

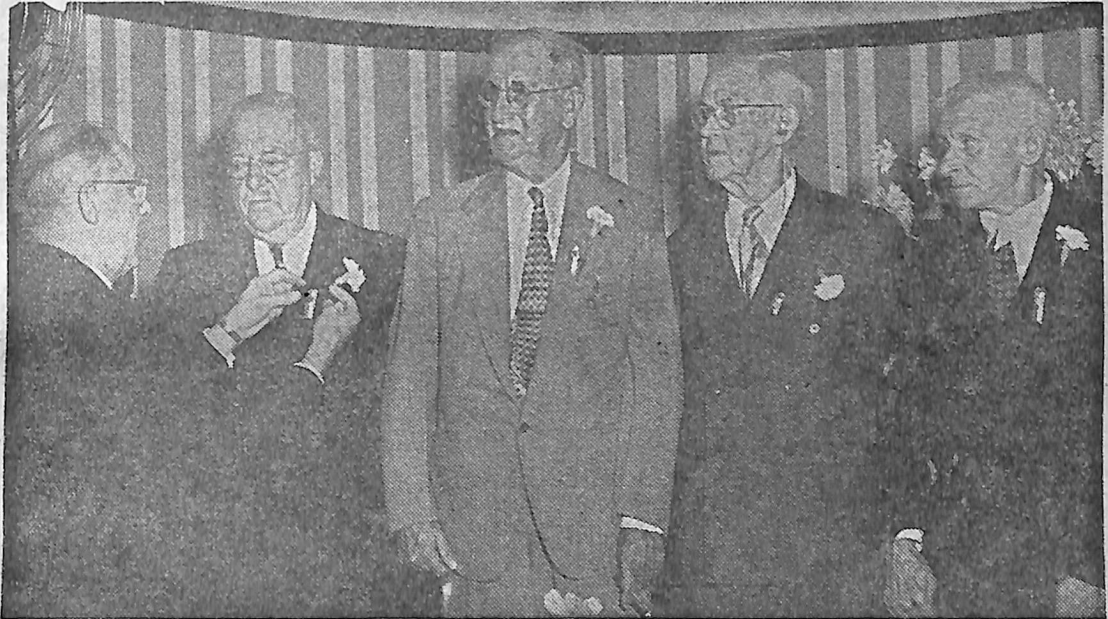
Danish Brotherhood Magazine

Vol. 37

November, 1952

No. 11

Danish Brotherhood Marks 70th Anniversary



Svend Petersen of Askov, Minn., supreme president of the Danish Brotherhood of America, is shown presenting 50-year membership pins to four members of New Jersey lodges at a banquet September 26 in Oak Hills Manor, celebrating the 70th anniversary of the organization. The dinner was sponsored by the combined New Jersey lodges. Left to right are: Petersen, Otto Skouboe, Louis Anderson, John Keldsen and Hans Svarre. Skouboe, Keldsen and Svarre are members of Thor Lodge No. 46, Perth Amboy. Anderson is from Newark. Evening News Photo.

The combined New Jersey lodges of the Danish Brotherhood of America celebrated the 70th anniversary of the nationwide organization last night at a banquet held in Oak Hills Manor, Metuchen. Svend Petersen of Askov, Minn., supreme president of the national brotherhood, was a principal speaker.

Petersen presented 50-year membership pins to four members, three of whom are members of Perth Amboy's Thor Lodge No. 46. Receiving the pins were Otto Skouboe, John Keldsen and Hans Svarre, all of this city, and Louis Andersen of the Newark Fremad Lodge No. 116.

Other speakers were Paul Thofner, president

of the general committee of eastern lodges; C. B. Christensen, past supreme president; and Bernhart Jensen, Middlesex County's chief probation officer. Chris Nielsen was toastmaster.

The invocation was given by the Rev. K. Kirkegaard Jensen of this city, while the Rev. Carlo Petersen of Newark gave the benediction. Ellen Christensen was soloist. The chairman, K. P. Christensen, gave the welcoming address and Ernie Christoffersen entertained.

Music was provided by the Oak Hills Manor orchestra.—Perth Amboy Evening News (Sept. 26).

No. 116 Loses Last Charter Member

Brother M. C. Christensen, charter member of "Fremad" Lodge No. 116, 207 Windsor St., Kearny, N. J., passed away suddenly on Sept. 17.

Brother Chris was born in Aarstrup, pr. Varde, 77 years ago and came to Kearny right after he had served his time in the Army in Fredericia. He soon recognized the need of a Danish Brotherhood lodge in Newark in order to lend a helping hand

to all the emigrants landing here. So he together with about a dozen others founded Lodge No. 116, which has served and given friendship and a helping hand to hundreds of men and their families.

This year he was serving as chairman for our Ex-president's Club. In all his 54 years of service to the Danish Brotherhood he never stopped giving aid and assistance to brothers in need, or to anyone less fortunate than himself.

He will be greatly missed in Lodge No. 116; and our sincere sympathy goes out to his widow and family.

CHRIS MADSEN, Sec. No. 116.

Danish Brotherhood Magazine

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As Its Official Organ

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SUPREME TRUSTEE:

Hans M. Andersen, Rt. 1, Box 260, Parlier, Calif.

November, 1952

Editorial

It is an easy matter to toot our own horn and tell others what a wonderful organization the Danish Brotherhood is; but it sounds much better when someone else makes favorable comment. In this connection we present below the lead editorial in the Santa Barbara News-Press, daily paper for September 13:

A WELCOME CONVENTION AND A REMINDER ABOUT OPPORTUNITY AND APPRECIATION

Santa Barbara City and County have many old and continuing strong reasons for giving special welcome to the 31st annual California convention of The Danish Brotherhood and The Danish Sisterhood, now being held in Santa Barbara.

Men and women of Danish birth or descent have been fine, constructive, contributing citizens of this area almost since the beginning of its development. They are fortunate and this county is fortunate, that they have sufficient concentration of their numbers in the Solvang area to give that community its colorful and delightful Danish festivals and recognition of the impress of Danish customs and feeling. They have made the Solvang area a credit to this County and a credit to their inherited traditions.

With Old Spanish Days and the year-around attention and interest that is attaching itself more and more to that unique community celebration, Santa Barbara is keeping and using daily the best out of this area's predominating contributions from the people of Spain and that country's long history in the Old and New World. We should realize that there is opportunity, in various proportions of population and activity, to serve this community with the best out of traditions of people from other parts of the world and other histories.

This is a sane, intelligent and happy way of

building One World—in the only way it can be built out of its present pieces.

There is no hyphenated Americanism in this policy or this method. Representation man by man, woman by woman, and ballot by ballot is a necessary foundation for world-wide freedom and justice. But there is representation beyond the living and tangible. The past rules the present. The more we deny it, the more we attempt to escape or oppose it the more subtly it rules. The only way to make it rule well is to accept—welcome—from it the best that it has to offer and to harmonize that best with our best understanding and best good will.

This week our expression of appreciation is for the Danes and for the part they have played and are playing in the right development of this area. We have many nationalities and many contributions from history and culture to credit for what—all together—we appreciate as the American and the Santa Barbara way of life we have here.

We have here Danish Brotherhood and Danish Sisterhood delegations from 18 major California communities. Each of them has reasons for appreciating constructive American citizenship the Danes have strengthened, not weakened by such Danish things and ways as they respect and enjoy because such things are tied into their lives along with their love of their parents and the memories of their childhood.

Hjælpefondet

(Assessment Relief)

Medlemmer som ønsker at ansøge om Hjælp fra Hjælpefondet for det kommende Aar maa indsende Ansøgning derom til Logen i Tide. Nye Blanketter er tilsendt Logens Sekretær, saa henvend jer til ham og faa udleveret en Blanket, som maa udfyldes og returneres til Logens Sekretær snarest.

