankind." Today, we would refer to this as community service; joining together to help others in need or improve the communities in which we live. We think and live beyond ourselves and our membership in order that someone else may be blessed by our actions; random and organized acts of kindness. ☺

# New fraternal benefit added for members: Advantage Benefits Card (ABC Card)

*...a multi-product savings program – all in one card. FREE!*

**Prescription Drug (Rx) Savings**  
— ABC Card members and their families have direct access to RxSavingsPlus, a prescription discount network administered by CVS Caremark. Members can use their membership card at more than

59,000 participating pharmacies nationwide. Members save an average of 20% on prescription drugs, and there are no restrictions or limits on how many times the card can be used.

**Dental Savings** — ABC Card members have access to thousands of dental locations nationwide through either the Access Dental network or the DenteMax dental network. Savings typically range from 20 – 40% off the dentist's usual fee.

**Vision Savings** — The Eye Benefits provider network consists of highly qualified eye care professionals who are credentialed and contracted through Eye Benefits. Members and their families will receive discounts of 10 – 30% on eye exams and purchase of eyewear at over 2,200 independent optical locations. You also have the opportunity to visit our preferred nationwide LASIK provider, QualSight. Savings on Lasik procedures will range from 40 – 50%.

**Hearing Savings** — EPIC Hearing network offers members a national alliance of independent ear physicians and audiologists dedicated to high quality hearing care. Savings range from 35 – 65% on name brand hearing aids and products that protect and improve hearing.

**To Enroll — Visit the ABC Card website, [www.theABCcard.com](http://www.theABCcard.com).**

• Fill out the required information, including your Group Name:  
WOWALA

- Check the appropriate boxes indicating you've read the Terms and Conditions and the Privacy Policy, then click "Submit".
- Your membership card will be emailed directly to you.
- Your membership card will also provide you with websites to look up participating providers and phone numbers in case you have questions on accessing your savings.
- Present your membership card at any participating provider to receive your savings.

For anyone that does not have access to internet/email, our membership services department can complete the registration and mail the card and information directly to the member. Call membership services at (800) 777-9777 and ask to enroll in the ABC Card.

### **Important To Note:**

The ABC Card is NOT INSURANCE, but provides discounts at certain providers for health care services. The member must pay for all health care services at the time of service, but will receive a discount from those providers who have contracted with the program operator, Executive Vision Benefits, Inc. (EyeBenefits). EyeBenefits corporate offices are located at 8436 E. Shea Blvd., Ste 102, Scottsdale, AZ 85260. They can be reached toll free at 888-908-8987. Please see [www.theABCcard.com](http://www.theABCcard.com) for more information on the Advantage Benefits Card. ☐

## Changes in fraternal benefits

The Board of Directors made the following changes in our fraternal benefit package:

1. All CAREington International benefit packages were eliminated and replaced with the Advantage Benefits Card (ABC Card) described on this page. Members were not responsive to the CAREington offering as there was a cost associated with its participation. The ABC Card is free!
2. The ScriptSave Prescription Discount Card is being replaced with the Advantage Benefits Card. Although the ScriptSave program was popular, the Society could not offer both the ABC Card and ScriptSave at the same time. The prescription discounts offered through the ABC card should be comparable to those offered through the ScriptSave program.
3. The Global MED-NET benefit was eliminated. Members were not responsive to this benefit as there was a cost associated with its participation. ☐

# Growth Ring Individual Matching Gift Program New and Improved

More funding was directed to the individual benefit member Growth Ring Matching Gift program this year with an increase in the amount of matching from \$50 to \$250 per member per year. Also, although a budget of \$5,000 was established by the board for the Growth Ring Matching Gift program, no individual matching will be declined should we exceed that budget amount. This is a very positive move for this program so take advantage of it. A request form has been included in page 15 of this issue of *The Pacific Woodman*. You can also go to our website at [www.denverwoodmen.com](http://www.denverwoodmen.com) and click on the “quick link” for a request form. Or request a form from the fraternal department at (800) 777-9777. 📄

