

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

President's Report

Dear Member,

Woodmen of the World and/or Assured Life Association experienced one of the best years in 2010 despite the continued economic environment of the past two years. Highlights include:

- Surplus reached \$11,759,162, the highest level in our 120 year history
- Membership reached 42,634, also the highest level in our 120 year history
- Third consecutive year with gains from operations in excess of \$1,000,000, another historic milestone

Below please find a recap of the financial information as of December 31, 2010, 2009, 2008 and 2005 as filed in our Annual Statements:

	2010	2009	2008	2005
Assets	56,483,875	55,044,296	58,356,108	57,952,653
Liabilities	44,724,713	45,510,604	47,713,129	50,720,376
Surplus	11,759,162	9,533,692	10,642,979	7,232,277
Net Gain (Loss) from Operations	1,096,312	1,043,969	1,115,101	990,920
Capital Gains (Losses)	(266,797)	(243,098)	7,967	(251,922)
Net Income (Loss)	758,385	732,301	1,046,342	663,648
Surplus Ratio (Surplus/ Assets)	20.82	17.32	18.24	12.48
Number of Certificates in Force	42,634	30,614	20,777	14,526

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(Continued from cover)

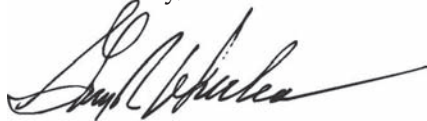
Even though we have had three consecutive strong years, we were not completely immune from the stresses in the markets. However, we have been able to keep our investment losses to a minimum due to our conservative investment philosophy.

The Society continues to show its commitment to its greatest assets; its membership. In 2010, our Society had a significant impact on lives and other organizations throughout the country through our fraternal contributions:

Scholarship Awards	\$ 55,000
Growth Ring Matching Gifts	9,623
Summer Camp Grant Awards	3,925
New Beginnings Senior Scholarship Award	250
	<hr/>
	\$ 68,798

We thank you, our members, for giving us the opportunity to serve you and your needs. We look forward to another year of solid financial growth.

Fraternally,



Gary R. Wheeler
President

MEDICARE SUPPLEMENT INSURANCE

Are you 65 or older?

Are you interested in supplementing your Medicare benefits with additional insurance?

Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare. The society currently offers 7 different Medicare Supplement plans, depending upon the state in which you live, all with slightly different benefits and premiums. Premiums are dependent upon where you live. This insurance product is offered only through an agent.

If so...

Call the Home Office for Availability
(800) 777-9777 – Talk to Michaela at Ext. 3823
and she'll put you in contact with a Representative

2 Only Available from an Appointed Agent. Not Available in all States.



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

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

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

Paul D. Jorgensen
4284 Avalon
Eugene, OR 97402

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

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

Email Board Members at:
board@denverwoodmen.com

OFFICERS

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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

Board of Director Election Results

2010 brought the first general benefit member election of the Board of Directors in the history of our Society. Board positions number one, two and three were up for election in accordance with the bylaws. These board positions were held by Rodney D. Kellenberger, Lance C. Foreman and Paul D. Jorgensen, respectively.

The first step in the election process was to seat a Nominating Committee consisting of five benefit members. A notice seeking benefit members interested in serving on the committee was published in the summer 2009 edition of *The Pacific Woodman* magazine. A total of six benefit members volunteered to serve on the committee. From the six volunteers, five benefit members were selected at random by the Board of Directors at its regular meeting on August 22, 2009. The Nominating Committee consisted of:

1. **Larry Hughes of Norwalk, IA**
2. **Betty Lamb of Fresno, CA**
3. **Jenna Meyers of Latham, NY**
4. **Nicholas Ramey of Denver, CO**
5. **Susan Sawka of Highlands, CA**

The Nominating Committee published its official notice requesting Board nominations in the fall 2009 edition of *The Pacific Woodman* magazine in accordance with the bylaws. The notice was published again in the winter 2009 edition of *The Pacific Woodman* magazine.

The Nominating Committee received three applications for the three board positions up for election. After review and consideration, the three applicants were nominated by the committee by a majority vote. The committee's report was included in the spring 2010 edition of *The Pacific Woodman* magazine. The nominees were as follows:

1. **Lance Foreman of Littleton, CO**
2. **Paul Jorgensen of Eugene, OR**
3. **Rod Kellenberger of Fresno, CA**

The election was held from November 1 to December 15, 2010, by referendum. The Society bylaws do not provide for a unanimous ballot being cast by the Society Secretary in the case of the number of qualified board nominees being the same as board positions up for election. Therefore, in accordance with the bylaws ballots were mailed to every benefit member of record at the time of the election.

The ballots were tabulated by the independent certified public accounting firm, JDS Professional Group of Greenwood Village, CO. A total of 4,201 ballots were received. All three nominees were elected to the Board of Directors as a result of the vote. Installation of the newly elected Directors took place Saturday, March 19, 2011, at the Board of Directors' first regular meeting following the election. 📷

My Final Wishes Booklet

This guide is a personal record intended to assist you in documenting your wishes regarding funeral arrangements. When completed 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 to file all necessary documents, 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.

