

the pacific woodman

2010 | WINTER ISSUE | VOLUME 118 | NO. 4

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

*Merry Christmas
and Happy New Year
from your team at
Woodmen of the World and/
or Assured Life Association.*

*May your expectations for
the Holiday season come true.*



Operation Santa's Elves

Operation Santa's Elves is a national campaign sponsored by Woodmen of the World and/or Assured Life Association to help bring the joy of Christmas and Santa to the lives of needy children right in our own neighborhoods. These economic times have created more need among families unable to provide their children with Christmas gifts than ever before; enter, **Operation Santa's Elves!**

The Committee of Fraternal Affairs and Woodmen/Assured Life invite you to participate in **Operation Santa's Elves** by seeking out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas. Regardless of the program or its name, we want to count it towards **Operation Santa's Elves**.

For many members and camps/lodges, these are projects that we do every

year. However, when we compile them into a nationwide report, the impact that we make as a Society can be shared by all of us. It really is true; **every little bit helps**. So, help us with Operation Santa's Elves and let's see what we can accomplish together again this year. 📷



Reporting Operation Santa's Elves Projects

Whatever you do, **Report The Results of Your Event or Activity!** Even on an individual member basis. We want to hear about it. Let's share how we got involved! You can even share by posting a comment to our Blog. We have two ways you can report:

Paper Report — available on our website and blog, or you can contact the home office for a reporting form.

You can also report online from our website. Go to www.denverwoodmen.com and click on the quick link on the right side of our home page. 📷



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

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

Junction City, Oregon Danish Cemetery Receives Historical Designation

The Danish Cemetery of Junction City, Oregon was named an Oregon State Historic Cemetery this past spring, as reported by DBIA Junction City Lodge 268 President, Flemming Pedersen.

In order to be considered a historic cemetery under state law, the cemetery must have at least one burial of a person who died before February 14, 1909 and be listed with the Oregon Commission on Historic Cemeteries.

Cheryl Gribskov, whose great-grandparents are buried in the cemetery, began working to have the cemetery named a historical site in 2006, according to an article in the Daily Journal of Commerce. Ms. Gribskov worked with a committee of other Danish Brotherhood Lodge members to make the designation a reality. The designation was finally realized by local DBIA members and Junction City citizens on October 31, 2010 with an unveiling and dedication of a monument at the cemetery site. ☐



Flemming Pedersen, DBIA Lodge 268 President, bidding welcome and thanking donors.



Gerald Rasmussen and Einar Skovbo do the unveiling.



Pastor Gillory of Faith Lutheran Church performs the dedication.



From left: Flemming Pedersen, Einar Skovbo, Cheryl Gribskov, Gerald Rasmussen and John Reerslev.

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.



