



# LIFE ASSURED

2016 | FALL ISSUE | VOLUME 124 | NO. 3

## EXERCISE YOUR VOTE IN 2016

2016 is, of course, one of the most important Presidential election years in our country's recent history. This, however, is not an article on the upcoming Presidential election; although we encourage everyone to get out and vote in that election. This is an article regarding the upcoming benefit member voting process for Assured Life Association.

This is not only an election year for Assured Life Association board of directors but a vote on proposed amendments to the Articles of Incorporation and Bylaws of the Society as well. This is a very important process for our organization. So, please, if you are a benefit member - exercise your vote!

By now, benefit members of Assured Life Association have been notified that an election of members to the Board of Directors and proposed amendments to the Society Bylaws will be conducted during the period of October 1 - October 31,



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2016. Pursuant to the Bylaws, benefit members have the right to vote in the corporate and business matters of the Society, but are entitled to only one vote regardless of the number of insurance or annuity certificates owned by such member.

Benefit Members are those persons who are age 18 years or older and who have been issued and currently own an inforce insurance or annuity certificate issued or assumed by Assured Life Association.

Voting will be conducted online at [AssuredLife.org](http://AssuredLife.org) from October 1 - October 31, 2016. If you do not have access to a computer for voting, you may request, in writing, a mail-in ballot from the home office. All voting must be completed by October 31, 2016.

As a reminder for the election of members to the Board of Directors, we have reprinted the Nominating Committee's report to the membership which appeared in the spring issue of *Life Assured*. You will find that report beginning on page 3 of this issue of *Life Assured* e-magazine. We have also provided you a summary of the proposed amendments to the Articles of Incorporation and Bylaws for your review on pages 6-8. ■

# LIKE OUR FACEBOOK PAGE AND FEED THE HUNGRY CAMPAIGN A SUCCESS

The new Assured Life Association Facebook page was launched and first introduced to members on June 15, 2016. This introduction was followed up with a "Like Our Facebook Page & Feed the Hungry" Campaign on June 27-29, 2016. The initial promotion invited members to Like our Facebook page and as a result Assured Life would donate \$1 to Feeding America, up to \$1,000. This campaign soon morphed into Assured Life donating \$2 for every "Like" of our Facebook page and the time-frame was extended to September 1.

This was a great campaign for Assured Life as it built a good Fan base for our Facebook page, as well as provide a good donation to the Feeding America network.

When the campaign ended on September 1, 2016, the Assured Life Association Facebook page had 132 "Likes." However, many more members also took the time to like our photos, our posts, our cover picture and profile picture as well. The number of these "likes" is not officially counted by Facebook, nor are they included in the 132 "Likes" our page has generated. Therefore, Assured Life Association has decided to donate \$500 to the Feeding America network, providing 5,500 meals to hungry!

Thank you all who participated in our national member food drive in this way. We hope that you will continue to visit our Facebook page as we keep you informed on upcoming service campaigns and member benefits.



## PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

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ASSURED LIFE ASSOCIATION  
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## BOARD OF DIRECTORS

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

Charles Cloud  
1045 High St.  
Gladstone, OR 97027

Lance C. Foreman  
2748 Black Canyon Way  
Castle Rock, CO 80109

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

Chris A. York  
207 Walden Ridge Dr.  
Hinckley, OH 44233

Email Board Members at:  
board@assuredlife.org

## OFFICERS

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

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Secretary  
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VP Fraternal Affairs  
& Agency Services  
Castle Rock, Colorado  
800-777-9777 Ext. 3773  
jlc@assuredlife.org

## ONLINE RESOURCES

Society Website  
www.assuredlife.org

Society Blog  
assuredlife.org.wordpress.com

Facebook Page  
facebook.com/assuredlifeassociation

## 2016 NOMINATING COMMITTEE REPORT

In accordance with Section 8 of the Bylaws for Assured Life Association, a Nominating Committee was established in 2013 to serve a four-year term. The Nominating Committee members are: Barry Edmonds, Lisa Lehnus, Owen Miller, Susan Sawka, Raymond White, and Gary Wheeler, President, as an ex-officio non-voting member.

In the 2015 fall and winter issues of Life Assured, the Nominating Committee announced it was accepting nominations for the four board positions up for election in 2016. References and resumes of qualifications were to be submitted to the Committee no later than January 31, 2016.

