



American Dane

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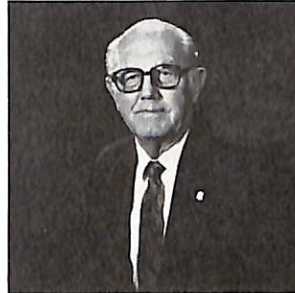
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Jerome L. Christensen
Administrative Editor

American Dane is the official publication of The Danish Brotherhood in America, 1905 Harney Street, Suite 700, Omaha, Nebraska 68102.



Woodrow T. Petersen
National President

Message from the President

With your indulgence, I would like to deviate from the normal annual report that would be the topic of this particular President's Page, in order to recap what has happened with respect to the merger with Sons of Norway. As we have concentrated much of the past year on the DBIA/SON merger, it is not out of order for me to concentrate my annual report to you on this topic.

As you know, in July of 1994, the Danish Brotherhood in America approved a merger with Sons of Norway at a Special Convention held in Omaha, Nebraska. Sons of Norway approved the merging of the DBIA into SON at their regular International Lodge meeting in August, 1994. The merger approval then became subject to both societies receiving approval from appropriate regulatory authorities. The approval given by the State of Nebraska Director of Insurance was withdrawn last fall and the merger put on "hold" until the issues raised by the SON Calozza fraud were resolved. Those issues remain unresolved at this time.

Since my last article, the DBIA Board of Directors decided that it was in the best interest of DBIA and its certificateholders to terminate and abandon the "Agreement of Merger". This decision was formally ratified at the Board's April 8, 1995 semiannual meeting. Obviously, the reason for this decision centers around the issues raised by the Calozza fraud, the subsequent litigation against SON and the uncertainty as to when the issues will be resolved. Your Board does not feel the DBIA can wait for solutions due to the tenuousness of our own situation. We must proceed with another plan of action.

As the merger agreement provides that "mutual consent" of the Board of Directors of each Society is necessary for the termination and abandonment of the merger, the Sons of Norway Board of Directors will be addressing same at their meeting in early May, 1995. While the formalities to terminate the merger have yet to be accomplished, it is evident that it will not happen. As I have said before, neither the Danish Brotherhood nor Sons of Norway is at fault for this unfortunate turn of events.

The National Board of Directors has decided to proceed with negotiating a merger with Woodmen of the World and/or Assured Life Association (ALA) out of Colorado. You will recall that this fraternal benefit society was DBIA's second choice for a merger partner. ALA has made a commitment to provide for (1) the protection of DBIA surplus and the financial investment made by DBIA certificateholders, (2) the retention of DBIA's identity in name and deed, (3) the retention of DBIA's ethnicity and Danish purpose, (4) the retention of DBIA's current lodge system and activities, including their identity as DBIA local units, (5) the retention of DBIA's district structure and activities, including their identity as DBIA districts, and (6) DBIA representation within the governing body of ALA through the DBIA districts.

ALA has agreed to expand their current seven member Board of Directors to nine, to allow the DBIA two representatives on said Board until their next quadrennial meeting in June, 1996, at which time the Directors will be elected in accordance with ALA Bylaws. Further, a DBIA Advisory Committee to the ALA Board, which shall ultimately include one member from each (Continued on page 4)

Volume LXXIX

May 1995

Number 5

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Our Lodges in Action

Lodge news should be sent to American Dane, PO Box 31748, Omaha, Nebraska 68131 by the 10th of the month.

Pacific

Northwest

Lodge No. 29, Seattle, WA--Our last meeting was called to order with 26 members present. The treasurer's report was given and the minutes of the February meeting were accepted as published. A moment of silence was observed to remember departed members Ed Mitchell and Thorvald Clausen. Gert Wolff reported on the 1995 picnic planning process. He is assisted by Chuck Larsen. It was moved, seconded and passed to donate \$500 to the picnic.

Frank Poulsen reported on the progress of the district convention on May 19-21 at the SeaTac Airport Hilton. Our delegates are Gunnar Sorensen, Edith Andersen and Frank Poulsen. Alternates are Chuck Larsen and Mel Hollister.

Ken Kromann, Sec.

Lodge No. 33, Tacoma, WA--Nineteen members and four guests were present at our March 11 meeting. Minutes from the last meeting were approved as read. Leo Madsen is our delegate to the district convention with Jeanette Madsen as alternate.