Samfundets Love bestemmer at Ansøgningerne maa være behandlet af Logen og indsendt til Hovedkontoret senest den 15. December. Ny Ansøgning maa indsendes hvert Aar, da Bevillinger kun gælder til den 31. Marts hvert Aar. Fordeling for næste Aar vil blive foretaget af Overbetsyrelsen den 1. April, 1953. Medlemmer hvis Ansøgning tidligere har været godkendt af Overbetsyrelsen er opbetalt til den 31. Marts, 1953, men de maa indsende ny Ansøgning til Logen hvis de ønsker at komme i Betragtning for næste Aar.

Med Broderlig Hilsen,

AXEL SKELBECK, Over-Sekretær.

Register Of Jubilee Celebrations

Lodge No. 184, Hayward, Calif. -----	Nov. 1
Lodge No. 49, San Francisco, Calif. -----	Nov. 8
Lodge No. 35, Chicago, Ill. -----	Nov. 9
Lodge No. 107, Chicago, Ill. -----	Nov. 26

In the U. S. about 3,000,000 persons are ill at any one time and more than 22 per cent of the yearly deaths are due to germ invasions. Nobody knows just how many persons have colds, influenza and sore throats each year, but estimates of common colds alone run as high as 85 per cent of the population.

Financial Report

SEPTEMBER 30, 1952

Mortuary Fund

Receipts:	
Balance on hand Sept. 1, 1952 -----	\$ 26,031.16
Assessments -----	10,445.12
Interest on bonds -----	7,599.50

Disbursements:	
Death Claims -----	\$ 14,731.25
Cash surrender -----	1,046.86
Collection expenses on bond coupons ----	7.50
Balance on hand September 30, 1952 ----	28,290.17
	\$ 44,075.78

General Fund

Receipts:	
Balance on hand September 1, 1952 ----	\$ 19,395.69
Received in September -----	4,244.92
	\$ 23,640.61

Disbursements:	
Adv., ptg., and stationery -----	\$ 78.60
Postage, exp., and tele., etc. -----	145.55
Rent and lights -----	180.50
Ptg., and mlg., official publication ----	406.33
Membership reward -----	43.00
Flowers -----	15.00
Adv., in Sisterhood convention program--	100.00
Travel expenses -----	1,479.41
Salaries to officers and employees ----	2,114.47
General office expenses -----	50.00
Balance on hand September 30, 1952 ----	19,027.75
	\$ 23,640.61

Relief Fund

Receipts:	
Balance on hand September 1, 1952 ----	\$ 13,332.94
Assessments -----	19.50
Interest on bonds -----	325.00
Relief payments returned -----	10.39
	\$ 13,687.83

Disbursements:	
Relief payments -----	\$ 131.00
Balance on hand September 30, 1952 ----	13,556.83
	\$ 13,687.83

Juvenile Fund

Receipts:	
Balance on hand September 1, 1952 ----	\$ 761.11
Assessments -----	70.32
	\$ 831.43

Disbursements:	
Balance on hand September 1, 1952 ----	\$ 831.43
	\$ 831.43

Assets

Mortuary Fund investments -----	\$3,880,349.30
Relief Fund investments -----	200,000.00
General Fund investments -----	25,000.00
Cash in bank -----	61,706.18
	\$4,167,055.48

A Fine Opening

During the week the Sisterhood national convention was in session in Detroit, the Brotherhood Lodge, No. 227, held a special meeting for the visiting brothers. At this particular meeting the president expressed a welcome which we feel is worthy of wider publicity, and therefore present it below: (Editor)

Brothers and members of Danish Brotherhood Lodge No. 227:

Once again we are assembled in this hall and in this lodge, but this time for a special reason.

Tonight we have come together for the purpose of honoring those brothers who have come to Detroit from distant places to take part in the convention of the Danish Sisterhood in America.

We are indeed very happy to be together with these brothers, some of whom look to me like our own old members who have worked so hard and for such a long time to build up their lodge and the Danish Brotherhood. They are the kind of men who came from across the sea, with colors flying, with dreams in their hearts, and a determination of soul which materialized into the Danish Brotherhood in America.

If we are faithful to their dreams, and to the heritage they have given to us, then the name to which we were born, and which has become known and respected, not only among Danish Americans, but also among the native born, shall not perish from the Brotherhood to which we belong. Therefore, brothers, let us work with all our might and main, for the enhancement of the spiritual as well as the material welfare of our lodges and of the Danish Brotherhood; then we can walk with assurance on the face of the earth, with confidence in our future and faith in our destiny, knowing that we have done our duty to those who came before us, to ourselves, and to those who are coming after us and to whom we will hand over our heritage.

If we do that, my brothers, then our steps will be light and our thoughts will be bright because we kept faith with our trust.

On behalf of Lodge No. 227, I bid all our guests welcome to Detroit and to our lodge, and a special welcome to the supreme vice-president, Otto Nielsen. It is not only a pleasure but an honor to have him with us.

JOHAN EMANUELSEN, President,
D.B.S. Lodge No. 227, Detroit, Mich.

No. 107 To Celebrate Jubilee

The Steen Steensen Blicher Lodge No. 107 will celebrate the Jubilee with a banquet on November 26 at their lodge hall at 425 West 116th Street, Chicago, Illinois, at 8 p. m.

The celebration will include a dinner, dancing, singing and other entertainment.

Tickets will be available from the secretary.

JACK HANSEN, President.
TOM JENSEN, Secretary.

The measure of a man's success in life is his ability to look into the future and have faith in his own judgment.

Honor Roll

LIST OF LODGES

Lodge No.	Location	New Members	Membership Jan. 1, 1952
328	Vancouver, B. C., Canada	46	112
335	Port Alberni, B. C., Canada	35	New Lodge
263	Askov, Minnesota	17	138
299	Solvang, California	17	33
314	Hartford, Connecticut	17	173
227	Detroit, Michigan	16	281
126	Los Angeles, California	15	306
330	Prince George, B. C., Canada	15	42
113	Enumclaw, Washington	14	64
322	Santa Barbara, California	12	99
42	Spokane, Washington	11	66
92	St. Charles, Illinois	10	94
107	Chicago, Illinois	10	75
332	Ripon, California	9	39
4	Racine, Wisconsin	8	281
301	Akron, Ohio	8	36
14	Kenosha, Washington	7	216
29	Seattle, Washington	7	386
70	Greenville, Michigan	6	107
242	Erie, Pennsylvania	6	176
34	Dwight, Illinois	5	92
39	Oakland, California	5	225
41	Derby, Connecticut	5	55
59	Menominee, Michigan	5	89
103	Waterbury, Connecticut	5	38
183	Troy, New York	5	75
190	Schenectady, New York	5	149
318	Copenhagen, Denmark	5	168
*319	Bakersfield, California	5	29

* Admitted this month.
(Juveniles included in the above.)

Honor Roll

LIST OF INDIVIDUAL LODGES

Lodge No.	Recommender	Location	New Members Enrolled
113	Norbert E. Grove	Enumclaw, Wash.	13
263	Svend Petersen	Askov, Minn.	9
92	Gerhart Rasmussen	St. Charles, Ill.	8
263	Jens Krogh	Askov, Minn.	8
301	Ejner Madsen	Akron, Ohio	8
328	Charles Jensen	Vancouver, B. C., Can.	8
227	Johan Emanuelson	Detroit, Mich.	7
299	Niels Petersen	Solvang, Calif.	7
107	N. O. Hansen	Chicago, Ill.	6
330	Sam Stevens	Prince George, B. C., Can.	6
42	Ingvard Eskeberg	Spokane, Wash.	5
103	Robert L. Humiston	Waterbury, Conn.	5
126	Axel Christensen	Los Angeles, Calif.	5
184	Harold Sundby	Hayward, Calif.	5
299	Chris Madsen	Solvang, Calif.	5
328	J. Glenstrup	Vancouver, B. C., Can.	5
*107	Jacob Ludvigsen	Chicago, Ill.	4
322	Jorgen H. Jendresen	Santa Barbara, Calif.	4
322	Nels P. Christensen	Santa Barbara, Calif.	4
328	J. Bergman	Vancouver, B. C., Can.	4
*330	N. Sorensen	Prince George, B. C., Can.	4
332	Axel Petersen	Ripon, Calif.	4
4	Arne Sondergaard	Racine, Wis.	3
29	Otto Nielsen	Seattle, Wash.	3
34	Andrew P. Nielsen	Dwight, Ill.	3
183	Andrew Nielsen	Troy, N. Y.	3