The Nominating Committee received eight applications for the four board positions up for election in 2016. After careful review and consideration, six applicants were nominated by the committee by a majority vote. The Nominating Committee nominates the following six candidates for election as Director. The election for the four board positions will be held in the Fall of 2016.

### Charles R. Cloud - incumbent

Charles R. Cloud, Gladstone, Oregon, has been a member of the Assured Life Association Board of Directors since September 2008. Cloud serves as the Chairman of the Audit Committee of the board. Prior to being elected a Director, Cloud served on the Committee on Legislation and Fraternal Committee.

Cloud spent 18 years of his professional career in the insurance industry. During that time, he worked for several life and annuity companies, including a fraternal benefit society for five years, Neighbors of Woodcraft. He has held the positions of Chief Financial Officer, Corporate Secretary, Treasurer, and Actuary in the insurance industry. He also served on the Board of Directors of Neighbors of Woodcraft and was a member of the Executive Committee.

Cloud brings experience in corporate governance, finance, accounting, insurance, and fraternalism. He has a comprehensive understanding of the financials, insurance product design, and financial analysis from his years working in the insurance industry. Cloud has also demonstrated an extensive fraternal background, which brings the fraternal aspects of the Society to the board.

In retirement Cloud devotes much of his time to volunteering, something he has done throughout his life. He continues to volunteer with several fraternal organizations, civic organizations, and government organizations in various capacities, such as serving as an officer, member of the board, on committees, or in giving his time for a cause or function.

Cloud obtained a Bachelor of Science degree in Mathematics from Alma College in Michigan, and has taken several life insurance industry courses and exams, including actuarial exams.

### TERM

1/1/2013 - 12/31/2016

Nicholas A Ramey, Chair  
Denver, CO

Charles R Kules  
Littleton, CO

Lisa L Lehnus  
Littleton, CO

Susie T Staats  
Monroe, OR

Lois M Toftemark  
Eugene, OR

Gary R Wheeler, President  
ex-officio non-voting member

### NOMINATING COMMITTEE

### TERM

1/1/2013 - 12/31/2016

Barry F Edmonds, Chair  
Moodus, CT

Lisa L Lehnus  
Littleton, CO

H Owen Miller  
Big Bear City, CA

Susan E Sawka  
Highland, CA

Raymond White  
Niceville, FL

Gary R Wheeler, President  
ex-officio non-voting member



## Douglas H. Oury - incumbent

Douglas H. Oury, Tabernash, Colorado, has been a member of the Assured Life Association Board of Directors since July 2004, and has served as Chairman of the Board since September 2008. Oury also serves on the Executive Committee and Audit Committee.

Oury began his professional career in the life insurance industry, working over 22 years in insurance. He worked for two fraternal benefit societies during that time, one being Assured Life Association. He served in various officer and management positions for the companies, including Chief Financial Officer, Secretary/Treasurer, and Controller. Oury also served on the board of WSA Fraternal Life.

Oury brings experience in corporate governance, finance, accounting, insurance, and fraternalism. He has a comprehensive understanding of the financials, investments, financial analysis, and insurance products from his years working in the insurance industry. Over the years Oury has also demonstrated an active involvement in the fraternal affairs of the organizations he has been a member.

Oury is currently a small business owner in Grand County, Colorado, where he resides.

Oury obtained a Bachelor of Science degree in Business Administration with an emphasis in Accounting from Colorado State University. He has also obtained life insurance industry certifications, FLMI and FLMI, Masters, and passed the Certified Public Accounting (CPA) examination.

## Tanya S. Unrein - incumbent

Tanya S. Unrein, Eaton, Colorado, has been a member of the Assured Life Association Board of Directors since July 2004, and serves on the Executive Committee.

Unrein has over 15 years of experience in the life insurance industry. During that time, she worked for a stock life insurance company and a fraternal benefit society, Assured Life Association, before going back to the medical field. Unrein was the Medical Underwriter for both companies, and has also held the positions of Manager in claims, new business, policy accounting, and customer service departments.

Unrein brings experience in corporate governance, finance, accounting, insurance, and fraternalism. She has a comprehensive understanding of life and health insurance products, insurance compliance, sales training, and accounting principles from her years working in the industry. Unrein has also demonstrated an active involvement in the fraternal affairs through her participation in local community service projects with Assured Life Association.

Unrein currently works as a Family Nurse Practitioner (FNP) and Clinical Supervisor for North Colorado Family Medicine, and volunteers for health fairs, sport physical clinics, and mentors FNP students.