Egon Calundann, Cor.

Lodge No. 167, Portland, OR--The March meeting was called to order by President Debbie Turner. The minutes of the February meeting were accepted as written. Correspondence and the treasurer's report were read and bills were approved to be paid.

Delegates for the district convention are Debbie Turner, Elvin Kasch and Ruth and Frank Dally. Alternates are Ed Hirsch, Emma Powell, Jeanie Whittlesey and June Pihl.

Ruth Dally, Sec.

⌘ **Lodge No. 348, Eugene, OR**--President Mo Pedersen called the March 9 meeting to order with 50 members present. Nathan Biswell and Thomas Jole were initiated as new members. It was moved, seconded and approved to accept the minutes as printed. The treasurer's report was given.

We received five applications for Himelbjerget scholarships of \$50 each.

The Toftemark's have invited us to St.

Hansfest at Misty Meadows on June 17.
Susie Staats, Sec.

were treated to a delicious buffet.
Kaj Kristensen, Pres.

California

The 1995 California District Convention will be hosted by Los Angeles Brotherhood and Sisterhood lodges on July 27-29. A Welcome Aboard Party will be held on Thursday, July 27, with a guided tour of The Queen Mary ship. Nautical Night will be held on Friday, July 28, with dinner and dancing. Saturday, July 29, will be a semi-formal evening consisting of the Captain's Dinner with dancing to follow.

Arrangements have been made for the golf tournament. The cost of \$27.00 includes cart and green fees. Reservations are required by June 26.

Lodge No. 49, San Francisco, CA--Our joint installation with the Sisterhood took place on February 22. Aage Lundquist and Walt Miller installed the Brotherhood officers as follows: President, Kaj Kristensen; Vice President, John Woge; Secretary, Kenneth Larsen; Trustees, Francis Holm, John Woge and Phil Polsson; and Conductor, Phil Polsson. After the installation, we

Lodge No. 95, Ferndale, CA--Our members have recently installed flag holders for the American and Danish flags on the lodge cemetery lot. Members of the committee were Christian Nielsen, Fred and Helen Elliott and Francis and Lorana Sweet.

Ferndale and Arcata lodges recently enjoyed a delicious banquet and a joint installation. Our thanks to District President Gary Gossett and Conductor Ken Olsen.

Francis Sweet, Sec.

⌘ **Lodge No. 126, Los Angeles, CA**--Our last meeting was called to order with 17 members present. The secretary and treasurer's reports were read and accepted.

Our March 17 social consisted of a memorial service, open faced sandwiches and a film showing Lauritz Melchior and the Danish Royal Gardens.

We will have a combined business/convention meeting on May 11 at 7:30 p.m. We will be electing our delegates to the convention. May 19 will be our Italian Night/Chinese Auction. A no host social hour will begin at 6:00 p.m. followed by dinner at 7:00 p.m. for a cost of \$12.50.

Kate Krake Nielsen, Editor
Inger Dix, Assoc. Editor

Velkommen

In recognition of DBIA members who are participating in the growth of the Danish Brotherhood in America by recommending their family and friends.

Member	Lodge No.	Location	Sponsor
Daniel J. Fox	14	Kenosha, Wisconsin	Francis Weidman
Mark S. Totts	14	Kenosha, Wisconsin	Todd Barnett
Mary Ann Wahl	15	Des Moines, Iowa	Doug Lary
Alfred L. Stephens	227	Detroit, Michigan	Hans G. Nielsen
William R. Prickett	263	Askov, Minnesota	Robert Kenowski
Marie K. Aasted	268	Junction City, Oregon	Carl Nielsen
Lori A. Hill	345	Orange County, California	Soren Christensen
Rodney D. Ice	600	Omaha, Nebraska	Home Office
Randal D. Ice	600	Omaha, Nebraska	Home Office
Angela M. Gerling	600	Omaha, Nebraska	Vesta Burrows

Lodge No. 345, Orange Co., CA--The minutes of the previous meeting were read followed by the treasurer's report, both of which were accepted as read. The bills were presented and a motion was made to pay them.

Operation: H.O.P.E. was discussed and Chairpersons Gertrude Nielsen and Marion Aymar asked that we bring small personal items for the YWCA such as combs, brushes, cosmetics, etc. Helga Bjorn, Special Projects Chairman, reported that we will continue to collect tabs for the McDonald House.