227	Viggo Mikkelsen	Detroit, Mich.	3
242	Thos. Larsen	Erie, Penn.	3
255	Hans M. Andersen	Selma, Calif.	3
263	Edward Nielsen	Cozad, Nebr.	3
*294	Henry Lunde	Barre, Vermont	3
314	Holger G. Esbesen	Hartford, Conn.	3
314	Christian M. Lonstrup	Hartford, Conn.	3
*319	Viggo Stenderup	Bakersfield, Calif.	3
314	N. Skipper Nielsen	Hartford, Conn.	3
*328	E. Plambeck	Vancouver, B. C., Can.	3
*328	Peter Hubbe	Vancouver, B. C., Can.	3
330	E. H. Braather	Prince George, B. C., Can.	3

*Added this month.
Juveniles included in the above.

New Members

Booster	No. of Lodge	Location	New Member
Jacob Ludvigsen	107	Chicago	Ray. A. Ludvigsen
Jacob Ludvigsen	107	Chicago	Donavin Winchell
Jacob Ludvigsen	107	Chicago	Carl Ludvigsen
Jacob Ludvigsen	107	Chicago	Howard B. Johnson
N. O. Hansen	107	Chicago	Thomas E. Harris
Norbert E. Grove	113	Enumclaw	Harold S. Holm
Jorgen Christensen	126	Los Angeles	Jorgen Nielsen
Axel Christensen	126	Los Angeles	Henry Pedersen
R. O. Harris	147	Newell	Wilbert Jensen
R. O. Harris	147	Newell	Harold H. Grau
Hans F. Hansen	155	Bellingham	Cecil D. Colpitts
Chris Hansen	184	Hayward	Myrel F. Nohava
John Christensen	225	Canton	Albert T. Gruber
Sigfred Jorgensen	227	Detroit	Eric Dane, Jr.
Jens J. Krogh	263	Askov	Harold J. Schatvet
J. C. Sorensen	278	Salt Lake	Alf. J. Pedersen
Henry Lunde	294	Barre	Harold Thygesen
Henry Lunde	294	Barre	Axel Thygesen
Henry Lunde	294	Barre	Theo. Thygesen, Jr.
Ejnar Madsen	301	Akron	Robert E. Olesen
John Andersen	314	Hartford	Egvind H. Jacobsen
Aage Petersen	314	Hartford	George Dolleris
Viggo Stenderup	319	Bakersfield	Paul A. Rytter
E. Plambeck	328	Vancouver	E. W. Kristensen
E. Plambeck	328	Vancouver	Hans G. Hansen
Ed Anderbery	328	Vancouver	Holger Sorensen
L. D. Knudsen	328	Vancouver	Alfred Kristensen
Jens Glenstrup	328	Vancouver	Benny Jacobsen
N. Sorensen	330	Prince G.	J. R. Christensen
N. Sorensen	330	Prince G.	Jens Andersen
John F. Robinsen	334	Geneva	T. M. Scoon, Jr.

Parcel Post to Denmark

Gift packages bound for Denmark should be labeled on the outside as such and should weigh no more than 22 pounds.

This information is given in one of a series of bulletins issued by the U. S. Department of Commerce on rules and procedures for sending parcel post gift packages to almost any country in the world. Detailed are the weight and size limitations, what items can and cannot be sent and possible foreign duties or restrictions.

Persons desiring such information, which is supplied free of charge, should write to the U. S. Department of Commerce, Room 207, 607 Marquette Avenue, Minneapolis 2, Minn., indicating the country about which they are interested.

Supreme Board Meeting

The Supreme Board was in session at the home office, September 22 through 25. Normally the minutes from that meeting would be published in this issue, but space does not permit the usual detailed report. In the next issue we hope to have at least a resume of the meeting. Perhaps the most important matter before the board was the matter of getting active lodges started in Canada. This matter has been worked on during the past year, and especially during the six months just prior to this fall meeting. In as much as it was a mandate from the Detroit convention that we immediately institute active lodges in Canada, and perhaps many are now wondering why we have failed to do so, I feel that you are entitled to a detailed report on this matter. The bulk of the work has of course fallen upon the shoulders of our busy Secretary-Treasurer, Brother Skelbeck, and I feel that he has done everything humanly possible to accomplish the desired results. So that everyone may know exactly what has been done, so far, I asked Brother Skelbeck to present his report to the Board in writing. This report will become part of the regular minutes of the Board meeting. There is not room for the regular minutes in this issue, but as the Canadian question is of vital interest to many Brothers, I wish to present Brother Skelbeck's report now.

SVEND PETERSEN,
Supreme President.

Report to the Supreme Officers at Annual Meeting, week of September 22, 1952 by Axel Skelbeck, Supreme Secretary-Treasurer.

To the Members of the Supreme Board:

SUBJECT: ACTIVE LODGES (INSURED MEMBERSHIPS) IN CANADA

Pursuant to your decision at the meeting of the Board held in March, 1952 and the instructions and authority given me in respect to the captioned subject, I became actively engaged in an exchange of letters with the Department of Insurance for the Dominion of Canada at Ottawa. Contact was also had with the Department by telephone. A personal conference was later decided upon, to be held at the Office of the Department in Ottawa.

I hereby report to you on this matter, only in respect to our dealings with the Dominion Insurance Department. So as not to confuse, cloud or obscure the main issue with irrelevant details; I have made this report concise and bring out only the MOST IMPORTANT points, but I am confident that it will give you a full understanding of the situation.

For your convenience I have included, in substance, the information I have previously conveyed to you from time to time, making reference to much previous reports unnecessary.

Preparatory to obtaining a decision from the Department of Insurance for the Dominion of Canada as to whether our Society is in position to qualify for making application for a certificate of Registry with permission to write insurance in Canada, we were required to furnish numerous documents. I took the necessary steps to obtain these documents listed below from the Nebraska Department and other governmental authorities, such as the Office of the Secretary of State, or as prepared in our office:

1. Charter and Articles of Incorporation with all amendments to date, certified by the State Official in charge of the originals thereof.
2. A financial statement of the Brotherhood for the year ended December 31, 1951 on the Insurance Commissioners' comprehensive convention form, verified by Svend Petersen, Supreme President and Axel Skelbeck, Supreme Secretary-Treasurer, as principal Officers.
3. The Brotherhood's valuation report for the year 1951.
4. A copy of the Nebraska Insurance Department's audit and examination of the records of the Brotherhood as of December 31, 1950.
5. A copy of the audit and examination of our records made by an independent Certified Public Accountants—Gregerson Brothers—for the period January 1 - July 31, 1951.
6. Copy of the Constitution and By-Laws of the Brotherhood certified by the Commissioner of Insurance for Nebraska.
7. Certified copy of the Certificate of Authority in Nebraska.
8. Certified copy of Nebraska Insurance Department's verification of 1951 valuation of all outstanding Benefit Certificates with reserves set up on the prescribed valuation standard.
9. Prepared copies of:
 - (a) Application forms and
 - (b) Certificate forms which we intend to use in Canada verified by Axel Skelbeck, Supreme Secretary-Treasurer as custodian of these forms.
10. Verified copy of rates and values of Benefit Certificates.

As mentioned, these documents were statutory requirements in order for the Dominion Insurance Department to determine whether we can qualify for making an application to write insurance in Canada. They were submitted by mail in prescribed form.