## Fabulous 50-year members

John A Salter	Rocky Mountain Camp 999	Greenwood Village, CO
Vicki L Dahmer	Rocky Mountain Camp 999	Greenwood Village, CO
Donald W Howard	Rocky Mountain Camp 999	Greenwood Village, CO
Frank E Ward	Rocky Mountain Camp 999	Greenwood Village, CO
Harvey M Critchlow	Boise Camp 150	Emmett, ID
Dennise Faye Critchlow	Boise Camp 150	Emmett, ID
William J Harris	Magnolia Camp 92	Riverside, CA
Judith C Roheim	Magnolia Camp 92	Riverside, CA
Fern A Anders	Magnolia Camp 92	Riverside, CA
Scott A Hayes	Magnolia Camp 92	Riverside, CA
Clark M Vermillion	Rose City Camp 077	Beaverton, OR
Richard A Pilarczyk	Rocky Mountain Camp 999	Greenwood Village, CO
John P Wales	DBIA Lodge 042 - Spokane Lodge	Liberty Lake, WA
Christian Larsen	DBIA Lodge 051 - Ludington Lodge	Ludington, MI
Anders R Pedersen	DBIA Lodge 273 - Dillon Lodge	Dillon, MT
Neil W Benson	DBIA Lodge 273 - Dillon Lodge	Dillon, MT
Brian Skowronski	DBIA Lodge 626 CA-NV District	Big Bear City, CA
Norman H Pedersen	DBIA Lodge 627 Heartland District	Lone Tree, CO

## Sensational 60-year members

Charles C Scheller	Golden Gate Camp 64	Morgan Hill, CA
Beverly R Cathcart	Rocky Mountain Camp 999	Greenwood Village, CO
John E Ehmke	Rocky Mountain Camp 999	Greenwood Village, CO
Joseph A Clack	Rocky Mountain Camp 999	Greenwood Village, CO
Marsha D Page	Rocky Mountain Camp 999	Greenwood Village, CO
Nancy M Gross	Rocky Mountain Camp 999	Greenwood Village, CO
Levi L White	Magnolia Camp 92	Riverside, CA
Geneva C Lee	Magnolia Camp 92	Riverside, CA
George Williams	Magnolia Camp 92	Riverside, CA
Victor Judice	Magnolia Camp 92	Riverside, CA
Annette K Stomberg	Magnolia Camp 92	Riverside, CA
Alan G Campbell	Capitol Camp 922	Sacramento, CA
Dee A King	Capitol Camp 922	Sacramento, CA
Dorothy M Bussell	Sierra Camp 961	Fresno, CA
Mary L Di Rito	Denver Camp 1	Littleton, CO
Harold W Berg	DBIA Lodge 015 - Des Moines Lodge	Des Moines, IA
Poul G Nielsen	DBIA Lodge 314 - Hartford Lodge	Bluffton, SC

# Super 75-year members

Mary H Kirkpatrick	Beachwood Camp 917	Corona, CA
Harold D Baldwin	Sierra Camp 961	Fresno, CA
Bernice Tennent	Puget Sound Timber Camp 937	Camano Island, WA
Bernell C Kombol	Puget Sound Timber Camp 937	Camano Island, WA
William O Murphy	Puget Sound Timber Camp 937	Camano Island, WA
Elsie M Weed	Pendleton Camp 41	Pendleton, OR



## National member fraternal forums

Mark your calendars for three national fraternal forum teleconferences to be held later this year. The purpose of the teleconferences are to share information and ideas among other members across the country and to stay informed about new and upcoming national fraternal events and campaigns. Each teleconference will be limited to one hour and will be facilitated by the fraternal department.

Dates:

1. Monday, July 12, 2010 – 5:00 PM Pacific Daylight Saving Time; 6:00 PM Mountain Daylight Saving Time; 7:00 PM Central Daylight Saving Time; 8:00 PM Eastern Daylight Saving Time. For Arizona residents: 5:00 PM Standard Mountain Time.

2. Monday, September 20, 2010 – 5:00 PM Pacific Daylight Saving Time; 6:00 PM Mountain Daylight Saving Time; 7:00 PM Central Daylight Saving Time; 8:00 PM Eastern Daylight Saving Time. For Arizona residents: 5:00 PM Standard Mountain Time.

3. Monday, November 15, 2010 – 5:00 PM Pacific Standard Time; 6:00 PM Mountain Standard Time; 7:00 PM Central Standard Time; 8:00 PM Eastern Standard Time.