A motion was voted on and carried to give a donation to the American Red Cross.

Gerry Olsen, Cor.

⌘⌘⌘**Lodge No. 346, Riverside, CA**--We had a good turnout at our Irish dinner. Thanks to Kaja DelGrippo, Lynda Jones and Norma Loveday for their contributions. We installed new member Horace White.

We will be having a Danish smørrebrød on May 13 at the Patterson's barn. Lloyd and Ellen Christensen will be our guests as well as other Danish folk dancers who will entertain us with dancing as well as teaching some dances. We will be serving open faced sandwiches and possibly coffee cake. We are asking that only those 16 years and older attend.

Sue Patterson, Sec.

Nebraska

Lodge No. 1, Omaha, NE--Our May 2 meeting will consist of a special program recognizing Denmark's freedom from German occupation. Sausage, æbleskiver, applesauce, etc., will be served at 6 p.m. at a cost of \$4.00.

Ruth Nielsen, Cor.

Lodge No. 16, Minden, NE--Our annual æbleskiver supper was well attended with 50 members and four guests present.

The minutes of the February meeting were read and approved. We voted to send a \$25 memorial to the Scholarship Fund in memory of Grace Thomsen.

Marie Nelson, Cor.

⌘⌘⌘**Lodge No. 206, Blair, NE**--Our lodge donated \$250 to the Dana College Chorale for their upcoming tour to Europe and challenged 30 Midwest lodges to match our donation.

We also donated \$1 per member (\$54) to the district scholarship fund and \$50 to the local Optimist Club for the post-prom party.

Helen McNichols, Sec.

Lodge No. 211, Grand Island, NE--We celebrated our 90th anniversary on March 15 with a covered dish supper. Special guests were state officers Mr. and Mrs. Ed Krause and Mr. and Mrs. Gayle Miller. Hege Bakken of Norway was also a guest. Committee members Delbert and Delores Battles and Helen Johnson presented a history of the lodge. Shirley Johnson of Dannebrog showed a video of her trip to Denmark.

Vera Petersen, Sec.

Heartland

⌘⌘⌘**Lodge No. 15, Des Moines, IA**--We will serve æbleskiver at the Altoona Family YWCA Multicultural Fair on May 6.

The Emergency Food Pantry donation bucket will again be circulated for cash donations at our meetings. Later this year, we will request members to bring casseroles for the Salvation Army breakfast program.

Lodge No. 121, Tyler, MN--The April meeting was called to order by President Delno Hansen with 14 members and one guest present. Hilda Hansen gave the secretary and treasurer's reports which were accepted

Lest We Forget

In grateful remembrance of their service and fellowship, we honor those members who have passed away since the last report.

Date of Death	Name	Age	Birthplace	Lodge No.	Location	Year Joined
1-5-95	Herbert R. Nelson	82	Brooklyn, New York	700	Omaha, Nebraska	1951
12-17-94	Arthur N. Fisher	82	Ruthton, Minnesota	700	Omaha, Nebraska	1954
3-1-95	Carl Pedersen	71	Oakland, California	39	San Leandro, California	1990
2-1-95	Victor Hansen	83	California	600	Omaha, Nebraska	1943
11-6-94	Asger Becker	86	Denmark	306	San Diego, California	1944
2-12-95	Paul A. L. Kistrup	86	Denmark	306	San Diego, California	1935
3-2-95	Francis F. Holm	82	San Francisco, California	49	San Francisco, California	1947
2-16-95	Adolph A. Klausen	63	Hartington, Nebraska	600	Omaha, Nebraska	1978
2-26-95	Thorvald Clausen	93	Minnesota	29	Seattle, Washington	1964
2-28-95	Luther C. Nielsen	81	Spokane, Washington	600	Omaha, Nebraska	1979
3-12-95	Beverly Sorensen	69	Buffalo Center, Iowa	219	Clear Lake, Iowa	1970
3-7-95	Robert W. Sorensen	68	Shelby County, Iowa	341	Kimballton-Elk Horn, Iowa	1977
3-16-95	Jorgen Bo-Hansen	62	Rønne, Denmark	600	Omaha, Nebraska	1977
3-10-95	Earl Upchurch	85	Unknown	143	Petaluma, California	1988
3-2-95	Otto Sorensen	83	Unknown	143	Petaluma, California	1969
3-1-95	Martin Y. Christensen	98	Denmark	35	Chicago, Illinois	1923
3-5-95	Charlotte A. Adams	89	Reading, Pennsylvania	35	Chicago, Illinois	1987
3-20-95	Raymond A. Nissen	73	Audubon, Iowa	144	Dike, Iowa	1978
3-6-95	Richard Tygesen	87	Kent, Michigan	600	Omaha, Nebraska	1947
3-24-95	Peter Iversen	89	Denmark	49	San Francisco, California	1943

as read. The program was a video tape of Ellis Island given by Tom and Edna Alleckson.