You will also find an online ordering form on our website at: www.denverwoodmen.com. Click on the arrow to right of the "Fraternal Benefits" link on our homepage and select "My Final Wishes Bklt" from the list. Just complete the order form and your free booklet will be mailed to you.





Young Estate Starter

Single Premium Increasing Convertible Term Life Insurance to Age 25

Young Estate Starter Features:
(one unit of coverage demonstrated below)

- \$395 single premium to age 25; plus \$12 dues
- Issue Ages 0-18
- Starts with \$10,000 of term life insurance coverage to age 18
- Increases to \$25,000 of term insurance coverage from age 18 to 25
- 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 time of conversion
- Purchase up to 3 units of coverage.

Call the Home Office for an Application (800) 777-9777
Talk to Michaela at Ext. 3823

Only Available directly from the Home Office. Not Available in all States.

Fabulous 50 Year Members

Karen A Kessler	Miramar Camp 54	San Diego, CA
Michael E Damaso	Rocky Mountain Camp 999	Greenwood Village, CO
Janet A Warren	Rocky Mountain Camp 999	Greenwood Village, CO
Patricia C Nelson	Rocky Mountain Camp 999	Greenwood Village, CO
Jerry W Miller	Rocky Mountain Camp 999	Greenwood Village, CO
Valerie S Jones	Magnolia Camp 92	Riverside, CA
Virginia R Jack	Magnolia Camp 92	Riverside, CA
Nancy D Bruyneel	Magnolia Camp 92	Riverside, CA
Michelle K Holmes	Magnolia Camp 92	Riverside, CA
Laurant A Jones	Magnolia Camp 92	Riverside, CA
Neil B Jones	Magnolia Camp 92	Riverside, CA
Monica Hamilton	Magnolia Camp 92	Riverside, CA
Anna R Wade	Rose City Camp 77	Portland, OR
Arthur R Kendall	Rocky Mountain Camp 999	Greenwood Village, CO
Lynne A Lowery	Rocky Mountain Camp 999	Greenwood Village, CO
Reah K Lansberry	Rocky Mountain Camp 999	Greenwood Village, CO
Bonnie M Wise	Aileen Harper Camp 906	Orange, CA
Evelyn S Jones	Aileen Harper Camp 906	Orange, CA
Rita L Pharis	Aileen Harper Camp 906	Orange, CA
Lillian M Moyer	Aileen Harper Camp 906	Orange, CA
Kerry C Jones	Aileen Harper Camp 906	Orange, CA
David Mark Rankin	Aileen Harper Camp 906	Orange, CA
Diane Rasmussen	Aileen Harper Camp 906	Orange, CA
Janice E Eggleton	Aileen Harper Camp 906	Orange, CA
Jackie L Jones	Aileen Harper Camp 906	Orange, CA
Joy L Wade	Aileen Harper Camp 906	Orange, CA
Elizabeth A Bland	Beachwood Camp 917	Corona, CA
Linda L Ford	Puget Sound Timber Camp 937	Camano Island, WA
Janus Z Thomsen	DBIA Lodge 001 - Omaha Lodge	Omaha, NE
Michael D Boylan	DBIA Lodge 627 - Heartland District	Des Moines, IA
Jill M Sculley	DBIA Lodge 016 - Minden Lodge	Minden, NE
Catherine H Breen	DBIA Lodge 016 - Minden Lodge	Minden, NE
Vernon G Goodwin	DBIA Lodge 034 - Dwight Lodge	Dwight, IL
Francis D Sweet	DBIA Lodge 095 - Gimle Lodge	Ferndale, CA
Steven C Johnson	DBIA Lodge 283 - Polarstzernen Lodge	Dagmar, MT
Joel J Petersen	DBIA Lodge 283 - Polarstzernen Lodge	Dagmar, MT
Jerald Petersen	DBIA Lodge 283 - Polarstzernen Lodge	Dagmar, MT
Peter S Giegerich	DBIA Lodge 624 - GCEL District	Loudonville, NY
Orla Christiansen	DBIA Lodge 624 - GCEL District	Loudonville, NY
Cheryl Eastlund	DBIA Lodge 624 - GCEL District	Loudonville, NY
Lou G Jacobson	DBIA Lodge 626 - CA-NV District	Big Bear City, CA
Kennet Mortensen	DBIA Lodge 627 - Heartland District	Des Moines, IA
Wayne A Porter	DBIA Lodge 628 - Nebraska District	Omaha, NE
Pamela K Warner	DBIA Lodge 628 - Nebraska District	Omaha, NE
Virginia Holter	DBIA Lodge 628 - Nebraska District	Omaha, NE