The hearing, which I refer to in the first paragraph in this report, took place at the office of the Insurance Department in Ottawa on Friday, August 1, 1952. Again I report in memorandum form only, the conclusions reached in each instance. If you find it necessary I will verbally elaborate on conversational details at the hearing, at our Board Meeting.

I was received at the Department with friendliness and was extended the greatest Courtesy by everyone I came in contact with. Discussions were had with Superintendent, Mr. Warwick and the Department Actuary, Mr. Humphrys.

The documents which we had previously submitted by mail had been given much attention by the Department and were reviewed at the hearing. Some were referred to other divisions for further study and comment by Mr. MacGregor, Associate Superintendent of Insurance.

In an opening statement I conveyed greetings from Officers and members of the Supreme Lodge, and in studied comments gave a brief history of the Brotherhood, its functions and purposes with an account of the circumstances leading up to our investigations of the probability of applying for a Certificate of Registry in the Dominion of Canada.

Mr. Humphrys expressed what seemed to me to be a full understanding of our problems and appreciation of the functions of our Brotherhood. He

mentioned that at the review of the documents we submitted, the thought had come to him and the Superintendent as to how could an organization of our caliber financially afford to explore, institute and maintain an insurance program in the vast expanses of the Dominion, with the limitations for memberships imposed by the Laws of the Brotherhood. He said, however, that should we decide to continue our efforts in that direction the Department would cooperate to the greatest extent possible.

I readily admit here that Mr. Humphry's expression in this respect surprised me completely, because it coincides so fully with our own discussions along that line.

Hereafter I set out, point by point, the several conclusions reached during the conference:

1. The term "Every Company" in The Department of Insurance Act and The Foreign Insurance Companies Act applies also to Fraternal.
2. A Certificate of Registry with the Dominion Insurance Department is an absolute necessity before we can transact insurance business in Canada. In addition we must be
3. Licensed separately by each Province in which we desire to transact insurance business.
4. An annual license fee is assessed by the Dominion Insurance Department which may fluctuate from year to year. I cannot state here the amount of such assessments but it may be nominal because it is based on the assets of the company.
5. Each Province require an annual license fee which may vary with each Province. In Ontario it is \$150.00 per year, in our case, plus certain fees for the examination of reports and documents which we by statute are required to file. Mr. Humphry's thought that the laws of Ontario are a fair example of the laws in other Provinces, but each must be studied carefully for variations and each must be complied with separately.
6. Benefit Certificates.—Insurance Benefit Certificates delivered in Canada must be issued in Canadian Dollars. A revision of our Certificates, or riders, is necessary to accomplish this. (The resolution proposed by the Pacific Northwest Lodges and adopted by the 1951 National Convention reads: "All money due the Danish Brotherhood from Canadian Lodges or members and all money due Canadian Lodges or members, shall be paid in United States of America legal tender.")
7. We must deposit the amount of \$10,000.00 in cash, or securities acceptable to the Dominion Insurance Department, with the Department before transacting business in Canada. In addition we must
8. At all times have on deposit in Canada an amount sufficient to cover all obligations and liabilities. This will necessitate
 - (a) Active banking in Canada.
 - (b) Designation of a bank as official depository and on which checks can be drawn for payment of claims.
9. We must designate someone residing in Canada as our Chief Agent or Chief Representative or Attorney, and the place in Canada where such agency is to be established.
10. The party so designated must be issued a

Power of Attorney which shall expressly authorize him to receive from the Minister of Finance and the Superintendent of Insurance all notices which under the laws of the Dominion of Canada are required to be given or which it is advisable to give.

11. The Chief Agent or Representative in Canada must have a complete record of all Canadian transactions.
12. The records of Canadian transactions must be available for an annual audit by inspectors from the Dominion Insurance Department at the place of the Canadian Chief Agency. The cost of this audit is not established but may in all probability be absorbed in the annual license fee assessed companies doing business in Canada on the basis of total assets.
13. The Dominion Insurance Department usually accepts the Audit Report of our home state department in respect to home office records, but reserve the right to make a separate audit and inspection of such records. This may probably not happen, but I feel I should call this possibility to your attention anyway.
14. Canadian business must be kept separate from total business, and require separate reports.
15. Before any insurance transactions are made we must advertise our intentions of doing so in the public Canadian press, at our own expense, of course. Certain newspapers are designated for this purpose for the Dominion.
16. Each Province also require publication of our intentions to transact business in the Province, in so far as I can ascertain at this time.
17. In respect to the annual valuation report on outstanding benefit certificates, which we are required to file, the Actuary must be one who can qualify under Canadian regulations, to be acceptable. Mr. B. B. Gribble, our present Actuary, is not in the approved classification. So far I do not know of any local Actuary doing Fraternal work who can qualify. I have not ascertained whether we locally have an Old Line Company Actuary, who can qualify, who would do Fraternal Work and what the cost would be.
18. The annual statement of Canadian business shall be verified by the oath of the Chief Agent in Canada; and the statement of the general business shall be verified in such manner as the Superintendent may prescribe.
19. All provisions of the Canadian Insurance Acts must be complied with. Most of the provisions

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to which no reference is made herein comes in the classification of office and clerical details, but involve much time and expense in handling.

20. The last part of paragraph 8, Section 27 in the laws of the Brotherhood states that all securities of the Brotherhood must be placed in the safety vaults of the Brotherhood. I consider it beyond the scope of this report to ascertain whether a special act is necessary to export securities to a value of \$10,000.00 for deposit with the Department of Insurance for Canada.
21. A member's right to designate a beneficiary is considerably restricted by Canadian statutes. So restricted, in fact, that a member's attention shall be called to it by an endorsement on the Benefit Certificate. I have not attempted to define this restriction at this time.
22. A Canadian Lodge will not be allowed to pay sick benefit to its members unless rates and benefits are sound and actuarially computed.

In reviewing the documents we submitted, the Department noted a number of points which it was felt should be called to our attention. It is not thought that any of them are serious enough to delay registration of the Brotherhood should we decide to apply for it. However, all these points must be dealt with in time.

In the By-Laws the most important point arises in Section 61 dealing with beneficiaries. As mentioned in item 21, of this report, the laws in most provinces of Canada restrict the right to change the beneficiary where a beneficiary in the "preferred" class has been appointed. The Superintendent feels that the By-Laws should contain some warning on the point. The suggestion is made that a phrase indicating that the right to change the beneficiary designation is subject to any restriction in the laws of the province where the member was residing when the certificate was issued.

It is also pointed out that in the By-Laws there are a number of places where the actual drafting could be improved and should be given attention.

On this subject I quote from a memorandum prepared by Mr. MacGregor, Associate Superintendent of Insurance, calling these points to our attention:

1. We do not think that the wording in Section 5 of the Constitution clearly expresses the meaning. It seems to us that in the case of the death of a member the Brotherhood shall pay to his surviving beneficiaries the sum due, rather than "provide for the payment." The meaning of the word "scale" is not clear or is the meaning of the word "provision".
2. In Section 6 of the Constitution the last sentence in paragraph 2 seems to lack a verb.
3. Section 49 of the By-Laws gives authority to make certain transfers from the adult insurance fund to the general fund if the assets in the insurance fund exceeds 105 per cent of the liabilities. We do not think that the section is very clear however, concerning the reserve basis or concerning the maximum amount that may be transferred. Concerning reserves, it is stated that the liabilities must include the required reserves computed on a "net tabular basis" producing reserves not less than those on American Experience 3 per cent full preliminary term. It seems to us that the require-

ment that reserves must be computed on a net tabular basis is unnecessary and may be embarrassingly restrictive on your actuary. If the valuation is made on a basis of mortality and interest different from that used in computing the reserves it is probably better to value the benefits and premiums separately rather than to use tabular reserves. Concerning the maximum amount of transfer, reference is made to the savings in mortality during the preceding calendar year under certificates issued on rates creating and maintaining reserves in accordance with the table of mortality used. It is not clear to us what is meant by the phrase "table of mortality used".