Lunch was served by Herluf Ries and Therkel Jorgensen assisted by Hilda Hansen.

Therkel Jorgensen, Cor.

☞ **Lodge No. 144, Dike, IA**--At our March meeting, we were privileged to hear three Dike High School speech students who proved adept to giving various types of literary selections.

Twenty-five year pins were presented to Neal Thuesen and Donald Knudsen.

Lyle Refshauge, Sec.

Midwest

☞ **Lodge No. 4, Racine, WI**--The spring torsk dinner was well attended. Thank you to President Jeff Christensen who made the arrangements, Don Petersen from D.D.R. Pub for his courtesies, and Peter Deschler who prepared and served the meal. The lunch for the March meeting was provided by Wayne Kavaliauskas.

☞☞ **Lodge No. 14, Kenosha, WI**--Welcome to new members Daniel Fox and Mark Totts.

Our popular corned beef dinner/dance was held on March 18. The hall was nicely decorated in green and the food was excellent thanks to John Mikus and his crew. Dancing was provided by Steve Singer who sang several Irish songs. Thanks to the committee of Kevin and Ione Gleason, Amie Gleason and Jessica Smith.

Robert Ibsen, Cor.

☞☞ **Lodge No. 34, Dwight, IL**--We met on March 13. Metha Jensen suggested we need a P.A. system so President Jim Lauritsen is checking prices.

Entertainment for the evening was "Name That Tune".

Marge Lauritsen, Sec.

☞ **Lodge No. 35, Chicago, IL**--Sixty members were present at our March 17 meeting. Our charter was draped and a moment of silence was observed in memory of Charlotte Adams and Martin Christensen.

Correspondence and minutes of the last meeting were read. A motion was made and carried to donate \$100 to the Dana College Choir.

We will have election of delegates and alternates at our next meeting. A vote was taken to pay for the lodging for one night for the

two delegates or alternates. Motion passed.

Jenny Jensen spoke on Danish Cultural Day and a motion was made and carried to have \$20 available for a raffle prize.

Our annual dinner will be May 19. We will be serving Danish meatballs and all the trimmings. The cost is \$7.50 for adults and \$4 for children 12 and under. Cocktail hour will begin at 6:30 p.m. followed by dinner at 7:30 p.m.

Elsa Petersen, Cor.

☞ **Lodge No. 343, Waupaca, WI**--Our March 23 meeting was called to order by President Vivian Jensen. The secretary and treasurer's reports were given. Correspondence was read regarding donations which we are passing on at this time as our funds are low. Following a delicious lunch, we viewed a video movie.

Gladys Petersen, Sec.

GCEL

☞ **Lodge No. 164, New York, NY**--Our cod fish dinner in February was a huge success and a good time was had by all. Our meeting ended with our usual luncheon.

Gloria Jacobsen, Sec.

Payment to Board Members

March

Woodrow T. Petersen, allowance, \$199.65.

Message from the President, Con't.

of the DBIA districts, would provide for continued DBIA input and ideas that would assist ALA in accomplishing their commitment to perpetuating the Danish culture, heritage and traditions through DBIA's lodges, districts and current cultural and ethnic member programs. Initially, this Committee will be the current DBIA Board of Directors not selected to represent the DBIA on ALA's Board of Directors.

ALA has also committed to establishing an endowment fund, the income from which would be used to continue DBIA scholarships for the former and future members of DBIA and their descendants. The endow-

ment fund would always be known as, and perpetuate the name of, "The Danish Brotherhood in America Endowment Scholarship Fund". Other DBIA lodge and ethnic matching funds programs would be continued as well. Here, the matching funds would be provided from the merging of the DBIA's Fraternal Fund with the ALA Fraternal Fund.

Although a proposed merger with ALA is different than that negotiated with SON, the ideals are the very same, and the very things that you, our membership, mandated through the survey conducted in late 1993. Plus a bonus; no national dues!