On the date and time of each fraternal forum dial 1-866-740-1260 (toll free) and when prompted enter access code 4683773 followed by the # sign. You will then be entered into the teleconference. ☎

## Young Estate Starter

**SINGLE PREMIUM INCREASING CONVERTIBLE TERM LIFE INSURANCE TO AGE 25**

**Young Estate Starter Features**  
(For One Unit of Coverage)

- Issue Ages 0-18
- \$395 single premium to age 25; plus \$12.00 dues
- Starts with \$10,000 of term life insurance coverage to age 18
- Increases to \$25,000 of term life insurance coverage from age 18 to 25-no additional premium
- At age 25 — certificate automatically converts to permanent whole life insurance with a \$100,000 face amount without having to provide further evidence of insurability — premiums begin at conversion
- Purchase up to 3 units of coverage

**Call the Home Office at (800) 777-9777 for an application and details. Talk to Michaela at Ext. 3823.**



WOODMEN  
OF THE WORLD



ASSURED LIFE  
ASSOCIATION

**Woodmen of the World and/or Assured Life Association  
8000 E Maplewood Ave., Ste 105  
Greenwood Village, CO 80111  
(800) 777-9777, Ext. 3823 or 3773**

Only available directly from the home office.  
Not available in all states.  
Call the home office for availability in your state

# 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.

Abraham, Frederick, HI	Fluty, Roberta, AL	Laird, Walter, TN	Rasmussen, Harvey, CA
Andersen, Lloyd, MI	Forath, William, CA	Lane, Patricia, CA	Rentfro, William, CO
Anderson, Andy, NE	Forsyth, Hilbert, OR	Larsen, Edward C, MI	Ritchey, Mark, TX
Ankerberg, Joseph, WA	Frank, Daniel, CA	Larsen, Nels , CO	Robinson, Marie, OK
Baarstad, Lawrence, OR	Gorrell, Lloyd, CO	Lavoie, Cecile, CA	Sandquist, Geraldine, CN
Bailey, Guyla, KS	Gottula, Virginia, CA	Littrup, Gunnar, MI	Schachtele, Leo, MI
Baker, Vivian, CA	Grail, Vivian, OR	Loveridge, Mary, CO	Schmidt, Frederick, CA
Ballard, John, CA	Green, Joseph, VA	Lucas, Lyle, KS	Schultz, Eugene, NE
Bates, John R, CO	Greer, Erma, MO	Lugo, Juanita, TX	Severson, Carl, AZ
Berg, Henry, CA	Griffin, Pearl, CA	Marchbanks, Donald, AZ	Shafer, Peggy, OK
Berglin, Rachelle, CA	Gunn, Arlyne, KS	Marciano, Sarah, CA	Sharp, Mary, CA
Beyer, Raymond, CA	Hall, E Earl, CA	Markham, Henry, CA	Shinpaugh, Bill, AZ
Blankenship, Hattie, WV	Hamilton, Betty, KY	Marrone, Wanda, GA	Shore, Maragene, AR
Bracker, Elizabeth, IA	Hansen, Donald, WA	Martens, Lois, OR	Sloan, James, NY
Briggs, Lavon , NV	Hansen, Donald , MI	Martin, Clarence, MO	Smith, Leroy, GA
Brock, Lana, WV	Hansen, Henry, CA	Martin, Juanita, CA	Smithers, Irma, MT
Brown, Walter, CO	Hansen, Jeannine, IL	Martin, Subina, CA	Snook, Robert, CA
Bruyneel, John, CA	Harris, Robert, CA	Martinez, Jr., Roberto, TX	Spear, David, CA
Butler, Fay, OH	Hartman, Mike, MO	Mccord, Nancy, CA	Steele, Don, CA
Byrnes, Ellen, OR	Hendren, Frances, AR	Mcduffie, James, NV	Stensrud, Elma, OR
Carter, Ralph, CA	Hendricks, Virginia, OR	Mcgavern, Ralph, PA	Stowe, Lillie, MO
Christiansen, Nis, DENMARK	Hitchcock, Helen, WA	Mcgrew, Lois, CA	Strange, Viola, CA
Christiansen, Victor, WA	Hodge, Louise, AR	Mcnally, Dorothy, CA	Taylor, James H, CA
Clem, James, WA	Hoefener, Ruth, KS	Meeker, Jack, WA	Tracy, Alaine, CO
Cochran, Elaine, CA	Hough, William, CA	Messner, Louise, MO	Valsted, Paul, IL
Cole, Madeline, CA	Houser, Elvina, KS	Molgaard, Arild, CA	Vandecar, Marlene, WA
Connery, Frank, IL	Howe, Matthew, MI	Molina, Luis, TX	Vanroekel, Margie, MO
Cooper, Donna, GA	Huntington, Brenda, CA	Monroe, Frances, MD	Walters, Harvey, CA
D'Angelo, Jack, CA	Jackson, Karen, MO	Nelson, Jane , WA	Watson, Roy, ID
Davis, Arvid, WI	Jackson, Shirley, WV	Norton, Anna, WA	Will, Stanley, CA
De Witt, Arthur, UT	James, Darrell, FL	Norton, Donna, WA	Williams, Larry, VA
Degge, Edna, OR	James, Priscilla, TN	Ochs, Eileen, CA	Womack, Thomas, CA
Domingo, Edward, CA	Jensen, Harold, MI	Ogden, Norman, CO	Worden, Paul, MI
Driscoll, Joy, CA	Jensen, Lauritz, WI	Olinghouse, Joyce, OK	Yoder, Thelda, AZ
Dunleavy, Catherine, CA	Jespersen, Donald, CT	Parker, Charles, WA	Zazueta, Andrew, CA
Elliott, Henry, CA	Jones, Byron, TX	Pate, Marilyn, CO	
Evans, Estelle, TX	Jones, Mildred, NV	Pederson, Barbara, UT	
Ewing, Ercil, CA	Kaufmann, Robert, CA	Perez, Mary, TX	
Farley, Allen, WV	Kearney, Frances, OR	Petersen, Leonard, WI	
Fastidio, Eleuteria, CA	Keefe, Nelda, HI	Pierce, Anna, CA	
Fielder, King , CA	Kolthoff, Robert, SD	Plane, John, CO	
Fitzgerald, Donald, WA	Kubat, Urban, OR	Proffer, Nadine, LA	