Unrein obtained her Bachelor of Science degree in Nursing from University of Colorado Health Science Center, and her Master of Science, Nursing, Family Nurse Practitioner from University of Northern Colorado. She has also obtained several life insurance industry certifications and nursing certifications through a series of courses and exams.

## Chris A. York - incumbent

Chris A. York, Hinckley, Ohio, has been a member of the Assured Life Association Board of Directors since June 2014.

York has spent 36 years of his professional career in the insurance industry. He began his career as a life insurance agent before being promoted to Vice President of Marketing. Over the course of his career York has held the positions of Vice President/Chief Marketing Officer, Vice President of Operations, Vice President of Career Operations, President of Brokers Interstate Group, and Vice President of Sales and Operations. He was also elected to the Board of Directors of an insurance holding company.

York brings experience in corporate governance, finance, insurance, sales, and marketing. He developed the sales and administrative processes for the nation's largest privately-owned senior life and health insurance marketing company's most successful venture to date, Medicare Part D. He has extensive experience in insurance sales and marketing, as well as product development and financial analysis.

York is currently Vice President of Sales and Operations for South Shore/Dialog Direct.

York obtained a Bachelor of Science degree in Advertising from the University of Texas, Austin.

## Jerry D. Boswell

Jerry D. Boswell, Highlands Ranch, Colorado, new board applicant.

Boswell spent most of his professional career as a professor and financial consultant. His academic disciplines as a professor were finance, government finance, and business administration. Near the end of his academic career Boswell started his own financial consulting business and received the Chartered Financial Analyst (CFA) designation.

Boswell has served on several boards, including Assured Life Association from 1983 - 1988 and from 2001 to 2008, he served as Chairman from 2004 to 2008. Boswell brings experience in corporate governance, finance and economics.

Boswell obtained a Bachelor of Science in Business Administration from Washington University in Saint Louis, Missouri, a Master's in Business Administration from Washington University, and a Doctorate in Business Administration from Indiana University.

## James D. Siegfried

James D. Siegfried, Germantown, Tennessee, new board applicant.

Siegfried spent his 30-year professional career as a Financial Consultant with Smith Barney managing investments for corporations and individuals. He was in the top 10% of financial consultants company-wide for most of his career at Smith Barney, and was Manager of the Memphis office for six years. Throughout his career at Smith Barney he also served in a leadership role by serving on either the Chairman's Council, the Director's Council, or the Manager's Council.

Siegfried has served on several boards and committee's in his community over the years. He brings experience in investments and sales, and his years of management and leadership would serve him well in a board position.

Siegfried obtained a Bachelor of Arts in Economics/Business from MacMurray College and a Securities Industry Degree, Economics and Investments from The Wharton School of Business, University of Pennsylvania.

# PROPOSED AMENDMENTS TO ARTICLES OF INCORPORATION AND BYLAWS ASSURED LIFE ASSOCIATION

ASSURED LIFE MEMBERS  
HAVE A VOICE

VOTE

2016 BOARD OF DIRECTORS ELECTION  
AND  
PROPOSED BYLAW AMENDMENTS

The Committee on Legislation is charged with the responsibility to consider and report to the benefit members any of its own recommendations and proposed amendments to the Articles of Incorporation and Bylaws for Assured Life Association submitted by camps/lodges, Board of Directors and benefit members. The Committee's full report, including a red-lined version of the bylaws, is found in the 2016 Official Ballot which you will find when you log in to begin the voting process.

The Committee on Legislation reviewed all proposals to the Society's Articles of Incorporation and Bylaws it received in accordance with the current Bylaws. After careful review, the committee recommends approval and adoption of the following proposed amendments. You can find a copy of the current bylaws on the AssuredLife.org website under the About Us link.

## SUMMARY OF PROPOSED AMENDMENTS

1. On the title page of the Articles and Bylaws delete the company name and add "As Amended" with the date for each section.

**Reason for Proposed Amendment:** The Society name in each title is redundant as it is also at the top of each page, and it is on the cover page. Adding the amendment date to each document eases filing with the various government entities, especially when there are amendments to only the articles or the bylaws, not both.

2. Throughout the Articles and Bylaws change the term "camp/lodge" to "chapter."

**Reason for Proposed Amendment:** Research by the American Fraternal Alliance, the trade association for fraternal benefit societies, indicated that "chapters", as a term to describe local organized groups of fraternal, was considered more recognized, modern and preferred over the term "camp" or "lodge", especially among the general public and non-members.