National dues for social members will be eliminated as ALA does not recognize social members on a national level. Instead, ALA allows the local lodges to recognize and recruit social members. Therefore, a current DBIA social member would pay only local lodge dues! Further, DBIA insured members' national dues will be reduced from \$10.00 per year to 60¢ per year! Yes, I said 60¢!! And this annual 60¢ does not go to support administrative expenses and salaries, it goes into the Fraternal Benefit Fund to support fraternal and lodge programs.

A definitive "Agreement and Plan of Merger" is forthcoming and will appear in another "Special Edition" of **American Dane**. We will try to use a format similar to the edition that described the merger with Sons of Norway. Sixty days after publicizing the "Agreement and Plan of Merger", a ballot will be required of the delegates that attended the 1994 Special Convention for their approval. The merger will be subject to an affirmative vote of two-thirds or more of the governing bodies of both DBIA and ALA by referendum. The merger will also be subject to the approval of the Colorado Commissioner of Insurance and the Nebraska Director of Insurance. A vote by mail was made possible for the DBIA by resolution of the delegates at the 1994 Special Convention of the DBIA.

We respectfully request and anticipate your support of this merger. Again, it is necessary to protect and safeguard DBIA certificateholders and the very future of our organization and its ideals.

I would also like to take this time to welcome Robert Ibsen back to the Board of Directors who will be filling the position of Past President due to the death of Clyde Langsted.

1994 Top 20 Lodges

1993		1994		
Ldg#	Total Members	Ldg#	Total Members	Gain/Loss
1.	14 Kenosha, WI 428	1.	14 Kenosha, WI 403	-25
2.	167 Portland, OR 256	2.	167 Portland, OR 243	-13
3.	227 Detroit, MI 185	3.	35 Chicago, IL 184	10
4.	34 Dwight, IL 184	4.	227 Detroit, MI 169	-16
5.	35 Chicago, IL 174	5.	29 Seattle, WA 168	-4
6.	29 Seattle, WA 172		34 Dwight, IL 168	-16
7.	51 Ludington, MI 164	6.	51 Ludington, MI 162	-2
8.	126 Los Angeles, CA 163	7.	126 Los Angeles, CA 158	-5
9.	16 Minden, NE 148	8.	16 Minden, NE 137	-11
10.	348 Eugene, OR 135	9.	348 Eugene, OR 133	-2
11.	46 Perth Amboy, NJ 130	10.	46 Perth Amboy, NJ 122	-8
12.	15 Des Moines, IA 125	11.	1 Omaha, NE 118	-6
13.	1 Omaha, NE 124	12.	328 Vancouver, B.C. 115	-7
14.	328 Vancouver, B.C. 122	13.	15 Des Moines, IA 113	-12
15.	299 Solvang, CA 103	14.	299 Solvang, CA 94	-9
16.	325 Nassau Co., NY 87	15.	144 Dike, IA 80	1
17.	144 Dike, IA 79	16.	325 Nassau Co., NY 79	-8
18.	4 Racine, WI 78	17.	143 Petaluma, CA 78	8
	161 Ruskin, NE 78	18.	4 Racine, WI 74	-4
19.	172 Philadelphia, PA 76	19.	161 Ruskin, NE 72	-6
20.	283 Dagmar, MT 71	20.	172 Philadelphia, PA 69	-7

Planning Your 1995 Vacation?

Why not consider Milwaukee, the first week in October? The Danish Sisterhood and Danish Brotherhood Midwest District Lodges invite you to come to Milwaukee and meet old friends, make new friends and enjoy the festivities that are being planned for the Danish Sisterhood National Convention.

Wednesday, October 4 - Presidents' Recognition evening from 7-11:00 p.m. with cash bar - Entertainment by Recording Star Erv Johnson at the Keyboard, who will play for your listening and dancing pleasure.

Thursday, October 5 - Convention opens at 9:00 a.m.; Noon luncheon at Marc Plaza Hotel; Tour (for Danish Brotherhood members and guests) to the Miller Brewing Company at 1:30 p.m.; Breakaway Cocktail Cruise from 5:30-7:00 p.m. on the Edelweiss - Johnny Bernez, Accordion Player Extraordinary, will be playing your favorite songs and requests.