WOODMEN
OF THE WORLD



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ASSOCIATION

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

Sensational 60 Year Members

Doris J Anderson	Miramar Camp 54	San Diego, CA
Fred R Bahrt	Golden Gate Camp 64	Morgan Hill, CA
M L Gilmore	Magnolia Camp 92	Riverside, CA
Dorothy J Harris	Magnolia Camp 92	Riverside, CA
John A Fessler	Magnolia Camp 92	Riverside, CA
Johnnie L Chapman	Magnolia Camp 92	Riverside, CA
Lavada F Sadler	Magnolia Camp 92	Riverside, CA
Charles L Cannon	Rocky Mountain Camp 999	Greenwood Village, CO
Linda Marie Satterfield	Rocky Mountain Camp 999	Greenwood Village, CO
Todd E Vega	Rocky Mountain Camp 999	Greenwood Village, CO
Jerold R Luis	Rocky Mountain Camp 999	Greenwood Village, CO
Edward M Bianchi	Sierra Camp 961	Fresno, CA
Douglas W Wellman	Puget Sound Timber Camp 937	Camano Island, WA
Frank M Jensen	DBIA Lodge 084 - Lincoln Lodge	Lincoln, NE
Hans Gronborg	DBIA Lodge 242 - Erie Lodge	Erie, PA
Niels L Miller	DBIA Lodge 625 - Pacific Northwest District	Eugene, OR

Super 75 Year Members

Charles Stamps	Magnolia Camp 92	Riverside, CA
Lillian Johnson	Magnolia Camp 92	Riverside, CA
Theopia Jackson	Magnolia Camp 92	Riverside, CA
Emma Mccord	Magnolia Camp 92	Riverside, CA
Lillian J Sussman	Pendleton Camp 41	Pendleton, OR
Harry Olsen	DBIA Lodge 283 - Polarstzernen Lodge	Dagmar, MT

Capitol Camp 922 in Sacramento, California Donates to Charities in its Community



Paul Lazio accepts the donation on behalf of Foundation Aiding the Elderly (FATE) from Consul Commander, Sandra Finnecy.



Kris Corn accepts the donation on behalf of Ride to Walk from Consul Commander, Sandra Finnecy.

Camp 922 also donated to Plates, a Café run by graduates of the St. John's Woman's Shelter learning new skills.

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. (NOTE: Not Available in Montana)



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.

How 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.

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. Not Available in Montana.

2010 GROWTH RING MATCHING GIFT DONATIONS

Last year, the following organizations received funding through the generosity of our members and the Growth Ring Matching Gift program. The impact we are having through this program is growing and we expect donations to increase this year!

RECIPIENT	TOTAL DONATION	RECIPIENT	TOTAL DONATION
Alpha Kappa Psi Foundation	\$30	Indiana University Foundation	\$100
American Cancer Society	\$740	Lutheran Social Services, New Life Center- L.I.	\$100
American Lung Association in New York	\$50	National Foundation of the Blind of Colorado	\$40
American Red Cross	\$200	National Military Family Association	\$500
Annapolis Summer Garden Theater	\$50	New Hope Baptist Church	\$500
Arthritis Foundation	\$50	Northwest Danish Foundation	\$3,000
Avon Walk for Breast Cancer	\$50	Our Saviors Lutheran Church	\$200
Backpacks for Kids/Food for People	\$370	Paxton Ministries	\$200
Bethania Preschool and After School	\$500	Pleasant Hill Presbyterian Church	\$100
Bryan, Texas Independent School District	\$250	Pregnancy Care Center	\$500
Camp Hertko Hollow	\$100	Ride to Walk	\$1,040
Child Rescue Foundation	\$50	Robins Nest Childrens Home	\$50
Christ Church	\$1,000	Santa Barbara Rescue Mission	\$50
Chrohn's & Colitis Foundation of America	\$50	Smile Train	\$250
Colorado Coalition for the Homeless	\$50	Southern Poverty Law Center	\$40
Congregation Beth Shalom	\$500	Susan G. Komen 3-Day for the Cure	\$1,700
Detroit Catholic Central High School	\$250	The Columbus Foundation	\$100
Dumb Friends League	\$500	The Danish Immigrant Musuem	\$200
Elverhoj Museum	\$100	The Danish Lutheran Church	\$750
Family Promise of East Bell County	\$550	The Denver Hospice	\$200
Food Bank of the Rockies	\$250	The Salvation Army	\$550
Georgia Cancer Foundation	\$100	The Yosemite Fund	\$50
Good Shepherd Food Bank	\$60	Transition House	\$100
Greene Family Camp	\$250	Valley Teen Ranch	\$500
Heifer International	\$345	Washington University	\$100
Home at Last Sanctuary	\$400	Washington University Campus YMCA	\$100
Hope Lutheran Church	\$100	Weld Food Bank	\$250
Hopelink	\$300	William Jessup University	\$100
Humane Society Of N.E. Georgia	\$180		
Image Programs, Inc.	\$500		
		TOTAL DONATED	\$19,295