4. In Section 73 of the By-Laws, there is a reference to "our laws". The use of the possessive pronoun here does not seem correct. Further, we think that paragraph 1 should be more precise concerning the amount of assessments that will have to be paid. We presume that the intention is to collect assessments from the date of disappearance to the date of the court order presuming the member to be dead. This should be made clear in the By-Laws.
5. In Section 85 there is a reference to "passive lodges." We did not see this term defined in the By-Laws and did not clearly understand its meaning.
6. Section 106 is not quite clear. It appears at

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first to be referring to the institution of a new lodge and yet the ballot apparently refers to the admission or exclusion of some individual.

Our attention is also directed to the fact that if the Brotherhood becomes registered in Canada all references to "state" should be expanded to refer to "State or Province". Perhaps the powers of the Supreme Board under Section 27 might be used to modify the By-Law relating to change of beneficiaries and to include the reference to province as well as to state where appropriate. Should the Board find that Section 27 gives it the power to so amend the By-Laws, the requirements of the provincial laws should be given careful study before a decision is reached. Leniency in dealing with the other points mentioned can be expected.

In examining the certificate forms a few points were also noted where the Department feels the drafting should be amended. Here, again, I quote from a prepared memorandum:

1. In form 120, under the sections relating to extended insurance and paid-up insurance reference is made to "the cash surrender value". When we try to discover the meaning of this phrase we find that the subsequent paragraph deals only with the "cash value". Further, it seems that the cash value is defined as the value shown in the table of non-forfeiture values and if there is indebtedness, is to be deducted from the cash value. We do not think it is sufficiently clear that the cash surrender value referred to under extended insurance and paid-up insurance means the cash value as defined in paragraph 4 less

any indebtedness. The point might perhaps be covered by referring to the net cash surrender value in paragraph 2 and 3, and then defining the net cash surrender value in paragraph 4 as the cash value less any indebtedness.

2. In paragraph 4 dealing with cash value the word "exist" is shown in place of "Exists".
 3. In paragraph 5 under Loan Value, the following phrase occurs: "subject to the conditions of this certificate with interest at 6 per cent per annum. . ." we suggest that it would be an improvement to change the word "with" to "and".
 4. Paragraph 5 dealing with loan value states that the amount of loan available shall include any previous loans unpaid. We presume that the intention here is to repay any previous loan out of the proceeds of the current loan, but we do not think the phrase in the certificate form clearly expresses this intention.
 5. In paragraph 14 we think that the words "to the values in the table" should be inserted after the word "proportion" in the last line.
- Similar points arise under certificate form 110. Form 111 and 121 do not contain any reference

Husk at gaa til Møde i Loge Nr. 313 naar du er i Danmark paa Besøg. Logen møder paa Sct. Knudsvej 26, København, den 1, og 3, Mandag i hver Maaned, Klokkeren 7:30 Aften. I Maanederne Juni og Juli dog kun den første Mandag.

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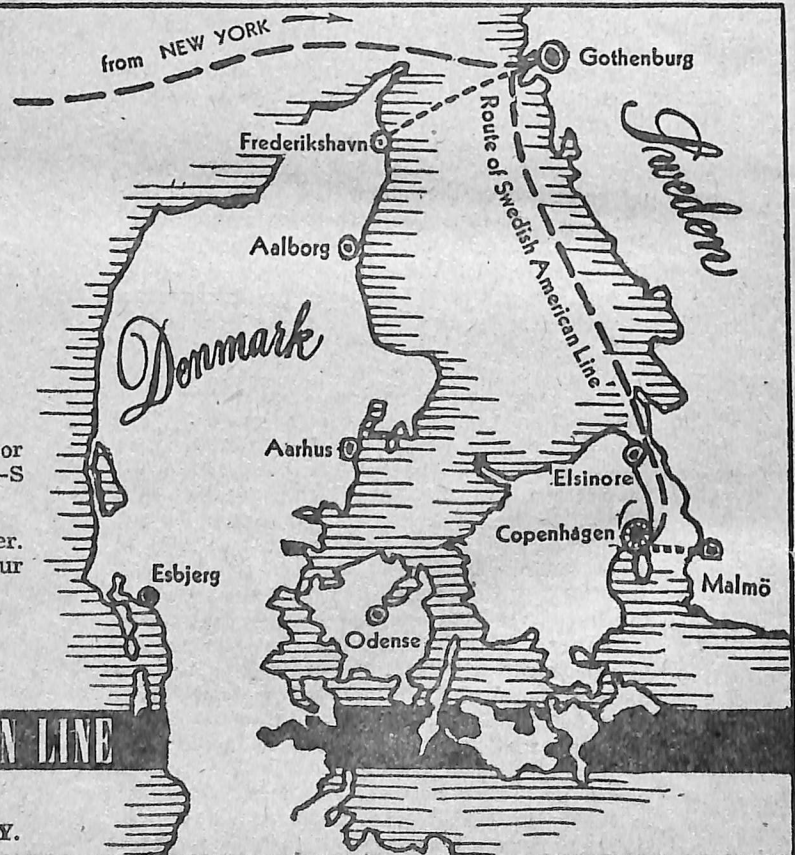
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to paid-up insurance. However, the comments concerning cash surrender values apply as respects form 111.

About six or seven additional comments in respect to the by-laws, the certificates, the method of valuation and the annual statements were brought to my attention. However, none appear to be important enough in nature to cause any serious difficulties, should we obtain a Certificate of Registry. They can be worked out and I have not brought these points into this report.

It is worth while to note that the by-laws are on file, and the benefit certificate forms universally used, in the United States of America.

Before a Certificate of Registry is granted under the Canadian Insurance Act, we must file with the Superintendent, in addition to the other Statements and Documents, a report by the actuary including all such details as the Superintendent may require, concerning the Benefit Funds of the Brotherhood having regard to prospective liabilities of, and contributions to, each fund. I attach a 'comprehensive memorandum prescribing rules for the actuarial calculations to be followed. It is too lengthy and too technical to be comprehended in a report of this nature, and does not deal with any particular mortality table.

It may reasonably be expected that such actuary will want to spend sufficient time in our home office which will give him all details necessary to make his report acceptable to the Superintendent. It may become by understanding that, in addition to the valuation report, the actuary is required to give, more or less, a declaration, in his own words and as his personal opinion, covering the Brotherhood's ability to meet its obligations and liabilities at maturity.

No effort is made to explain in this report the time and work necessary to produce the results set forth in the report. The actual outlay of expenses amount to three round trips to Lincoln, Nebraska and one round trip to Ottawa, Canada, plus outlay for cost of correspondence, telephone, telegraph and so on. Time spent, so far on the project has melted away into a vast number of man hours, during which all regular business came to a practical standstill at times.

Although I have not grouped the several points related to costs, I am hopeful that you can draw a satisfactory conclusion from this report as to the approximate initial cost in respect to obtaining a Certificate of Registry in Canada; and subsequent annual costs of maintaining Lodges with insured members in Canada. Many items must be considered in such calculations and tabulations. You will note that in some instances the stated requirements directly affect the local lodges in Canada and may possibly go contrary to their present functions. This circumstances must be carefully appraised, because the future welfare of the lodges and the happiness of their members, under whatever new situations and regulations we by our decisions may create for them, is of vital importance.

Respectfully submitted,
AXEL SKELBECK.
 Supreme Secretary-Treasurer.

We spent one entire day discussing the potential possibilities in Canada, the difficulties involved, the changes necessary in our Constitution and By-Laws,

and the necessary cash expenditure (with no specific funds for that purpose). After serious and careful consideration of all matters involved, the following resolution was unanimously adopted.—Svend Petersen.