# 2010 Nominating Committee Report

In accordance with Section 11 of the bylaws for Woodmen of the World and/or Assured Life Association, a Nominating Committee was established in August 2009. The Nominating Committee members are: Betty Lamb, Chair, Larry Hughes, Susan Sawka, Jenna Myers, and Nicholas Ramey.

In the 2009 fall and winter issues of *The Pacific Woodman* the Nominating Committee announced it was accepting nominations for the three board positions up for election in 2010 and it published the criteria and qualifications for board nominees. References and resumes of qualifications were to be submit-

ted to the Committee no later than January 31, 2010.

The Nominating Committee received three applications for the three board positions up for election in 2010. After review and consideration, the three applicants were nominated by the committee by a majority vote. The Nominating Committee nominates the following three candidates for election as Director:

**Lance C. Foreman**  
*Littleton, Colorado*

**Education** — Mr. Foreman obtained a Bachelor of Science degree in Finance from Arizona State Uni-

versity, and an Associates Degree in Computer Information Systems from Arapahoe Community College. **Employment Experience** — Mr. Foreman has spent his career in a variety of positions requiring financial acumen, strategic planning and tactical decision-making. He has worked on the business side and information technology side to provide the tools, management and decision making to allow companies to grow and prosper. Mr. Foreman is currently employed by First Data Corporation as a Technical Operations Manager. Some of his positions with previous employers have included Senior Engineer, Programmer Analyst, and Information

## Member Preferred Whole Life

Now available with a \$5,000 face amount — a permanent Life Insurance Plan just for our members and their families and friends.

### Member Preferred Whole Life features:

- Issue Ages: 0-80
- Guaranteed Premiums & Cash Values
- Minimum Face Amount: \$5,000 (\$25,000 in Washington)
- Maximum Face Amount: \$50,000
- Fully Underwritten — Medical requirements for certain ages

### Optional Riders:

- Children's Term Insurance Rider
- Waiver of Premium Rider
- Accidental Death Benefit Rider
- Future Purchase Option Rider

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  
Call the Home Office at 800-777-9777 for an application and quote.  
Talk to Michaela at ext. 3823 about your insurance needs.

Only available directly from the home office. Not available through any agent. Not available in all states. Call the home office for availability in your state.



# 2010 Nominating Committee Report (c'td)

Management Consultant.