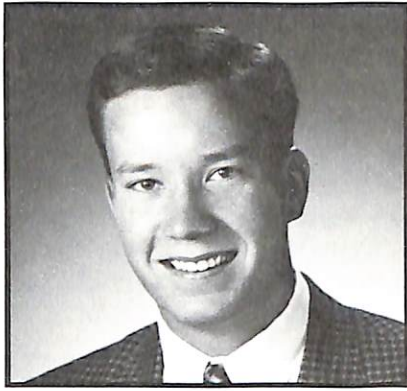
Friday, October 6 - Informal meeting for Danish Brotherhood members at 10:00 a.m.; "Milwaukee at Night Tour" including dinner beginning at 6:00 p.m.

Saturday, October 7 - Free day for Danish Brotherhood members, an opportunity to discover the "Old World Charm of Milwaukee"; Cocktail hour with cash bar at 6:00 p.m.; Banquet begins at 7:00 p.m. followed by dancing to the music of the Fantastics, "The Band with the Personal Touch".

Although the convention closes on Saturday, a tour outside the city of Milwaukee is in the planning stages for Sunday.

Discover the Charm of Milwaukee, a major U.S. city that hasn't sacrificed small in growing big. If you would like more information, please contact Robert Ibsen, 7807-10th Ave., Kenosha, WI 53143, (414) 657-3895 or Betty Mollerskov, 1407 Oakdale Ave., Racine, WI 53406, (414) 633-5985.

1995 National Scholarship Recipients



Brad Kosmicki
Lodge No. 211, Grand Island, NE
Recipient of the 1994 Axel Skelbeck
Scholarship Award for Excellence



Erica Jensen
Lodge No. 183, Troy, NY
Recipient of the 1994 Fred K. Holm
Memorial Scholarship



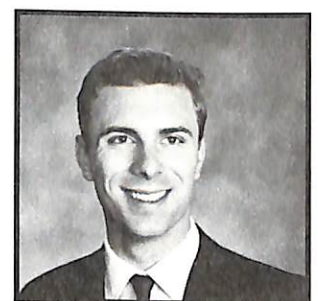
Lucas Christensen
Lodge No. 71
Penn Yan, NY



Sara Daniels
Lodge No. 600
Omaha, NE



Amy Haggstrom
Lodge No. 10
Council Bluffs, IA



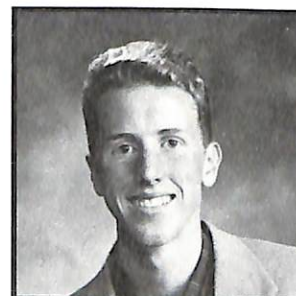
Charles Hokanson, Jr.
Lodge No. 600
Omaha, NE



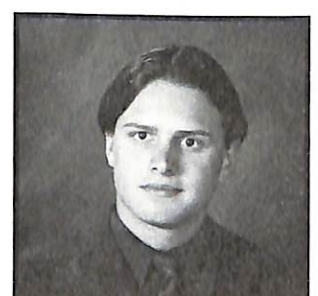
David Johanson
Lodge No. 35
Chicago, IL



Jeremy John
Lodge No. 294
Barre, VT



Jesse Karls
Lodge No. 227
Detroit, MI



Kenneth Kirby
Lodge No. 14
Kenosha, WI



Berit Mann
Lodge No. 32
New Haven, CT



Emma Pesek
Lodge No. 16
Minden, NE



Kristin Russell
Lodge No. 161
Ruskin, NE



Melissa Thomsen
Lodge No. 600
Omaha, NE

FINANCIAL REPORTS, DECEMBER 31, 1994

The following represents a condensed report of the unaudited financial statements for the Danish Brotherhood in America as of December 31, 1994. A copy of the complete financial statements is available upon written request to the Danish Brotherhood in America, 1905 Harney St., Suite 700, Omaha, NE 68102.