3. Section 1 - Membership - Paragraph a) - Benefit Members - Add language giving the Board authority to set membership dues.

**Reason for Proposed Amendment:** The bylaws address the board establishing the minimum amount of camp/lodge dues in Section 2.a., but are silent on membership dues. Adding language in this section establishes the board's authority to set membership dues for Benefit Members.

4. Section 2 - Camps/Lodges - Paragraph a) - Organization of Camps/Lodges - Adding language allowing chapters to use the term "camp" or "lodge" instead of chapter if currently stated in its bylaws or used in its name.

**Reason for Proposed Amendment:** Allows for the change of these terms to occur over time and not cause issues for chapters to change their names immediately on governing documents, bank accounts, etcetera.

5. Section 5 - Board of Directors - Paragraph a) - Composition of Board - Define the start and end date for board terms, delete term limits for directors, add the age limit of 75, and change "recommended" to "nominated" by the Nominating Committee.

**Reason for Proposed Amendment:** Establishes the

start date of a board term in the bylaws as January 1st immediately following election year and the end date of December 31st as the end of the four-year term, in accordance with the current election process and procedures.

With age limits in place, the Society ensures the regeneration of new thought. As a board member gets further away from his/her work life experiences, they are less likely to have current insights that will be helpful to management and their fellow board members. History and continuity are very important, but having age limits in place will ensure a continuous turnover so that seniority will rotate forward.

Changing the verbiage from “recommended” to “nominated” by the Nominating Committee better defines the committee’s directive and is consistent with section 8 of the bylaws.

**6. Section 5 – Board of Directors – Paragraph b) – Installation of Directors –The installation of newly elected Directors should be held at the first regular or special meeting of the board in the year immediately following their election.**

**Reason for Proposed Amendment:** A board member term begins January 1st of the year immediately following election. Newly elected Directors should be installed at the first regular or special meeting of the board in the year immediately following the election, which coincides with the election process.

**7. Section 5 – Board of Directors – Paragraph d) – Powers and Duties of the Board – Eliminate the Benefit Members vote when the Society is not the surviving entity and eliminate the establishment of a fraternal benefit fund.**

**Reason for Proposed Amendment:** As the supreme governing body, the Board should have the authority to merge and consolidate the Society, even if the Society is not the surviving entity. The Board has the financial and other pertinent information to make the most informed decision that is in the best interest of the Society as a whole.

As a fraternal benefit society, a portion of the Society’s surplus goes back to the Benefit Members in the form

of fraternal benefits and programs. There is no legal or accounting requirement which states a portion of the surplus must be segregated specifically as a fraternal benefit fund. Fraternal benefits and programs will continue to be offered to the Benefit Members without the establishment of a fraternal benefit fund.

**8. Section 5 – Board of Directors – Paragraph e) – Meetings of the Board – Modify special meetings of the Board to also be called by the President, eliminate the purpose of those meetings and change the notice to two business days. Add language for an organizational meeting to be held at a special meeting.**

**Reason for Proposed Amendment:** For business matters that require the boards immediate action, the President should have the authority to call a special board meeting. The elimination of the purpose of the meeting and changing the notice to two business days from five days meets Colorado Statute.

After an election year, if the board holds a special meeting prior to the first regular meeting, the first agenda item during the special meeting should be the organizational meeting.

**9. Section 5 – Board of Directors – Paragraph f) – Committees of the Board – Add the establishment of an Audit Committee to the bylaws.**

**Reason for Proposed Amendment:** The importance of an audit committee as an operating committee of the board has grown tremendously over the last decade in all companies; not just publicly traded companies. Corporate governance is a concern and focus of all state regulators. The Society has always had an Audit Committee; however, it has never been articulated in the bylaws. Considering the significance of having an Audit Committee it makes sense to recognize it in the Society bylaws.

**10. Section 5 – Board of Directors – Paragraph j) – Replacement of Board Members – Clarify the board term for a replacement board member.**

**Reason for Proposed Amendment:** Eliminate any misunderstanding as to the board term for a replacement board member.



**11. Section 7 – Committee on Legislation – Decrease the number of Benefit Members on the committee from five to three and add “Officers” to those who can submit recommendations.**

**Reason for the Proposed Amendment:** Decreasing the number of Benefit Members on the committee from five to three is in-line with the number on a committee of the board and still eliminates the chance for a tie vote. Officers of the Society are Benefit Members, and can submit recommendations as a group or individually. Adding “Officers” is consistent with the other groups already named in the bylaws.