## **Professional and Community**

**Involvement** — Mr. Foreman has served on the Woodmen of the World and/or Assured Life Association Board of Directors from 2004 to present, and has served as Vice Chairman since 2008. Mr. Foreman has also served on several other boards including, Littleton Building Authority and Littleton Assisted Living Authority; Littleton Community Network; Littleton YMCA; Rocky Mountain Fox-Pro Users Group; Teton National Insurance Company; and Imperial General Life Insurance Company. Mr. Foreman has also served as Councilman for the City of Littleton and on the City of Littleton Planning Commission.

## **Paul D. Jorgensen**

*Eugene, Oregon*

**Education** — Mr. Jorgensen obtained a Bachelor of Arts degree from Pacific Lutheran University and a Masters of Education from Oregon State University. He received his Administrative Certificate, Standard Endorsement, and his Bridge License, Superintendent Certificate, from the University of Oregon.

**Employment Experience** — Mr. Jorgensen has over 34 years experience in public education. Over his career Mr. Jorgensen has served as Administrator on Special Assignment, Principal on Special Assignment, Principal, Assistant Principal, Business/Computer De-

partment Chairperson, and Business Teacher at various schools in Eugene, Oregon.

Mr. Jorgensen brings significant planning, administration and human resource skills as well as experience in assessment and conflict resolution skills drawn from his vast career as a public educator and administrator.

## **Professional and Community**

**Involvement** — Mr. Jorgensen has served on the Woodmen of the World and/or Assured Life Association Board of Directors from 2007 to present. Mr. Jorgensen has also served as a member of the Board of Directors of Bethel School District #52 from 1987 to present. During these years of service he has served three terms as Chairperson, three terms as Vice Chairperson, and has served on several district committees. He has also served as a member of the board and on several committees for the Oregon School Boards Association and SELCO Credit Union. Mr. Jorgensen served on the Board of Trustees for the Asian American Foundation of Oregon, and he has served on the church council and foundation board for Bethesda Lutheran Church. Other professional affiliations include the Association of Supervision and Curriculum Development, National Association of Elementary School Principals, and National Association of Secondary School Principals. Mr. Jorgensen has also devoted countless hours to many

other community organizations.

## **Rodney D. Kellenberger**

*Fresno, California*

**Education** — Mr. Kellenberger is a graduate of Fresno State University with a major in Business Administration and a minor in Accounting.

**Employment Experience** — For 35 years Mr. Kellenberger was employed with Spreckels Sugar Company. Mr. Kellenberger was responsible for all accounting functions for the company including accounts payable, accounts receivable, payroll, grower accounting, order processing, computer software, budgeting and financial analysis. While with Spreckels, Mr. Kellenberger had to adapt to many different accounting systems and programs, as well as five different corporations. Mr. Kellenberger also served as a Vietnamese Linguist in the US Army from 1969-1973.

## **Professional and Community**

**Involvement** — Mr. Kellenberger has served on the Woodmen of the World and/or Assured Life Board of Directors from 1998 to present, and has served as Chairman on the Audit Committee since 1998. Mr. Kellenberger has also served on the Boards of Spreckels Credit Union and Central Valley YMCA; is a current member of the Clovis-Fresno Y's Men's Club and has served as President and Vice President. He is currently Chairman of the YMCA Camp Sequoia General Store. 📍

# Growth ring matching gift program

The following organizations received funding through the generosity of our members and the Growth Ring Matching Gift program.

## 2009

RECIPIENT	DONATION
Evangel Home	\$100.00
Camp Hertko Hollo	\$100.00
Yosemite Fund	\$100.00
William Jessup University	\$100.00
Youth Pride	\$100.00
Nebraska Evangelical Lutheran High School	\$100.00
Grace Episcopal Church	\$100.00
Smile Train	\$100.00
Insight for Living	\$40.00
American Cancer Society	\$50.00
Paxton Ministries	\$100.00
Feed the Children	\$100.00
Community Food Bank	\$100.00
Memorial Sloan-Kettering Cancer Center	\$100.00
Lutheran Social Services - New Life Center	\$50.00
Paralyzed Veterans of America	\$100.00
Community Food Bank	\$100.00
St. Luke's	\$100.00
Multiple Myeloma Research Foundation	\$50.00
Hope Link	\$600.00
Heifer International	\$100.00
New Hope Baptist Church	\$100.00
Salvation Army	\$150.00
Himmelbjerget Danish Language Camp	\$100.00
Nebraska Childrens Home Society Foundation	\$100.00
Santa Barbara Rescue Mission	\$30.00