BALANCE SHEET	
DECEMBER 31, 1994	
	1994
ADMITTED ASSETS	
Bonds	\$8,838,143
Real Estate, at cost (net of accumulated depreciation of \$147,299)	\$0
Certificate Loans	\$203,337
Cash and Short Term Investments	\$446,455
Total Cash and Invested Assets	\$9,487,934
Investment Income Due and Accrued	\$147,654
Electronic Data Processing Equipment (net of accumulated depreciation of \$66,620)	\$7,061
Other Assets	\$3,602
TOTALS	\$9,646,252

LIABILITIES AND FUND BALANCES	
Aggregated Reserves for Life Certificates and Contracts	\$8,042,819
Other Reserves and Certificate Liabilities	\$101,127
Estimated Refunds Payable to Members	\$119,682
Premiums Received in Advance	\$56,491
Liability for Premium Deposit Funds	\$64,187
Accrued Expenses	\$5,871
Asset Valuation Reserve	\$63,289
Lodge Funds on Deposit	\$0
Other Liabilities	\$6,887
Total Liabilities	\$8,460,352
Fund Balances	\$1,185,900
TOTALS	\$9,646,252

STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES FOR YEAR ENDED DECEMBER 31, 1994	
	1994
INCOME	
Life Premiums, Annuity Considerations and Membership Assessments, net of reinsurance	\$421,829
Investment Income (net of expenses of \$48,365)	\$684,065
Other Income	\$14,950
TOTAL INCOME	\$1,120,843

BENEFITS AND EXPENSES	
Death Benefits	\$112,679
Annuitiy and Disability Benefits	\$731,145
Matured Endowments	\$2,420
Surrender Benefits	\$200,437
Payments on Supplementary Contracts	\$60,995
Change in Aggregate Reserves	(\$537,262)

BENEFITS AND EXPENSES (CON'T)	
	1994
Commissions	\$5,942
General Expenses	\$461,013
Insurance Taxes, Licenses and Fees	\$20,225
Other, net	\$7,802
TOTAL BENEFITS AND EXPENSES	\$1,065,397
Net Gain From Operations Before Refunds	\$55,446
Refunds to Members	\$22,737
Gain From Operations After Refunds	\$32,710
Net Realized Capital Gains	\$167,349
NET INCOME	\$200,059
FUND BALANCE, beginning of year	\$1,226,041
Change in Nonadmitted Assets	\$8,082
Change in Asset Valuation Reserve	\$1,520
Change in Reserve due to Change in Valuation	(\$250,000)
Other Changes in Fund Balances	\$197
FUND BALANCE, end of year	\$1,185,900

STATEMENT OF CASH FLOWS YEAR ENDED DECEMBER 31, 1994	
	1994
OPERATING ACTIVITIES	
Premium and Annuity Considerations	\$359,563
Net Investment Income	\$639,009
Miscellaneous Income	\$74,724
Benefits	(\$1,095,932)
Commissions and General Expenses	(\$537,411)
Refunds to Members	(\$20,757)
Decrease in Certificate Loans	\$12,588
NET CASH FORM OPERATIONS	(\$568,217)

INVESTING ACTIVITIES	
Proceeds from Bonds, Redeemed or Matured	\$1,681,404
Proceeds from Sale of Home Office	\$364,626
Cost of Investments Acquired	(\$1,117,234)
Other Applications, net	(\$315,113)
NET CASH FROM INVESTING	\$613,683
Increase in Cash/Short-Term Investments	\$45,466
CASH, beginning of year	\$400,990
CASH, end of year	\$446,456

FUND BALANCES DECEMBER 31, 1994		
	General	Fraternal
Unrestricted		
Designated by the Board for:		
Endowment	\$0	\$13,594
Scholarships	\$0	\$6,799
Contingency Reserve	\$804,282	\$0
Undesignated	\$325,771	\$35,454
Restricted	\$0	\$0
TOTALS	\$1,130,053	\$55,847

Jorgen's Rainbow



USPS 148-180
POSTMASTER: IF UNDELIVERABLE
AS ADDRESSED, NOTIFY US
PROMPTLY ON FORM 3579.

Danish Brotherhood in America
P.O. Box 31748
Omaha, NE 68131

Member: Send your address change, before moving
for continued service.

Notice!! List all family members affected by this
change.

I belong to Lodge No _____

My number in the lodge is _____

Name

New Address

City, State, Zip

Telephone() _____

Though Jorgen and his rainbow have flown over Denmark during World War II, they like to hear stories of those times from their new friend, Grandma Nielsen. Grandma tells them how, during the war, Germany occupied the country. When the Nazis were beaten and had to leave in 1945, parades were held and flags were waved! May 4, Liberation Day, is still celebrated in Denmark by placing candles in the windows of one's home.

**Second Class Postage Paid at
Omaha, NE.**

***Dated Material
Do Not Delay!***



HANSEN, J DUANE
7610 KEYSTONE DR
OMAHA

001-1891
NE 68134