(Continued on page 8)

2010 GROWTH RING MATCHING GIFT DONATIONS (ct'd)

Here is the roll-call of members that took advantage of the Growth Ring Matching Gift Program last year to reach out to their favorite charitable organizations:

Jean Asher	OH Cardinal Lodge 1004	Birthe Larson	CA DBIA Barbara Lodge 322
Leonard Bierman	CO Rocky Mountain Camp 999	Lisa Lehnus	CO Rocky Mountain Camp 999
Risa Bierman	CO Rocky Mountain Camp 999	John Mayer	OH Cardinal Lodge 1004
Elizabeth Boswell	CO Rocky Mountain Camp 999	Diane Muller	CO Rocky Mountain Camp 999
Jerry Boswell	CO Rocky Mountain Camp 999	Marianne Nichols	TX Mockingbird Lodge 1007
Karen Bruun	WA DBIA Seattle Lodge 29	Carl Owens	CA Capitol Camp 922
Jerry Christensen	CO Rocky Mountain Camp 999	Arlen Pedersen	CA DBIA District 626
Lise Christiansson	CA DBIA Barbara Lodge 322	William Petersen	CA DBIA Solvang Lodge 299
Janet Cook	OH Cardinal Lodge 1004	Martha Ralls	NE Cornhusker Lodge 986
Ruth Dally	OR DBIA Portland Lodge 167	Kristine Roley	OR DBIA Portland Lodge 167
Barry Edmonds	CT DBIA Haabet Lodge 32	Donald Sanborn	CA DBIA Gimle Lodge 95
Winnie Edmonds	CT DBIA Haabet Lodge 32	Betty Seale	CA DBIA Dannevang Lodge 126
Patricia Falk	GA Brown Thrasher Lodge 1000	Flemming Sorensen	WA DBIA Seattle Lodge 29
Sandra Finnecy	CA Capitol Camp 922	Peder T Sorensen	WA DBIA Seattle Lodge 29
David Francis	CA Capitol Camp 922	Anker Sorensen	WA DBIA Seattle Lodge 29
James Frost	PA Mountain Laurel Lodge 988	Lorana Sweet	CA DBIA Gimle Lodge 95
Jorn Hansen	PA DBIA Erie Lodge 242	Francis Sweet	CA DBIA Gimle Lodge 95
Thomas Jensen	MI DBIA Detroit Lodge 227	Lois Toftemark	OR DBIA Centennial Lodge 348
Lynn Johnson	NY DBIA Long Island Lodge 325	Tanya Unrein	CO Rocky Mountain Camp 999
Victor Jones	CA Capitol Camp 922	Leona & Carroll Van Hove	IA Liberty Lodge 991
Paul Jorgensen	OR DBIA Centennial Lodge 348	Erik Voldbaek	OR DBIA Portland Lodge 167
Jean Keer	NJ DBIA Viking Lodge 342	Edna Ware	CA Capitol Camp 922
Felicia Kellenberger	CA Sierra Camp 961	Freeman Weedman	NE DBIA Omaha Lodge 1
Rodney Kellenberger	CA Sierra Camp 961	Carl West	OR DBIA Portland Lodge 167
Helen Kofod	NY DBIA Long Island Lodge 325	Larry West	OR DBIA Portland Lodge 167
Melodee Kornacker	OH Cardinal Lodge 1004	Gary Wheeler	CO Rocky Mountain Camp 999
John Kristensen	CA DBIA Dannevang Lodge 126		

If you want to make our roll-call for 2011 look for the Growth Ring Matching Gift Request form in this edition of *The Pacific Woodman*. Help us plant the seeds of growth through the Growth Ring Matching Gift Program. 🌱

Board Meeting Summary

December 11, 2010

The Board of Directors met for its regular meeting on Saturday, December 11, 2010 in Denver, Colorado. All directors, with the exception of William Goodrich who had an excused absence, were present for the meeting as well as the society officers.

Actions of the Board included the following:

1. Received and accepted report from the Executive Committee.
2. Reviewed and discussed September 30, 2010 financial reports for the society including the Quarterly Statutory Statement for the period ending September 30, 2010.
3. Reviewed and ratified the investment transactions for the third quarter of 2010.
4. 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.
5. Approved 2011 operating budgets and capital budgets.
6. Reviewed and approved future board meeting schedules.
7. Approved changes to the Addendum to the Policy on First Liens on Real Property.
8. Received and discussed reports from society officers.
9. Approved 2011 Fraternal Strategies and updates to the Camp Benefit Fund Policy, Policy on Membership Dues for New Members and the Fraternal Benefit Fund Policy.

March 19, 2011

The Board of Directors met for its organizational and regular meeting on Saturday, March 19, 2011 in Denver, Colorado. All directors were present for the meeting as well as the Society Officers.

Actions of the Board included the following:

Organizational Meeting:

In accordance with Society bylaws the board of directors held an organizational meeting following the 2010 board elections.