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

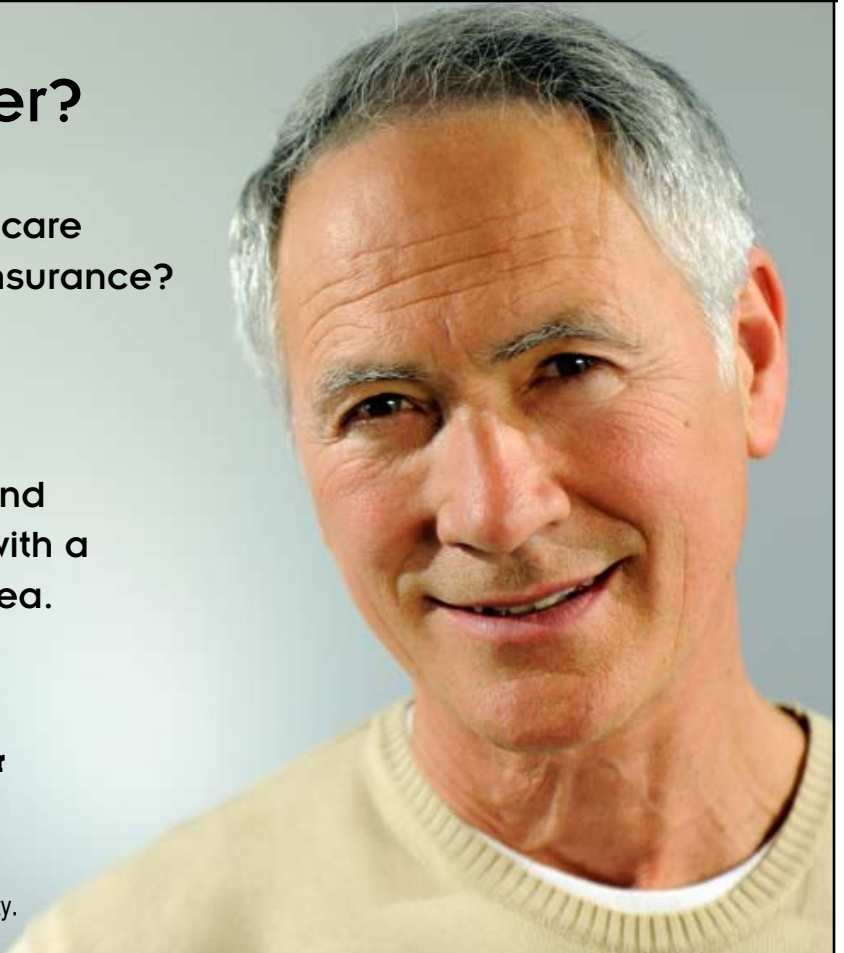


ASSURED LIFE
ASSOCIATION

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.





Get Involved!

We are currently promoting Operation Santa's Elves (OSE). And we want our members to get involved.

While everyone may have slightly different reasons for volunteering, one of the most common reasons people become volunteers is to meet people in their community. Perhaps you have just relocated to a new community, recently retired, are between jobs, or just want to meet new people. Volunteering is the perfect opportunity to expand your horizons, help others and help

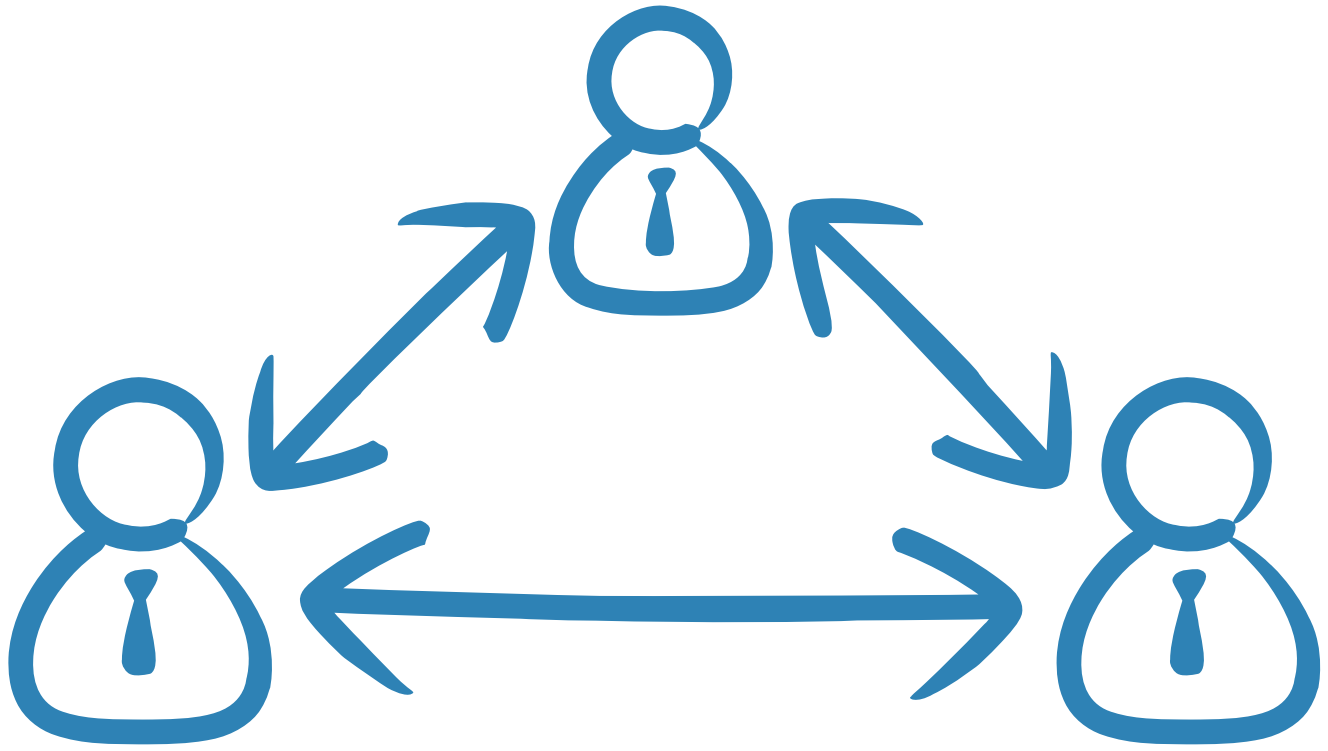
yourself. Help Woodmen of the World and/or Assured Life Association with Operation Santa's Elves.