**12. Section 8 – Nominating Committee – Decrease the number of Benefit Members from five to three, clarify the start date of the four-year term, and change the deadline for Benefit Members interested in the position of Director to submit references and a resume of their qualifications to the Nominating Committee to March 31st of the Board election year rather than January 31st.**

**Add language for the Nominating Committee to make a recommendation to the Benefit Members of one candidate for each open position from all qualified candidates, and add language directing the Nominating Committee to recruit a qualified candidate if the number of qualified applicants do not fill the open Director positions. Change “recommended” to “nominated” by the Nominating Committee when the number of board nominees equals the number of Board positions to be filled.**

**Reason for the Proposed Amendment:** Decreasing the number of Benefit Members on the committee from five to three is in-line with the number on a committee of the board and still eliminates the chance for a tie vote. Stating the year the four-year term was established for the committee clarifies it in the bylaws for historical purposes. Moving the deadline coincides better with the timeline established for the board election process and allows interested parties more time to submit their resumes. The deadline currently being so close to the holidays and end of year gets lost.

After vetting all applicants, the Nominating Committee is well-informed on all qualified candidates and should make a recommendation to the Benefit Members of those candidates who are the most qualified to fill the open positions. If the Nominating Committee does not have

the number of qualified candidates needed to fill the open Director positions, the Committee must recruit the number of qualified candidates needed to fill the slate of open Director positions. Changing the verbiage from “recommended” to “nominated” by the Nominating Committee better defines the committee’s directive when the number of board nominees equals the number of Board positions to be filled.

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**ASSURED LIFE**  
ASSOCIATION





# Top Scholarship Award Recipient

Cole M Johnson  
IL Lincoln Lodge 989

\$2500 Arthur J. Barrett, Jr. Memorial Scholarship

**“Modern Conveniences (from smart phones, to the Apple Watch, to GoPro cameras, to cars that park themselves and apply the break when an obstruction is detected). Where will these conveniences lead us in the next 10 years? Discuss both the pros and cons of these conveniences.”**

I am frequently reminded of technological advancement when my parents and grandparents remind me they grew up without cell phones. It is almost hard to imagine experiencing such a huge technological revolution. Yet upon reflection, I have realized that I have lived through several technological revolutions myself. I watched VHS tapes slowly disappear to be replaced by DVDs and now Blu-ray and streaming. I have seen CDs become Spotify, Windows 98 become Windows 10, and dial-up internet become 4G LTE data. All of these changes have come within my lifetime. It is difficult to guess what will come next, but one thing is certain: technology will continue to advance.

The new technologies being developed can aid humans in just about any context. Communication is one area that has seen a massive transformation. Instant communication has been made possible by the internet and by smart phones. Ideas can be shared through text, FaceTime, social media, email, or over the phone. However, this technology does have its drawbacks. Social skills have declined as individuals increasingly turn to digital forms of communication instead of face-to-face interactions. Increased communication does bring many benefits though. In a sense, the new communication technologies have “shrunk the world” by allowing close relationships to be maintained over great distances.

In other areas of daily life, technology has significantly improved the quality of living as well as safety. Cars are being built safer with autonomous systems to assist the driver in avoiding collisions. Health services have greatly improved with technology. Physicians have better equipment to diagnose and treat diseases and injuries. While

these advancements may seem like conveniences, they are extremely important because of the value of life they are protecting. Advancement will only continue. Already self-driving cars are being tested and it is feasible that they could become a reality for consumers within the next ten years.

Likewise, the economy has seen major shifts with the increased innovation. Industry has progressively become more automated, increasing efficiency while decreasing waste. Unfortunately, this has come at the price of many manual labor jobs. Furthermore, modern conveniences have greatly improved education in all areas of the world. Improved educational tools allow educators to go beyond the classroom and offer students immersive lessons with more hands-on applications. As the world continues to innovate, it is extremely important that the environment is protected. The technology exists to significantly decrease environmental impact and it should be utilized on a widespread basis. If technology is not used effectively, future generations and my generation will have to deal with the consequences of climate change.