## 2010

Family Promise of East Bell County	\$550.00
Georgia Cancer Foundation	\$100.00
Heifer International	\$100.00
The Danish Lutheran Church	\$750.00
The Yosemite Fund	\$50.00
American Red Cross	\$200.00
Ride to Walk	\$1040.00
Hope Lutheran Church	\$100.00
Valley Teen Ranch	\$500.00
William Jessup University	\$100.00
Paxton Ministries	\$100.00
Robins Nest Childrens Home	\$50.00
Susan G Komen 3-day for the Cure	\$250.00

# My final wishes booklet

This guide is a personal record intended to assist you in designing your wishes regarding funeral arrangements. When complete it will provide your loved ones with the information needed to carry out your specific requests. Uncertainty is made worse at the time of crisis. Provide your loved ones with a list of who to contact for completing your funeral arrangement; a vital statistics record of necessary documents and location; and memorial guidelines and cemetery information to ease the burden of indecision. The My Final Wishes booklet is free to members upon request. To order call 1-800-777-9777 and press 3 for Customer Service. ☐



# New Beginnings senior scholarship

If you are a benefit member of Woodmen of the World/Assured Life Association, age 55 or older and are ready to add some fun and new experiences to your life, we may have a scholarship with your name on it! Have you ever thought about taking a class on Yoga, Photography, Dance or Ceramics? The “New Beginnings” scholar-

ship is for benefit members who want to learn a new skill or start a new hobby by taking a short-term course such as Creative Writing, Swimming, Computer Skills, Karate, Pottery, etc. (Note: Not available for exercise or recreation center membership fees) Scholarships are awarded in amounts up to \$100 each and are limited to

one award per person per calendar year. Contact the fraternal department for an application at (800) 777-9777, ext. 3773. Or download an application from our website at: [www.denverwoodmen.com](http://www.denverwoodmen.com), then click on the “Member Benefits” link in the left-hand column and then click on “New Beginnings Sr Scholarship” from the list. ☐

## Matching gifts program

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

DATE	CAMP/LODGE	RECIPIENT	DONATION
10/08/2009	Rocky Mountain Camp 999	Child Rescue Foundation Inc	\$1,000
10/14/2009	DBIA Vancouver B.C. Lodge 328	Surrey Food Bank	\$200
10/14/2009	DBIA Vancouver B.C. Lodge 328	Vancouver Food Bank	\$200
10/14/2009	DBIA Vancouver B.C. Lodge 328	The Danish Lutheran Church in Barnaby	\$200
10/14/2009	DBIA Vancouver B.C. Lodge 328	The Danish Lutheran Church in Surrey	\$200
10/14/2009	DBIA Vancouver B.C. Lodge 328	The Ladies Auxiliary at Dania Home in Burnaby	\$200
10/14/2009	DBIA Vancouver B.C. Lodge 328	Danish Canadian National Museum	\$100
10/14/2009	DBIA Vancouver B.C. Lodge 328	Surrey Vikings Soccer over 30	\$900
10/19/2009	DBIA Des Moines Lodge 15	The Danish Immigrant Museum	\$1,000
10/19/2009	DBIA Des Moines Lodge 15	Grand View University	\$1,000
10/19/2009	DBIA Sommerlyst Lodge 219	The Danish Immigrant Museum	\$400
10/19/2009	Oasis Camp 923	American Cancer Society	\$500
10/19/2009	Oasis Camp 923	Nathan Adelson Hospice	\$500
10/20/2009	DBIA Partridge Lodge 263	Love Lights-Pine County Health Care Auxiliary	\$200
10/20/2009	DBIA Santa Barbara Lodge 322	Elverhoj Museum	\$100
11/03/2009	DBIA Dwight Lodge 34	Dwight Grade School Recycling Program	\$364
11/03/2009	DBIA Godthaab Lodge 183	The Salvation Army	\$1,000
11/03/2009	DBIA Godthaab Lodge 183	Immaculate Heart of Mary Parish Food Pantry	\$1,000
11/03/2009	DBIA Luck Lodge 186	Loaves & Fishes Intersouth Food Pantry	\$400
11/09/2009	DBIA Detroit Lodge 227	Northville Rotary	\$500
11/09/2009	DBIA Detroit Lodge 227	Salvation Army	\$1,000
11/09/2009	DBIA Detroit Lodge 227	St. Vincent De Paul	\$500
11/12/2009	Rocky Mountain Camp 999	Neighborhood Action Group	\$1,000
11/23/2009	DBIA Haabet Lodge 32	Mix District Fire Department	\$400
11/23/2009	DBIA Junction City Lodge 268	Junction City Local Aid	\$200
11/23/2009	DBIA Junction City Lodge 268	Meals on Wheels	\$200
11/24/2009	DBIA Ferndale Lodge 95	Our Savior's Lutheran Church	\$200
11/30/2009	Sierra Camp 961	Pregnancy Care Center	\$850
12/14/2009	DBIA Los Angeles Lodge 126	Salvation Army	\$400
12/14/2009	DBIA Los Angeles Lodge 126	Danish immigrant Museum	\$200
12/14/2009	DBIA Los Angeles Lodge 126	Elverhoj Museum	\$100
12/15/2009	Puget Sound Timber Camp 937	St. Stephen Housing Assoc.	\$500
12/15/2009	Puget Sound Timber Camp 937	American Legion Post 92	\$500
12/21/2009	DBIA Albert Lea Lodge 75	Danish immigrant Museum	\$400
12/21/2009	DBIA Albert Lea Lodge 75	Albert Lea Salvation Army	\$50
12/21/2009	DBIA Centennial Lodge 348	Danish immigrant Museum	\$200
12/21/2009	DBIA Centennial Lodge 348	Danish American Archive & Library	\$200
12/21/2009	DBIA Centennial Lodge 348	Eugene Mission	\$200