Don't know where to start? Simply follow the steps detailed in this article and you'll be on your way to successful and rewarding service. These steps will help select volunteer opportunities any time of the year.

Start by making a list or writing down your own goals and objectives. Why do you want to volunteer? What skills do you want to use, or learn? Do you want to help

seniors, children or animals? Start to think about what would be fun and rewarding or meaningful to you and write it down-use some of the guidelines below to help guide you in creating your criteria list.

- Research the causes or issues important to you.
 - Consider the skills you have to offer: many organizations have needs for volunteers with special skills such as computer experience, ability to use certain tools, etc.
- (Continued on page 6)*



Get Involved! (continued)

- Consider things you'd like to learn more about.
- Combine your goals: pick a volunteer opportunity that helps you achieve your other life goals — if you're trying to lose a few pounds, you might choose an opportunity that allows you to be active.
- Don't over-commit yourself: be honest with yourself and others about how much time you can and are willing to commit to a volunteer project.
- Consider volunteering as a family.

- Virtually volunteer: there are many volunteer opportunities that you can contribute to online. For more information, visit www.volunteermatch.org.

Match your list of objectives to opportunities in your area. We have partnered with VolunteerMatch to help members find local volunteer opportunities in their communities. You will find the link to VolunteerMatch on our website on the following page: www.denverwoodmen.com/volunteerism/getinvolved.asp.

Simply enter your ZIP code, select a

category from the available opportunities that match your interests and click SEARCH.

If you are looking for a project to support Operation Santa's Elves, try Operation SantaSearch from our OSE page at www.denverwoodmen.com/volunteerism/ose.asp.

Finally, Share Your Experience! Send Woodmen of the World and/or Assured Life Association a report of your volunteer experience. Your story may touch someone else in a very meaningful way. You can use our Fraternal Activity Report for sharing your experience with us. 📄

Member Benefit Focus

Seniors' Investigative Team

Help Is Just A Phone Call Away...And It's Free!

As many of you know, the health, financial and social needs of seniors are more complex and diverse than those of any other age group. That's why we've assembled a Seniors' Investigative Team, a member benefit being offered to you free of charge.

The Seniors' Investigative Team provides accurate and reliable information and resources for senior members and their families. If you or a family member need help finding answers to questions related to a senior family member's needs or various senior services, just pick up the phone and call the Seniors' Investigative Team. If we don't have the answer, we'll find it for you...and we'll do it for free!

Meet Your Seniors' Investigative Team

Jerry Christensen & Michaela Franklin

Both Jerry and Michaela have earned the designation of Certified Senior Advisor* (CSA)® by completing comprehensive coursework designed to help participants meet the changing needs of the growing senior population. In addition, Jerry and Michaela participate in ongoing continuing education that emphasizes ethical business practices and volunteer services specific to seniors. They're looking forward to helping you with any questions or concerns you may have regarding seniors or senior services/resources.

Seniors' Investigative Team

866-559-2395

(Did we mention it's FREE?)

Monday – Thursday • 7:30AM to 4:30PM (Mountain Time)

* Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. Know what those licenses, credentials, and education signify. The CSA designation alone does not imply expertise in financial, health or social matters. For details, go to www.csa.us.

If you like to surf the web yourself, Woodmen/ Assured Life has added "RE: Seniors" to its website. This webpage is designed to bring resources and information important to seniors together in one place. Woodmen/Assured Life hopes to build on this site and provide helpful tools to its senior members and their families.



Woodmen of the World and/or Assured Life Association is proud to sponsor
the 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. Savings typically range from 20 – 40% off the dentist's usual fee.