1. The newly elected board members, Rodney Kellenberger, Lance Foreman and Paul Jorgensen were installed by Chair of the Board, Douglas Oury, in accordance with Society bylaws.
2. Election of Chair of the Board resulted in Douglas Oury retaining his position as Board Chair.
3. Election of Vice Chair of the Board resulted in Lance Foreman retaining his position as Vice Chair.
4. Appointment of the Executive Committee in accordance with Society bylaws:
 - a. Douglas Oury, Chair
 - b. Tanya Unrein
 - c. Gary Wheeler, President
5. Appointment of Audit Committee in accordance with Society bylaws:
 - a. Rodney Kellenberger, Chair
 - b. Charles Cloud
 - c. Douglas Oury

Regular Meeting of Board of Directors:

1. Received and accepted a report from the Executive Committee.
2. Received and accepted a report from the Audit Committee.
3. Reviewed and discussed December 31, 2010 internal financial report for the Society as well as the Annual Statutory Statement for the period ending December 31, 2010.
4. Reviewed and ratified the investment transactions for the fourth quarter of 2010.
5. Received and discussed reports from society officers.
6. Discussed replacement of William Goodrich on the board of directors in accordance with Society bylaws and reviewed names of candidates. Director Goodrich resigned from the board for personal reasons late last year.



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.

Abair, Elinor, CA
Adams, Lucille, FL
Ayers, Charles, CO
Baker, Mary, TX
Barnes, Claude, WA
Bearden, Jesse, NM
Belmont, Melva, CA
Beyer, Wilma, CA
Bischofberger, Herman, WA
Bisgaard, Clara, CA
Bohan, Mildred, CO
Brown, Josephine R, CA
Brown, Mary B, CA
Byrnes, Ellen L, OR
Cassity, Robert J, UT
Chapman, Charles R, CA
Christensen, Kathie, NV
Cole, Phyllis E, CA
Coleman Jr, John D, CA
Conner, Oscar, IL
Conrad, Robert, OR
Cooper, Glen J, CA
Cox, Wallace M, VA
Dal, Aase, NV
Dentel, Robert, OR
Dorsett, Elsa, TX
Dye, Harley, MO
Fastnacht, Gerhard, OR
Franke, Johannes, MI
Garcia, Don R, CA

Gerhart, William, WY
Griffith, Frederick, OR
Gudnitz, Carl H, PA
Hageman, Frank, CA
Hanby, Conrad, AL
Harrison, Otella, OK
Haugen, Roy, MT
Howard, Dorothy, NV
Huffman, Anita, AR
Kligerman, Catherine, TN
Koch, Norman, NM
Kuipers, John, WI
Laugel, Randall, CA
Ludvigsen, Raymond, IA
Matson, Gwendolyn, CA
Mauritsen, Jorgen, WA
Membreve, Agrenaldo, CA
Metcalf, Barbara, CA
Nelson, Juanita, CA
Nelson, Oscar, ID
O'Brien, Douglas, CA
Packard, Jennifer A, OR
Parker, Dorothy J., CA
Pearson, Wayne, CO
Pedersen, Lois, AZ
Petersen, Maynard, NE
Rasmussen, Albert M, WA
Reed, Delilah, WV
Reif, Dickie, OR

Robison, Arthur, CO
Rodriguez, Delfino, TX
Romero, Gloria, CO
Ross, Donald T, AL
Ruggiero, Shirley, AZ
Salvador, Harold, OR
Sander, Vivian, OK
Sewell, Nina, KY
Shaw, Isabel M., FL
Shields, Gloria, TX
Shore, Mary, NV
Sissel, Mary, CA
Solsaa, Arland E, SD
Sorensen, Gilbert, MT
Speechly, Roy, UT
Stanton, Norman, OR
Stradiotto, Violet, CO
Straus, Myrtle, PA
Stroup, Barbara, CA
Tarantino, Louise, CA
Teurn, Yaoching, CA
Van Pelt, Buford, AR
Van Veen, Frances, OR
Velasquez, Jose, CO
Walker, Lodean, CA
Walling, Mildred, CA
Wilkinson, Robert, WA
Willis, Gene, WA
Wilson, Lessie L, MS

NOTICE

Volunteers Needed For The 2011/2012 Nominating Committee

In accordance with the Society's bylaws, the Board needs five Benefit Members to serve on the 2011/2012 Nominating Committee. Members of the Nominating Committee may not be candidates for the Board or otherwise have conflicts of interest as Nominating Committee members.

The Nominating Committee is charged with the responsibility of defining and reviewing the quali-

fications of candidates for election as a Director. The Nominating Committee shall recommend qualifications to the Board and review the qualifications of any person whose name has been submitted to the Nominating Committee for consideration.

Serving on the Nominating Committee involves some teleconference calls in the evenings and/or on weekends, and an individual's time to review and evaluate board candidate applications. Interested persons must be available in July 2011 and February 2012 through March 2012.