In the next ten years, the world will continue to develop new technologies and new conveniences. These innovations will change the world in a way we can barely predict. While the innovations will not be without downsides, I believe that the majority of them will do more good than harm. I am confident that the world is advancing for the betterment of society.

Cole M Johnson  
Arthur J Barrett, Jr Memorial Scholarship Recipient

# 2016 Scholarship Recipients



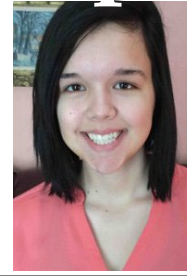
**RILEY ARNOLD**

NE Lincoln Lodge 84  
\$1000 Longmont Building Camp 31 Scholarship



**JUSTINE BENNETT**

CA Magnolia Camp 92  
\$500 Longmont Building Camp 31 Scholarship



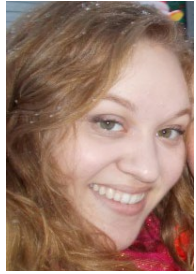
**HOLLY BERNHARDT**

IL DBIA Midwest District Lodge 630  
\$1000 Danish Brotherhood Endowment Scholarship



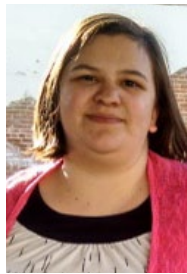
**CARLY BOWKER**

MT Big Sky Lodge 992  
\$1000 Longmont Building Camp 31 Scholarship



**ANNAMARIE CALHOUN**

ID Boise Camp 150  
\$1000 Assured Life Association Endowment Scholarship



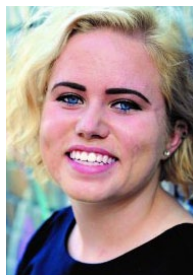
**AUTUMN CALHOUN**

ID Boise Camp 150  
\$500 El Camino Camp 925 Scholarship



**KELLY CHRISTENSEN**

IL DBIA Midwest District Lodge 630  
\$1000 Danish Brotherhood Endowment Scholarship



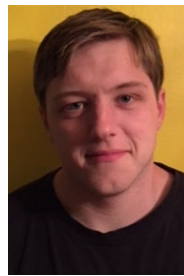
**RILEIGH CLARKE**

CA Dannevang Lodge 126  
\$1000 Danish Brotherhood Endowment Scholarship



**ROBERT COLLETTA**

IL Lincoln Lodge 989  
\$1000 Assured Life Association Endowment Scholarship



**MIKE CZAJA**

CO Rocky Mountain Camp 999  
\$1000 Assured Life Association Endowment Scholarship



**GABRIELLE DANCY**

CA Golden Gate Camp 64  
\$1000 Assured Life Association Endowment Scholarship



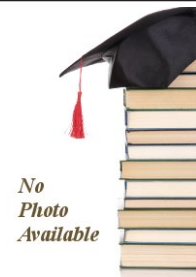
**KIMBERLY DELK**

VA Dogwood Lodge 1008  
\$1000 Supreme Camp Of The American Woodmen Scholarship



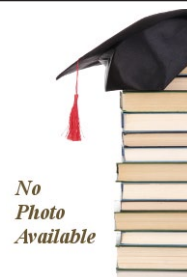
**MICHELLE DELK**

VA Dogwood Lodge 1008  
\$1000 Supreme Camp Of The American Woodmen Scholarship



**CHRIS DESMELIK**

GA Brown Thrasher Lodge 1000  
\$1000 Assured Life Association Endowment Scholarship



**ALEX DREES**

OH Cardinal Lodge 1004  
\$500 Rocky Mountain Camp 999 Scholarship



**AMY ELLSWORTH**

CA Golden West Lodge 143  
\$1000 Danish Brotherhood Endowment Scholarship



**ASHLEE ELLSWORTH**

CA Golden West Lodge 143  
\$1000 Danish Brotherhood Endowment Scholarship



**ELIZABETH EVERS**

OH Cardinal Lodge 1004  
\$1000 Assured Life Association Endowment Scholarship

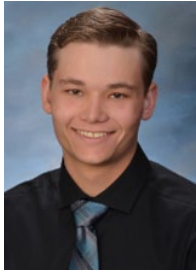




**CAMRYN FORCE**

CA CA-NV District  
Lodge 626

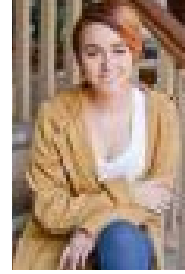
\$1000 Danish Brotherhood  
Endowment  
Scholarship