## 2009 Financial Summary (c'td)

<b>Society Fraternal Spending</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
<b>Camp/Lodge Matching Gifts</b>	\$ 20,700	\$ 21,986	\$ 11,675
<b>Scholarship Awards</b>	68,500	56,500	51,500
<b>Summer Camp Grant Awards</b>	3,400	2,975	2,000
<b>New Beginnings Senior Scholarship Award</b>	249	460	438
<b>Growth Ring Matching Gifts</b>	1,410	1,075	1,075
<b>Total</b>	\$ 94,259	\$ 82,996	\$ 66,688

The Society continues to show its commitment to its greatest assets; its membership. In 2009, our Society, together with its camps/lodges had a significant impact on lives

and other organizations throughout the country through our combined fraternal contributions of \$195,013, and 3,747 hours of volunteer activities.

We look for continued growth in 2010.

Fraternally,  
Gary R. Wheeler  
President

## Join Hands Day 2010 May Baskets for the Manor on Marston Lake



Visiting the elderly is very important to their mental and physical well-being. Many seniors do not have families around to visit them often and find themselves alone more now than when they were younger. The Society's suggested national Join Hands Day service campaign of May Baskets for the Elderly served to fill this void, if just for a short part of the day.

Rocky Mountain Camp 999 (RMC 999) went to work planning its Join Hands Day event, partnering with Highlands Ranch Brownie Troop 1581 and Girl Scout Troop 2670. Members from Woodmen Denver Camp 1 also helped with the project. RMC 999 purchased the baskets as well as the contents and supplies to decorate them. The girls were in charge of decorating the baskets

and also provided a short program for the seniors on Join Hands Day before distributing the baskets to each of the residents of the Manor on Marston Lake, an assisted living community. The joy of having a visit, especially from kids, was evident in the smiles and hand-shakes of the residents. That was reward enough for the efforts of all involved. Job well done RMC 999! ☺

# Danish Brotherhood Lodge 29 in Seattle, Washington Participates in National Fall Food Drive



When the Society cancelled its national member event in San Diego, California and replaced it with the National Member Fall Food Drive, last year the Danish Brotherhood Lodge in Seattle, Washington embraced the opportunity to help HopeLink of Redmond, Washington.

Since 1971, Hopelink has served homeless and low income families, children, seniors and people with disabilities. Its mission is to promote self-sufficiency for all members of the community and help people make lasting changes

to their lives. Through the Lodge-sponsored food drive, members of Seattle Lodge 29 collected 410 pounds food for HopeLink of Redmond. In addition, the lodge promoted the Society's growth ring matching gift program in its newsletter and benefit members donated \$300 to Hopelink, which was matched by Woodmen of the World/Assured Life Association for a total charitable contribution of \$600.