If you are interested in serving on the Nominating Committee, please send your name, address, phone number, and email address to Diane Muller, Corporate Secretary, by June 10, 2011.

Diane L Muller, Secretary
Woodmen of the World and/or
Assured Life Association
8000 East Maplewood Ave., Ste 105
Greenwood Village, CO 80111
dmuller@denverwoodmen.com

If you have any questions, please feel free to contact Diane at (800) 777-9777, Ext. 3830.

Woodmen of the World and/or Assured Life Association National Member Event 2011

Everywhere you look remnants of the current economic conditions can still be seen and felt even at a time when many say we are on the road to economic recovery. The fact remains that hunger in our country is increasing at an alarming rate. Unemployment remains at 8.9% and some people that are employed have experienced their hours cut, making providing for their families very difficult. 1 in 6 Americans find themselves among the food insecure – those that don't know where their next meal will come from; that's more than 50 million people. This number includes 1 in 4 children. In America? Are we not the land of the plenty?

For this reason, we are once again utilizing the National Member Food Drive as our 2011 National Member Event. **Coming together to help the hungry in this country will help generate much more community and camaraderie among our members than any trip we can imagine.**

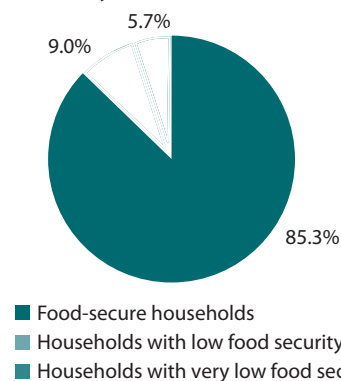
We started the national member event with a promotion for the Pound for Pound Challenge through May 31, 2011. So here are the details. For every pound our Team pledged to lose through this program, the Pound For Pound Challenge donated 11¢ to Feeding America® – enough to secure one pound of groceries on behalf of local food banks. Thus the “pound for pound.” \$1,040,000 is the maximum donation through the Pound for Pound Challenge.

Through our promotions of this program, we secured 12 team members pledging to lose 224 pounds. So, we have provided 224 pounds of food to Feeding America just by pledging to lose weight, or maintain our current weight. A great start to our National Member Event.

Now we need your help. Plan a food drive for your local food bank /pantry. Be creative. It will be more fun and it will benefit your neigh-

borhood, community, town or city. Or consider a monetary donation to your local food bank/pantry. Most times, a monetary donation goes farther and feeds more people than the same amount of money will buy at the grocery store. Consider requesting society matching of this donation through the Growth Ring Matching Gift program. Whatever you decide, please help us celebrate helping others again this year as our national member event. 📺

Food security status of U.S. households, 2009



Note: Food-insecure households include those with low food security and very low food security.

Source: Calculated by ERS using data from the December 2009 Current Population Food Security Supplement.

Member Preferred Whole Life A Permanent Whole Life Insurance Plan for members, their families & friends

Features:

- Issue Ages: 0-80
- Guaranteed Level Premiums
- Minimum Fact Amount: \$5,000 (\$25,000 in Washington)
- Maximum Face Amount: \$50,000

Optional Riders:

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

This insurance product is fully underwritten—medical requirements for certain ages



Call the Home Office for Details and Premium Rates
(800) 777-9777 – Talk to Michaela at Ext. 3823

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

Only Available Directly From the Home Office. Not Available in all States.

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 exciting 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, Computers, Photography, Dance, Creative Writing or Ceramics?*

The “New Beginnings” scholarship is for benefit members who want to learn a new skill or start a new hobby by taking a short-term educational course (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. There is an application included in this issue of *The Pacific Woodman*.

You will also find an application on our website at: www.denverwoodmen.com. Click on the arrow to right of the “Fraternal Benefits” link on our homepage and select “Senior Scholarship Program” from the list.

Woodmen of the World and/or Assured Life Association

Application for “New Beginnings” Scholarship

Full Name of Member: _____

Certificate #: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: () _____

Email Address: _____

Name of Class: _____

Name of Institution/College offering Class: _____

Date of Class: _____

Cost of Class: _____

Why you signed up for this class: _____

- o A receipt for class fees or tuition issued by the institution or individual offering the class must be submitted with this application.
- o Applicant must be a benefit member in good standing at time award is made.
- o The number of scholarships awarded is limited each year. These scholarships are awarded in amounts up to \$100 each and are limited to one award per person per calendar year.

Please call Jerry Christensen at: 1-800-777-9777, Extension 3773 if you have any questions.

Send completed application to Woodmen/ Assured Life at:

8000 E. Maplewood Avenue, Suite #105, Greenwood Village, CO 80111



And The Survey Says.....

Last Fall Woodmen of the World and/or Assured Life Association mailed 31,000 surveys to its benefit members. We received 26% completed surveys back either by regular mail or online. That's a pretty good response and we are thankful to those members who took the time to do so.