RESOLUTION

WHEREAS: The resolution adopted by the 1951 National Convention, sponsored by the Pacific Northwest Lodges, commands that all insurance transactions in Canada shall be made in United States of America legal tender; and

The Insurance Department for Canada orders that all insurance certificates delivered in Canada must be issued, and all money transactions must be made, in Canadian dollars; and

The two regulations are in serious conflict; and

WHEREAS: The Insurance Department for Canada require \$10,000.00, in acceptable securities, to be on deposit at all times with the Department in Canada; and

The laws of the Brotherhood provides that all securities owned must be placed in the safety vaults of the Brotherhood under the supervision of the Secretary-Treasurer and the Chairman of Trustees; and

These regulations, being in opposition, presents an obstacle; and

WHEREAS: The Canadian Insurance Laws stipulate that a person residing in Canada must be designated Chief Representative there, and given Power-of-Attorney to act in Canada, for the Brotherhood, in all matters necessary to maintain an insurance program there; and

Duly considering the fact that the now social members in Canada have not followed the directive of the Board (1) to recommend someone to the Supreme President, suitably qualified for this position, to whom he can officially issue such Power-of-Attorney and (2) conduct a survey of prospective insured members for the purpose of ascertaining if the number of such members and amount of insurance which may potentially be put into force simultaneously when the program becomes effective, is sufficient to justify the substantial expenditures necessary, but principally to make certain that the success of the program, when once established, is definitely assured; and

WHEREAS: The numerous other items which have come to our attention will require specialized counsel; and the full and final far-reaching effect of the requested changes to the present benefit certificates, and to the laws of the Brotherhood, especially, can not be estimated.

THEREFORE BE IT RESOLVED: That the important matter of insured memberships (Active Lodges) in Canada must of necessity be given more study, investigated further and given additional serious consideration before the Board can render an equitable final decision.

Omaha, Nebraska. September 22, 1952.

"Give me a chicken salad," said a student in the Co-op.

"Do you want the 40-cent one or the 50-cent one?" asked the waitress.

"What's the difference?"

"The 40-cent ones are made of veal and pork, and the 50-cent ones are made of tuna."

News From The Eastern Lodges

By

George V. Petersen, 20 Maywood Dr., W. Warwick, R. I.

After the concentration in Troy, N. Y. we have heard several remarks about the wonderful affair there. Here is another we got in the mail the other day, the writer asked that it be inserted just as he wrote it. It is sent by brother Charles Peters, Derby. It goes:

Dear George,

After your stirring appeal to the delegates at the Eastern General Committee Convention in Troy, to have their lodges send in an item each month for our paper, I vowed to myself I would do just that. I am sorry I missed the September issue, but my hand was a bit shaky after that three day session in "the home of Uncle Sam," must have been something I "ate."

But serious, through the medium of your column I want to thank everyone that made my visit to Troy, the most enjoyable three days I've had in a long time. By everyone I mean the committee, brothers of Lodge No. 183, Sisters of Lodge No. 78, the visiting delegates and visiting brothers and sisters. Also the officers of the General Committee, Ebbe Nielsen, employees of the Hendrick Hudson Hotel, Teddy, the newsman on the street, and the bartenders in the various spots.

All in all it was just perfect; food and plenty of it, all delicious; drinks, dancing, music, fun, good fellowship, prizes (my wife and I each won a prize) and very little sleep.

On the program it was printed, Troy, New York "the home of Uncle Sam," the toastmaster at the banquet also referred to Troy as "the home of Uncle Sam." This I did not understand, so the first thing I did when I got home was to look it up in an encyclopedia. Now for the benefit of anyone as ignorant as I, here is what was stated:

Samuel Wilson of Troy, New York was popular with his many friends and they called him "Uncle Sam." In the war the 1812 he was appointed meat inspector for the Army and stamped all goods, approved with "U. S." Friends saw the letters and began joking about "Uncle Sam's beef." The words spread through the Army and later through the nation.

70th Anniversary In Perth Amboy For D. B., By All N. J. Lodges—

On our way to the Sisters' convention in Detroit it fitted in very nicely to stop over in New Jersey and take in the party for D.B. celebrated by the four lodges in N. J. The party was held at the Oak Hill Manor in Metuchen Friday evening, Sept. 26th, a beautiful place for such an affair, a fine roast beef dinner was served and brother K. P. Christensen, chairman of the affair, bid all welcome and appointed brother Chris. Nielsen, toastmaster for the evening. During the dinner we were entertained by Ernie Christoffersen with his accordion, no one can be present with Ernie without having a fine time; he entertains with all the songs and melodies

from Denmark, believe me he was appreciated. After the dinner the speakers were called upon in turn as named and invocation was given by Rev. Kirkegaard Jensen of Perth Amboy. Pres. Thofner of the G. C. and Superintendent of the home for the aged in Metuchen talked about the G. C. and especially the home. Our Past Supreme President dwelled a little on the old days of the Brotherhood. Mr. Ben Jensen, Chief Probation Officer, talked about the Danes here in general and Supreme President Svend Petersen about the Danish Brotherhood and in his speech he paid tribute to our Past Supreme President, for the great interest he has taken in our organization both as President and still does in fact. Benediction was given by Rev. Carlo Petersen of Newark. Also presented for the gathering were Sup. Trustee Henry Hansen of Perth Amboy and George V. Petersen from Providence, R. I., the correspondent for the Eastern lodges. "Star-Spangled Banner" and "Der er et yndigt Land" were sung at the opening and closing. About 300 people attended and dancing followed the dinner to the music of the Oak Hills Manor orchestra.

After this wonderful party in Metuchen we went on our way to Detroit to take part in the Sisters' convention. Arriving there Sunday evening at the Statler Hotel and on Monday morning the registration and opening of the convention, it was a fine opening and our Supreme President Svend Petersen was present, as were the Supreme Vice President Otto Nielsen and Trustee Viggo Mikkelsen and a few guest (BROTHERS) from other parts of the country.

On Wednesday evening we took part in a meeting of Detroit Lodge No. 227, about 75 were present and it was indeed a fine meeting, no business, just a meeting to meet the visiting brothers from other parts of the country. It was very interesting to hear from some of these brothers and to hear how they get along elsewhere.

Of course there again we had the pleasure to listen to both the Vice President and Chairman of Trustees from Supreme Lodge; interesting, especially after they had just returned from their semi-annual meeting in Omaha. Too bad we cannot have more of that kind of meetings.

Leaving Detroit Friday afternoon, going over Canada to Barre, Vt., we arrived there Saturday evening about 7:30, were lucky enough to get the last rooms at Hotel Barre, and then go to the K. P. Hall

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just across the street, where the Barre Lodge were celebrating their 40th anniversary, a small crowd sat down to a nicely decorated table for a fine home cooked supper, the tables were decorated with the autumn leaves and the colors were just beautiful. After the supper the men retired to their meeting hall for their regular meeting, this evening three Brothers (Thygesens) were initiated into the Brotherhood.

Brother George Petersen acted as President during the initiation and Brother Ole Hansen from Schenectady occupied the chair as chairman of trustee. It was a most enjoyable evening where you feel that you were among friends. In Barre, Vt., there is no Sister lodge, the brothers meet in a large hall and another hall adjoins the meeting hall where wives and children gather and after the meeting a coffee table is set and after the coffee, some just sit and chat, some play cards and others just have a political argument or some other argument; but all in all a most cordial way that makes you feel just right. Going home on Sunday from Barre, is a trip that you must take, to appreciate the beauty of New England in October. The colors of the trees are so wonderful that you cannot describe them. Why not take a trip to Vermont in the fall?

Waterbury Lodge No. 103 Will Celebrate 55th Anniversary

No. 103 will celebrate its 40th anniversary with a dinner and dance on Saturday, Nov. the 15th, the affair will be held at the Copper Kettle, Waterbury, Conn., located on Meriden Rd., Route 6, next to Hitchcock Lake.

You may contact the secretary for reservations.

Hans Harders,
Lakeview Av., Cheshire,
Waterbury 12, Conn.