Lexie Sorensen and Frank Poulsen delivered the food and donations.

Other Camps/Lodge participating in the National Fall Food Drive either with food collection or donations or both included:

DBIA Lodge 95 in Ferndale, CA; DBIA Lodge 322 in Santa Barbara, CA; Ambassador's Camp 890 in San Francisco, CA; Sierra Camp 961 in Fresno, CA; Fort Sutter Camp 974 in Sacramento, CA; Denver Camp 1 in Denver, CO; Smith's Fork Camp 777 in Crawford, CO; Rocky Mountain Camp 999 in Greenwood Village, CO; DBIA Lodge 219 in Clear Lake,



IA; Boise Camp 150 in Boise, ID; DBIA Lodge 34 in Dwight, IL; DBIA Lodge 35 in Chicago, IL; DBIA Lodge 70 in Greenville, MI; DBIA Lodge 1 in Omaha, NE; DBIA Lodge 16 in Minden, NE; Oasis Camp 923 in Las Vegas, NV; DBIA Lodge 183 in Troy, NY; DBIA Lodge 325 in Long Island, NY; AW Camp 21 in Dayton, OH; Rose City Camp 77 in Portland, OR; DBIA Lodge 348 in Eugene, OR; DBIA Lodge 342 in Bucks County, PA; AW Banner Camp 90 in Dallas, TX; and DBIA Lodge 186 in Luck, WI.

A total of 4,569 lbs of food was collected and provided to local food banks, pantries or programs. In addition, \$8,700 in monetary donations was made. According to Feeding America, for every \$1 donated to that organization helps provide 9 lbs of food and grocery products to men, women and children facing hunger in this country. Using this as a guideline, our camps/lodges provided an additional 78,300 lbs of food to the needy last year through their monetary donations, for a total of 82,869 lbs of food. Thank you all for your efforts and helping to make this national member event a huge success. ©

# The Growth Ring Matching Gifts Program

## *An Individual Benefit Member Matching Gifts Program*

### REQUEST FOR MATCHING GIFTS

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

#### DONOR INFORMATION

First & Last Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Certificate Number: \_\_\_\_\_

#### MATCHING GIFT INFORMATION

Date of Gift Request: \_\_\_\_\_  
(month/day/year)  
 Amount of my gift: \_\_\_\_\_  
(\$000.00)  
 Amount of my matching gift up to \$250.00: \_\_\_\_\_  
 Charity or Organization: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_

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 I 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. My check is made payable to the recipient (charity or organization) on this request form.

Signature of Donor: \_\_\_\_\_

NOTE: If requesting matching gifts for more than one charity or organization, please submit a separate form for each one.

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

# Finish Line Member Annuity FLEXIBLE PREMIUM DEFERRED ANNUITY

Instead of watching the dollars you've saved for your retirement diminish, watch your funds grow with the Finish Line Annuity.

## Features:

- Fixed interest rate and flexible premium payments.
- Interest accumulations are tax deferred—you pay no income taxes on the interest earnings until you start receiving payouts.
- Available for an initial premium of \$500, plus the \$12 annual dues. Larger initial premiums or annuity fund values earn higher interest; all guaranteed for the first year. After the first year, the rate is guaranteed to never drop below 2.50%.
- Surrender charges apply for early surrender—10% surrender-free withdrawals available after the first certificate year.

## Current Interest Crediting Rates

- 5.00% for annuity fund values of \$20,000 or more—guaranteed for the 1st year.
- 4.50% for annuity fund values of \$5,000 to \$19,999—guaranteed for the 1st year.
- 4.00% for annuity fund values of \$500 to \$4,999—guaranteed for the 1st year.

WOODMEN  
OF THE WORLD



ASSURED LIFE  
ASSOCIATION

**Call today for details!**

**Ask about the Extended Care Surrender Charge Waiver provision!**

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

**8000 E Maplewood Ave., Ste 105 | Greenwood Village, CO 80111**

**(800) 777-9777, Ext. 3823 or 3773**

Not available in all states and is not available through any agent. The Extended Care Surrender Charge Waiver not available in all states.



NON-PROFIT ORG.  
U.S. POSTAGE  
**PAID**  
DENVER, CO.  
PERMIT NO. 176

**Woodmen of the World and/or  
Assured Life Association**  
8000 East Maplewood Ave., Suite 105  
Greenwood Village, CO 80111