As promised, we want to share the results with you. Rather than provide every percentage response for every question, we will summarize the results for you. So, here we go.

95% of the members that responded are 56 years old or older, with 62% being female, 37% male and 1% not saying. Results are indicative of the ever-increasing senior population in our country and membership. 53% are married and 31% widowed. The vast majority of members (85%) have been members for 10 years or less, with 49% being members less than 1 year. So, a great many new members answered our survey. 12% indicated that they have been members for over 10 years and 3% did not say.

Half of the members reported high school or its equivalent as being their highest level of education with the other half reporting some study beyond high school. Of the 50% having studied beyond high school, 10% listed a bachelor's degree as the highest level of education and 5% an advanced degree. 2% reported having a professional degree.

Total household income resulted in 43% of the respondents reporting income less than \$30,000 per year. 10% reported income of \$30,000-\$39,000; 8% at \$40,000-\$49,000 and 8% at \$50,000-\$74,000. 26% did not say what their income level is. 58% of members reported ownership of their home free and clear while 25% reported ownership with a mortgage. Not surprising by the majority of respondents' age, 96% reported no children under the age of 16 living in their household and 59% are retired.

Use of the internet resulted in 48% responding that they have never used it and 28% indicating they have been online for 7 years or more. Even with 46% of the members saying they have been online for at least some period of time, 69% of our members want to receive communications regarding new benefits or insurance-related products by U.S. Mail. 13% indicated that communication by email is preferable.

Perhaps we should have qualified the question regarding the degree members are satisfied with member benefits, as we did not capture any reasons for dissatisfaction which would have been better information for us to have. That being said, 51% of respondents indicated that they are completely satisfied with member benefits while 9% said they were completely dissatisfied. 14% indicated that they are "neither satisfied nor dissatisfied" and 22% marked "somewhat

satisfied" with member benefits, while 3% reported that they were "somewhat dissatisfied."

Results of what benefits or insurance related products members would like to see us offer in the future held pretty close to the trend that we first saw on the DenverWoodmen Blog reported in October. Here are the final results of the survey:

Dental Ins	27%
Hearing Aids	15%
Auto & Homeowners Ins	10%
Long-Term Care Ins	9%
Final Expense Ins	8%
Health Ins	6%
Other	5%
Low-Cost Renewable Term Life	5%
ID Theft Program	4%
Disability Ins	4%
Competitive Annuity product for growth	3%
Immediate Annuity product/ immediate income stream	2%
Discounted Banking Svcs	2%

It is now our job to take the results of our survey and develop a plan to meet the needs and wants of our membership at a reasonable cost to the Society while making it affordable for members. Watch our website and future issues of *The Pacific Woodman* for benefit offerings. Thanks again, to all who participated in our survey. 📌

Important Dates to Remember

We want to keep some important upcoming dates in front of you. Keep in mind, although *The Pacific Woodman* is published quarterly, this is the only issue that will be printed and mailed this year. Other issues will be published online only. However, we don't want any of our members to miss out! If you are not online, you can always call our member services department at the home office for assistance and information. Call us toll-free at (800) 777-9777.

If you are online and have access to the internet, our newly designed website has an added feature: Calendar of Events. Important dates and program deadlines for the entire year are now published on the website. You can view all events by month or just those that are immediately coming up. Check the website often to keep track of programs, benefits and national member service campaigns. Go to www.denverwoodmen.com and the calendar of events is on the left hand side just below our address and phone number under the navigation pane.

So mark your calendars and keep these dates in mind as we progress through the year.

JUNE 1 - OCTOBER 31, 2011

National Member Food Drive

This is the third year we are promoting a national member food drive. We have targeted the dates of June 1 - October 31 however we encourage participation any time of the year. The important thing is to get involved and help feed the hungry here in the United States and then report back to us on what you did to help. The need is certainly greater than ever.

Watch the DenverWoodmen Blog for promotion of this event. Also, there is a host of information and ideas on our website; just click on the arrow to the right of the "Volunteerism & Service" link on the homepage and then go to "Food Drive."

JUNE 10, 2011

Deadline to volunteer to serve on the Nominating Committee for the 2012 election of Board of Directors (see article in this issue of *The Pacific Woodman*).

NOVEMBER 1 - DECEMBER 31, 2011

Operation Santa's Elves

Seek out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas; Toys for Tots, Salvation Army, Adopt-A-Family programs, etc. Regardless of the program or its name, we want to count it towards Operation Santa's Elves.

JANUARY 31, 2012

Deadline for benefit members who are interested in a position on the Board of Directors and meet the criteria and qualifications, to submit references and a resume of qualifications to the Nominating Committee (criteria and qualifications established by the Nominating Committee will not be available until the Fall issue of *The Pacific Woodman*).