**MARSHALL FORCE**

DBIA CA-NV District  
Lodge 626

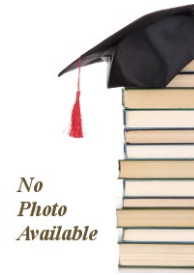
\$500 Tanya Unrein  
Scholarship



**SAVANNAH FRIZZELL**

TN River Pearl  
Lodge 1013

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



**EMILY GERANEN**

CA Capitol Camp 922

\$1000 Assured Life  
Association Endowment  
Scholarship



**ANDREA GOERING**

CO Rocky Mountain  
Camp 999

\$1000 Denver Camp 1  
Daniel J Collyar  
Memorial Scholarship



**KELSI HANCOCK**

IA Dike Lodge 144

\$1000 Danish Brotherhood  
Endowment  
Scholarship



**PRESTON HILLIS**

TX Mockingbird  
Lodge 1007

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



**KYLE HIMES**

IL Dwight  
Lodge 34

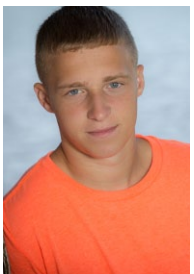
\$1000 Danish Brotherhood  
Endowment  
Scholarship



**DANIEL JACOBSEN**

NY DBIA Long Island  
Lodge 325

\$1000 Longmont  
Building Camp 31  
Scholarship



**DREW JENSEN**

IL Dwight  
Lodge 34

\$1000 Axel Skelbeck  
Scholarship - DBIA



**KYRA JENSEN**

CO Sletten Lilley  
Lodge 261

\$1500 Carl & Viola  
Hansen Scholarship -  
DBIA



**MEGAN JENSEN**

IL Dwight  
Lodge 34

\$1000 FK Holm  
Scholarship - DBIA



**COLE JOHNSON**

IL Lincoln  
Lodge 989

\$2500 Arthur J. Barrett, Jr.  
Memorial Scholarship



**DANE JOHNSON**

IL Lincoln  
Lodge 989

\$1000 Assured Life  
Association Endowment  
Scholarship



**HANNAH JUHL**

IA Dike  
Lodge 144

\$1000 Danish Brotherhood  
Endowment  
Scholarship



**TYLER JUHL**

IA Dike  
Lodge 144

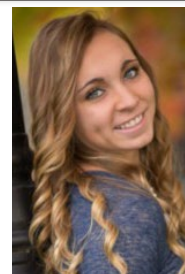
\$500 Cactus Country  
Camp 976 Scholarship



**MADELEINE KRISTENSEN**

CA Dannevang  
Lodge 126

\$1000 Danish Brotherhood  
Endowment  
Scholarship



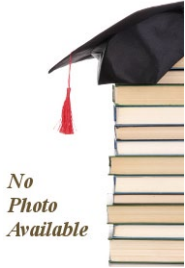
**KAPRI KROPLE**

IL Dwight  
Lodge 34

\$1000 Danish Brotherhood  
Endowment  
Scholarship



# 2016 Scholarship Recipients

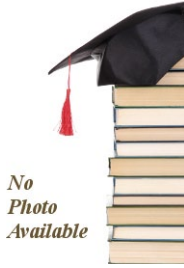


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## BRADY LAWRENCE

MS Honeybee  
Lodge 1011

\$1000 Charles R Cloud  
Scholarship



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## HANNAH LAWRENCE

MS Honeybee  
Lodge 1011

\$500 Assured Life  
Association Endowment  
Scholarship



## COURTNEY LEMAJEUR

IL Lincoln  
Lodge 989

\$1000 Assured Life  
Association Endow-  
ment Scholarship



## HOLLY LEMAJEUR

IL Lincoln  
Lodge 989

\$1000 Greeley  
Camp 6 Scholarship



## SHANNON LEMAJEUR

IL Lincoln  
Lodge 989

\$1000 Longmont  
Building Camp 31  
Scholarship



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Photo  
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## JESSICA LEWIS

AL Lodge 999

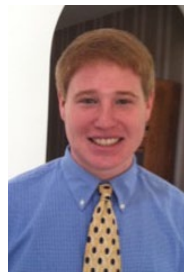
\$1000 Assured Life  
Association Endow-  
ment Scholarship