From New Haven, Conn., we have just received word that at the meeting in October they were surprised by a visit from Hartford. The Vice President of the G. C. together with 10 brothers from No. 314 marched in. It was a pleasant surprise, more like old times again. The Vice President told the brothers in New Haven that they are trying to make the lodges in the East real active again and quite a program is planned.

They are advising the brothers all over to go to meetings as they may be having visitors from other places right along, especially in Conn. lodges. After the meeting refreshments were served and all felt that a fine trip to New Haven was had.

Why not go to other lodges from Hartford?

At the convention in Troy it was brought to our attention that a picture of deceased brother, Past Sup. Pres. Soren Iversen could be had. There has been several requests for this. By contacting Brother Walter Kerr, 105 Valley St., New Haven 15, Conn. you may get the information about this picture. It is about 8 by 12 inches.

From Schenectady Lodge No. 190 we hear that they have started their fall activities. On October the 24th a fish supper will be served with dancing following. The Bowling League has started again and the following business firms are again sponsor-

ing the teams. They are The Hitching Post, Svend Munk, Christensen and Nielsen, John H. Petersen and Hanson Construction Corp.

Bowling goes on every Tuesday evening at the Woodlawn Bowling alleys. A harvest supper will be held Oct. 11th, sponsored by the Sisterhood. Turkey dinner and dancing. A treat for the Danes on Nov. 23rd. The Danish National Orchestra will give a concert at the R. P. I. fieldhouse in Troy. Watch your newspapers for details.

Turkey raffle and dance will be held Sat., Nov. 22nd. First class orchestra will play for dancing. Watch for your tickets.

When attending the convention of the Sisters in Detroit, we had the pleasure of listening to a speech by the Rev. Svend Jorgensen, a man who has been away from Denmark for 40 years. In listening to his speech, a fellow could not but feel proud to be a Dane, anyone hearing this would know what I mean. It would be nice if all Danes would think a little more in these lines, how much nicer our Danish Brotherhood would be.

That Santa Barbara Convention

Last month Rudolph Olsen gave a limited resume of the 31st annual convention in Santa Barbara. It is not my purpose to add to it, but I do feel that it should be mentioned that the Santa Barbara News-Press gave the convention a six column spread on the front page of the second section at the very top of the page. That's fine publicity. Their detailed article was flanked on the left by a three-column picture of Mrs. Owen Andker of Oakland, state president; Mrs. Herbert Helseth, president of Santa Barbara Sisterhood; and Mrs. Aage Miller of Santa Barbara, convention chairman. And on the right the article was flanked by another three-column picture of some of the leaders of the Brotherhood, namely: Otto Nielsen, Seattle, first supreme vice-president; Hans Andersen, Parlier, supreme trustee; Otto F. Pedersen, president of the Barbara lodge; Frank Bader, convention chairman; and Vernon Olsen, president of the California General Committee. All of this spread appeared September 12 and the following day there was a full column of further news about the convention, and last but not least, the editorial which appears on page 2 of this issue.

SVEND PETERSEN, Supreme President.

A citation to persons who are killed in the service of the United Nations has been suggested by France. The citation would read, "Died for the United Nations" and would be awarded to men in active service under the UN flag, as in Korea, as well as to mediators and observers.

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CALIFORNIA NEWS

Rudolph Olsen, 210 Post Street, San Francisco 8, California

As I filled my October column entirely with a report from the convention in Santa Barbara, I shall try to catch up with news items this month, as well as a bit of chit chat, which might or might not be of interest.

By the time this reaches our members in California a detailed mimeographed report of the convention will be in the hands of your secretaries. Sufficient copies have been sent so that each of your delegates can have a copy as well as a copy for the secretary, for reading to the lodges members—it is hoped.

The two lodges in Santa Barbara publish a little monthly paper known as the "Grapevine," giving the members a lot of news regarding their members, their doings and future events. It is very good, and I believe it would be well for other lodges to emulate the Santa Barbara people in this respect. In the last issue, just to hand, we learn for instance that, the convention as far as the lodges are concerned was a big success financially, as it is reported the convention committee made \$1,300.00 net profit. Not bad. But I dare say, that if it had not been for the untiring efforts of the excellent committee, with the wholehearted support of the two lodges, the convention would not have been such a success, from every point of view. It shows what cooperation and hard work can accomplish. Let us hope, that next year we will have at least half a dozen invitations for the convention in 1954.

It was very gratifying news for the good sisters in California to learn, that at the recently held National Convention of the Danish Sisterhood, one of the delegates from California was elected to the Supreme Board, in that Sister Margrete Sundby of Hayward was elected a Supreme Trustee. We wish Sister Sundby a term filled with success. It is an honour well earned as Sister Sundby has been a hard and consistent worker for the organization for many years. If I am not mistaken she was one of the charter members of her own lodge, its first president and later served as President of the General Committee. In other words, she knows her Sisterhood as well as her husband, Bro. Harald Sundby, knows his Brotherhood—which is plenty. Lots of luck Margrete.

And speaking of Hayward, this lodge will celebrate its 49th birthday with a big banquet on November 1st, and at the same time celebrate the 70th anniversary of our order.

San Francisco Lodge No. 49 will celebrate its 61st birthday a week later, that is on November 8th, with a banquet and dance at the very fashionable Palace Hotel. It will be something extra ordinary, according to Bro. Fred Bakke, chairman of the committee, and as this will reach the members in time to call your attention to this event, may I suggest if you have not already done so, get your ticket right away. No one can arrange an affair of this kind like Bro. Bakke and when he tells us that there has never been anything like it, we can depend upon such a statement. Several dignitaries will be present such as members of the Supreme

Board, the Presidents of the General Committees and many others.

Unfortunately, I shall not be able to be present at these functions. The Cunard Steamship Company with which I am connected, is sending me on a trip to New York and other points east, leaving here on October 25th and I won't be back until about November 15th. But, I shall be thinking about the good times I will be missing. If I am able I shall, of course, try to visit some of the lodges in New York and enroute.

During the latter part of August we had a Singers Convention here in San Francisco, in that the Danish Singing Society Lyren had invited "Harmonien" from Chicago and "Luren" from Los Angeles and a delightful concert was given here by the three societies. As the members of 49 knew many of the visitors would be members of the Danish Brotherhood, the lodge invited all the visitors, whether members or not to participate in its meeting on August 27th; and after the meeting Danish sandwiches, cake and coffee were served to the visitors and of course the members of the Sisterhood Lodge. It was truly a very delightful affair. We had the pleasure of meeting members from Chicago and Los Angeles and I shall mention only a few, for instance, Brothers Carl S. Jensen of No. 35 and A. M. Frandsen and Walter Rasmussen both of No. 17 in Chicago, as well as Brother Thorvald Jensen and others from 126 in Los Angeles. Personally I was very happy to meet Mr. Viktor Ferslev from Chicago, a brother of my old friend, the late Harald Ferslev, a member of Solvang Lodge and who was elected President of the General Committee in 1932. It was very nice to again meet Mr. Kai Hendriksen, leader of the Chicago group whom I met in Chicago before the war.

There was one singer from Chicago whom I missed, the late Brother Morten Westergaard, who was a member of Harmonien for many years and "Sanger om en Hals." Before his passing he wrote to me that some day he hoped to come out here with his beloved Singing Society.

Mr. and Mrs. Thorvald Jensen another "Sanger om en Hals" and for many years a member of the Brotherhood, recently celebrated their Silver Wedding together with many of their good friends in Los Angeles. Brother Jensen was for many years Secretary of Lodge No. 126 in Los Angeles. While he is now retired and is enjoying his "Otium" he is still writing the news for the Danish Pioneer from Southern California. We wish this very fine couple many more years of married bliss.

Brother Sven Stribolt, Editor of our Danish newspaper on the West Coast is under the weather. We wish him a speedy recovery, as we miss his ready smile at our gatherings.