MARCH 15, 2012

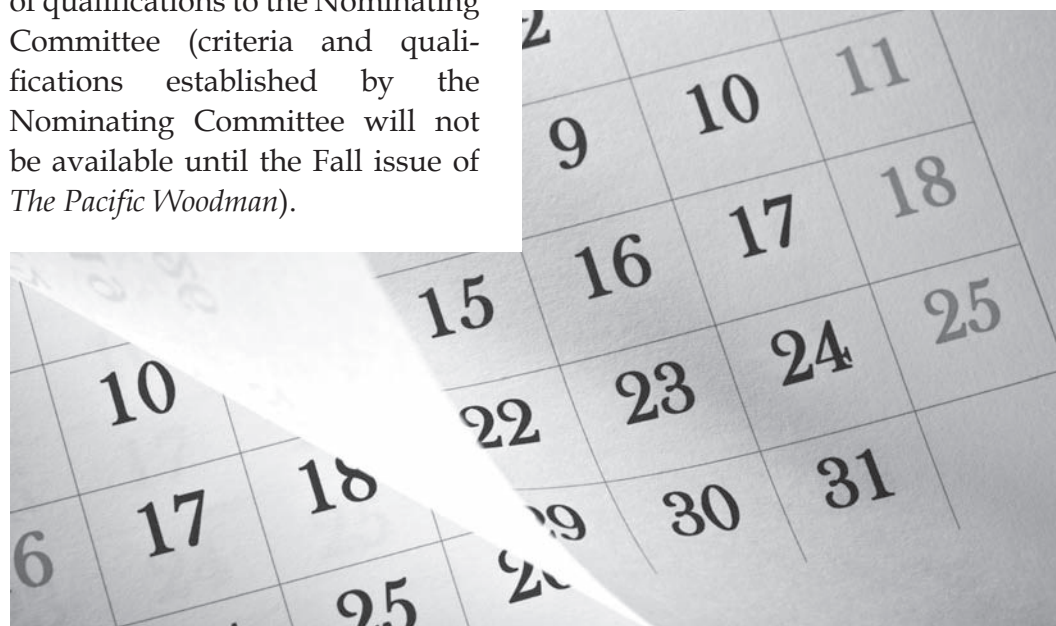
College Scholarship Application Deadline

Guidelines and application for college scholarship program can be found on our website. Click on the arrow to the right of the "Fraternal Benefits" link and go to "College Scholarship Program."

MAY 15, 2012

Summer Camp Grant Application Deadline

Application for our summer camp grants can be found on our website. Click on the arrow to the right of the "Fraternal Benefits" link and go to "Summer Camp Grants."



The Growth Ring Matching Gifts Program...

An Individual Benefit Member Matching Gifts Program!

Individuals who are benefit members of Woodmen of the World/ Assured Life Association are eligible to apply for this matching gift with a donation to a non-profit charity or organization. Individual donations up to \$250 per year will be matched by Woodmen of the World/ Assured Life Association. The Society's check is mailed directly to the charity or organization along with the personal check from the benefit member.

Donations can be made in the amount of \$250 or divided between several charities. You can also make separate donations throughout the year totaling the \$250 amount.

Donations and Matching Gifts can 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. You must specify the organization and address to whom the matching gift is being made by completing a request form and attaching a personal check **made payable to the specified charity or organization.**

INELIGIBLE DONATIONS:

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

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



The Growth Ring Matching Gifts Program

An individual Benefit Member Matching Gifts Program



Woodmen of the World/
Assured Life Association
8000 E. Maplewood Ave., Suite 105
Greenwood Village, CO 80111
(800) 777.9777

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 and 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 Requested Matching Gift: _____

Up to \$250.00 (\$000.00) _____

Charity or Organization Name: _____

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 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.

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

Finish Line 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.

The **Finish Line Annuity** is a retirement annuity that offers a fixed interest rate and the flexibility of making contributions as frequently, or infrequently, as you wish. And your interest accumulations in the Finish Line Annuity are tax deferred. So, whether you are planning to leave your retirement annuity to a loved one or convert it to income later, the Finish Line Annuity helps you cross that finish line, easy and secure.

Our Finish Line Member Annuity is available for an initial premium as low as \$500. **And check out these rates (all guaranteed for the first year).**

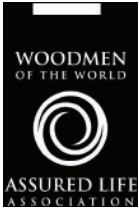
- **5.00%** for annuity fund values of \$20,000 or more
- **4.50%** for annuity fund values of \$5,000 to \$19,999
- **4.00%** for annuity fund values of \$500 to \$4,999

So, the more you contribute to your annuity, the more interest you earn. And the interest is **guaranteed to never drop below 2.50%**.

Other features:

- Free withdrawals of up to 10% per year allowed after the first certificate year.
- Surrender charges waived for partial surrender of your annuity if you or your spouse require extended care after the first certificate year (limitations apply and not available in all states).

***Surrender charges apply in the first 9 years for early surrender**



Call the Home Office for an Availability in your State
(800) 777-9777 – Talk to Michaela at Ext. 3823

Woodmen of the World and/or Assured Life Association
8000 E Maplewood Ave., Suite 105
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