## KEVIN LISZKA

MT Big Sky  
Lodge 992

\$1000 Magnolia  
Camp 92 Scholarship



## DYLAN MAYER

VA Dogwood  
Lodge 1008

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



## SYDNEY MCMANUS

IL Lincoln  
Lodge 989

\$500 Assured Life  
Association Endow-  
ment Scholarship



## ALEX MORCK

MI DBIA Detroit  
Lodge 227

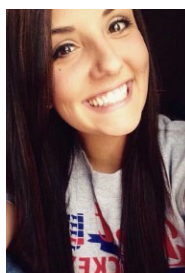
\$500 Danish Brother-  
hood Endowment  
Scholarship



## KIMBERLY MORCK

MI Detroit  
Lodge 227

\$1000 DOPH  
Scholarship - DBIA



## MACKENZIE MOYER

OH Cardinal  
Lodge 1004

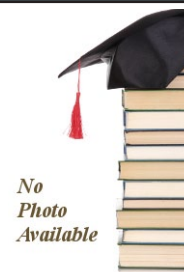
\$500 Tim North  
Scholarship



## ALEXANDER NIELSEN

NE Minden  
Lodge 16

\$1000 Longmont  
Building Camp 31  
Scholarship

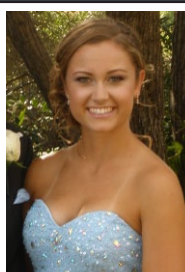


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## AUSTIN NIELSEN

MT DBIA  
Lodge 283

\$1000 Longmont  
Building Camp 31  
Scholarship



## CHRISTINE PEDERSEN

MI Detroit  
Lodge 227

\$1000 Longmont  
Building Camp 31  
Scholarship



## GABRIEL PETERSEN

CA CA-NV District  
Lodge 626

\$1000 Charles R Cloud  
Scholarship



## KATELYN PETITFILS

LA Cypress  
Lodge 1003

\$1000 Pendleton Camp  
41 Scholarship



## NOLAN PUPPING

CA Magnolia  
Camp 92

\$500 Assured Life  
Association Endow-  
ment Scholarship



**KAYLA SCOTT**

TX SCAW Dallas  
Camp 90

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



**KAMRIN SORENSEN**

OR Centennial  
Lodge 348

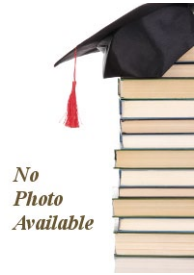
\$1000 Robert Weitzel  
Memorial Scholarship



**KENDALL SORENSEN**

OR Centennial  
Lodge 348

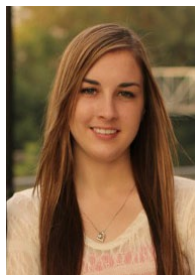
\$1000 Longmont  
Building Camp 31  
Scholarship



**HAYLEY SPARROW**

IL DBIA Dwight  
Lodge 34

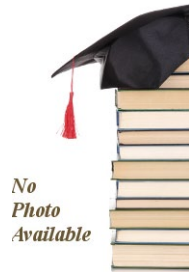
\$1000 Danish Brother-  
hood Endowment  
Scholarship



**SARA STAATS**

OR Centennial  
Lodge 348

\$500 James D. Wieder-  
stein Scholarship



**JAMIE STAHLEY**

AR Bauxite  
Lodge 987

\$1000 Assured Life  
Association Endowment  
Scholarship



**THEA STEPHENS**

DBIA Midwest District  
Lodge 630

\$1000 Danish Brother-  
hood Endowment  
Scholarship



**HANNAH SYDOW**

CO Rocky Mountain  
Camp 999

\$500 DBIA Fresno CA  
Lodge 067 Scholarship



**CARSON TAEKKER**

OR Centennial  
Lodge 348

\$1000 Longmont  
Building Camp 31  
Scholarship



**ANDREW UNGERECHT**

OK Redbud  
Lodge 1005

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



**DOMINIQUE  
VAN HOWE**

CO Rocky Mountain  
Camp 999

\$1000 Assured Life  
Association Endowment



**SARAH KATE VEILLON**

LA Cypress  
Lodge 1003

\$500 Pikes Peak Camp  
005 Scholarship



**AVA JOELLE  
YOUNGBLOOD**

MS Honeybee  
Lodge 1011

\$1000 Denver Camp  
1 Benjamin R McCabe  
Memorial Scholarship