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 for more information on the Advantage Benefits Card.

To Enroll — Visit the ABC Card website, 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.



Fabulous 50-year members

Monte J Sanburg	Smith's Fork Camp 777	Crawford, CO
Gaylord Bunton	Magnolia Camp 92	Riverside, CA
Joan I Nathaniel	Rocky Mountain Camp 999	Greenwood Village, CO
Mark W Ford	Aileen Harper Camp 906	Santa Ana, CA
Theodore & Ann Nicholson	Aileen Harper Camp 906	Santa Ana, CA
Madeline L Ford	Aileen Harper Camp 906	Santa Ana, CA
James E Nicholson	Aileen Harper Camp 906	Santa Ana, CA
Albert P Ford	Aileen Harper Camp 906	Santa Ana, CA
Andrea L Mcinnes	Beachwood Camp 917	Corona, CA
Jane A Landel	Sierra Camp 961	Fresno, CA
Linda L Henderson	Denver Camp 1	Littleton, CO
Sherri J Stuska	Denver Camp 1	Littleton, CO
Karen E Hawney	Puget Sound Timber Camp 937	Camano Island, WA
David V Padula	DBIA Lodge 46 - Thor Lodge	Colonia, NJ
John M Hansen	DBIA Lodge 626 - CA-NV District	Big Bear City, CA
Erik L Moller	DBIA Lodge 126 - Dannevang Lodge	West Toluca Lake, CA
Leo W Mathiasen	DBIA Lodge 299 - Solvang Lodge	Santa Ynez, CA
John M Jensen	DBIA Lodge 242 - Erie Lodge	Erie, PA
David L Pedersen	DBIA Lodge 624 GCEL District	Loudonville, NY
Tony Bell	DBIA Lodge 626 CA-NV District	Big Bear City, CA
Ronald E Burkall	DBIA Lodge 629 MI-OH District	Detroit, MI

Sensational 60-year members

Gale E Conger	Smith's Fork Camp 777	Crawford, CO
Helen F Samuelson	Boise Camp 150	Emmett, ID
Eunice L Carter	Magnolia Camp 92	Riverside, CA
James Crayton	Magnolia Camp 92	Riverside, CA
John A Tarantino	Magnolia Camp 92	Riverside, CA
Norman W Hopp	Magnolia Camp 92	Riverside, CA
John Tierney	Puget Sound Timber Camp 937	Camano Island, WA
Clayton G Rasmussen	DBIA Lodge 70 - Greenville Lodge	Sidney, MI

Super 75-year members

Alice A Wilson	Magnolia Camp 92	Riverside, CA
Willard A Townsend	Rocky Mountain Camp 999	Greenwood Village, CO

Growth ring matching gift program

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

RECIPIENT	DONATION
The Salvation Army	\$100.00
Lutheran Social Services, New Life Center L. I.	\$100.00
American Lung Association in New York	\$50.00
Hopelink	\$300.00
Home At Last Sanctuary	\$400.00
Camp Hertko Hollow	\$100.00



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, CA | Edmunds, Patricia, CA | Mathias, Raymond, CA |
| Avellar, George, WA | Fogg, Kenneth, WY | Mildon, Helen, UT |
| Bagwell, Pauline, OR | Foos, Elizabeth, CO | Moman, Zeita, CA |
| Bogh, Don, OR | Gerhart, Irene, WY | Mouritsen, Thorvald, TX |
| Byrd, Theogual, CA | Gipson, Calvin, CA | Parker, Dorothy, CA |
| Carter, Scott, CA | Hamilton, Dorothy, MT | Petersen, Walter, LA |
| Chapman, Lillie, AL | Haugen, Lillian, MT | Porter, Thomas, WV |
| Cook, Charles, MT | Jackson, Richard, MO | Savage, Frank, NV |
| Costello, Michael, HI | Jensen, Arnold, IL | Stanfill, Fred, GA |
| Craig, Carolyn, NV | Keefe, Nelda, HI | Stewart, Ernest, KY |
| Dahl, Ione, WA | Kendall, Ralph, UT | |
| Dillon, Oliver, MS | Lauritsen, Carl R, CA | |



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.



Call today for details!

Ask about the Extended Care Surrender Charge Waiver provision!

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

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