Brother Dan Chr. Andersen, the Travel Man, and Bro. Hans Nielsen were on a quick trip to Mexico City and other points of interest and enjoyed it so much they will be going back shortly with a large group. And speaking of Brother Dan Andersen, it might be mentioned he is planning a very special tour to Denmark next spring, which will take in

some of the beauty spots of France, Belgium, Holland and Germany enroute to Denmark. This party will be sailing in the world's largest steamer, the Queen Elizabeth, from New York on April 22nd. For those from the West Coast who wish to join his tour, there will be a special trip by train with sight-seeing tours in Washington, D. C. and other places. Dan says, that it is fine to see the world—but we ought to see our own country as well, as it is well worth seeing. If you are interested drop Dan a note at 2330 Market Street, San Francisco and he will send you a folder which is now in preparation. But if you are going over next year and have not made reservation by now, better get busy, as most of the space for the spring and summer sailings are pretty well sold out.

Brother Norbert Grove who writes the column from the Pacific Northwest is one brother who reads his Brotherhood paper, like we all should. I am sorry he did not find anything of special interest in whatever I had written. Well, this is not surprising. We cannot be full of inspiration all the time and bobble all over with wit or advice. It reminds me of the good old Danish saying that "nogle har en god ide og andre har en daarlig."

As a final note to our members of the General Committee, I am pleased to inform you that all the amendments to our By-Laws as inacted at the convention in Santa Barbara have been approved by the Supreme Board.

In the next issue I hope to have a complete list of the president's itinerary for the installation of officers.

Secretary And Treasurer Changes

New Secretary:

Lodge No. 322: Morris Willis, 320 Butterfly Lane, El Montecito, Santa Barbara, Calif.

Secretary Change of Address:

Lodge No. 35: Andrew Svendsen, 920 North Michigan Avenue, Chicago 11, Illinois.

Lodge No. 330: Nels Sorensen, Box 1964, Prince George, B. C., Canada.

Treasurer Change of Address:

Lodge of No. 64: Christ Madsen, 2407 Pelham Road, Rockford, Illinois.

Lodge No. 331: Paul J. Blinkilde, 9685 Monica, Apartment 12, Detroit 4, Michigan.

NOVEMBER ASSESSMENT

641

IS DUE AND PAYABLE TO THE LODGE
TREASURER

November 1, 1952
AND MUST BE PAID BEFORE

December 1, 1952

Members failing to pay as per above will be
considered in arrears.

AXEL SKELBECK, Supreme Secretary.



Welcome aboard Welcome home

There's something royal about the treatment you get when you fly SAS First Class. The honest hospitality . . . the solicitous, personalized service by three attendants makes you at home the minute you step aboard.

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Wolverine Notes

The district convention of Lower Michigan and Upper Ohio was held this year in Edmore, Michigan, August 23 and 24.

Vice President Milo Masen, of Lodge No. 70, presided over 27 delegates, 5 alternates and 15 visitors in one of the most interesting and informative conventions in recent years. The meetings were graced by the presence of Supreme Trustee Viggo Mikkelsen, who enlightened us on several subjects of general interest including Juvenile Insurance, Insurance Riders, Per Capita Tax on social members and the Canadian Organizational Effort.

Each lodge delegation reported on local activities in an effort to spread knowledge of how to get the members out to meetings and make said meetings interesting. Among the various ideas advanced were the following:

"Jackpot to be won by a member present at the meeting, this builds up if the winner is not present; a 50-50 club where \$100.00 worth of tickets are sold with the money split equally between the lodge and the winner of the drawing; meeting on the same night as the Sisterhood and having a social hour after the meeting; visiting other lodges in groups; having frequent parties."

Two Danish Old People's Homes serve Michigan, one in Edmore sponsored by a group of businessmen and one in Detroit owned and operated by Lodge No. 227. These Homes, which benefit the entire state serve to emphasize the point made by Vice President Milo Masen that the most important item to consider when judging whether or not a lodge is successful is "What do we stand for, and what do we mean to the community in which we live."

The social activities were not neglected, and the banquet and dance on Saturday night will live long in the memories of all who attended.

The 1953 convention will meet in Detroit, invited

by Lodge No. 227 and under the direction of the following officers: Ex-President Peter Apple, Lodge No. 238; President Milo Masen, Lodge No. 70; Vice President Armand E. Larsen, Lodge No. 227; Secretary Chris Jensen, Lodge No. 30; Treasurer Chris Petersen, Lodge No. 181; Trustees Jeppe Jeppersen, Lodge No. 51; Ray Dalvig, Lodge No. 20; and Alfred Rasmussen, Lodge No. 163.

These officers were installed by Supreme Trustee Viggo Mikkelsen. It was decided that no one could decipher the notes of Ex-Secretary Armand Larsen, so the new secretary will not take over until the convention in 1953.

ARMAND E. LARSEN, Lodge No. 227.

Santa Barbara, Calif.

A successful state convention has come to a close and most of you have read about it in the California News. The members of Barbara Lodge No. 322 are settling down to other tasks. New members are foremost on the list, but also how to make the meetings and entertainment more beneficial to all members. Let us remember that we have to consider all members when we plan social affairs, therefore, it is necessary to consider a variety of entertainment.

Our bowling team, which partakes in League Bowling, is doing very well; the team has high series, high game and high individual score.

The Christmas Tree Committee is hard at work planning the annual event, which always is an outstanding affair, which nobody wants to miss.

J. H. JENDRESEN.

The Southern father was introducing his family of boys to a visiting Governor. Seventeen boys—"And all Democrats but John, the little rascal. . . . He got to readin'."

DEATH CLAIMS REPORTED

DATE OF DEATH	NAME	AGE	BIRTHPLACE	LODGE NO.	LOCATION	YEAR JOINED	CAUSE OF DEATH	AM'T PAID
Sept. 7—	Niels C. Poulsen	64	Kongsted, Borup, Den.	283	Dagmar, Mont.	1926	Coronary occlusion	\$ 250.00
Sept. 12—	Martin Tolstrup	86	Skanderborg	91	St. Paul, Minn.	1896	Senility	762.99
Sept. 8—	Jacob Overgaard	66	Stavning, Den.	147	Newell, Iowa	1927	Coronary thrombosis	1250.00
Sept. 17—	Lars J. Olsen	85	Denmark	154	Withee, Wis.	1895	Carcinoma of face	753.97
Sept. 19—	Edward A. Andersen	46	Salt Lake City, Utah	78	Salt Lake City, Utah	1949	Heart disease	1000.00
Sept. 17—	Mads C. Christensen	77	Aastrup, Varde, Den.	116	Newark, N. J.	1899	Cardiac disease	843.43
Aug. 9—	Ove N. Bodtger	49	Cortland, Ill.	268	Junction City, Ore.	1926	Leukemia	250.00
Sept. 17—	Jens Madsen	69	Randers, Den.	32	New Haven, Conn.	1912	Coronary thrombosis	492.65
June 16—	Thorvald H. Olsen	57	Lemvig, Den.	167	Portland, Ore.	1944	Coronary occlusion	500.00
Sept. 17—	Carl Nelson	90	Denmark	228	Indianapolis, Ind.	1908	Intestinal hemorrhage	1000.00
Sept. 5—	Niels Chr. Lynby	78	Aalborg, Den.	1	Omaha, Nebr.	1910	Peritonitis	925.48
Sept. 25—	T. W. Olsen	79	Falsted, Den.	600	Omaha, Nebr.	1912	Coronary thrombosis	944.07
Sept. 29—	Villy P. B. Schmidt	47	Kolding, Den.	29	Seattle, Wash.	1939	Malignant hypertension	1000.00
Sept. 18—	Niels P. Sorensen	81	Kragelund Jylland	37	Bridgeport, Conn.	1898	Carcinoma	800.38
Sept. 11—	Rasmus Knudsen	80	Skastrup, Ore Sogn, D.	45	Minneapolis, Minn.	1908	Senility	224.39
July 25—	Henry C. Peterson	90	Vejle	36	Milwaukee, Wis.	1892	Senility	563.70
Sept. 29—	Carl A. Swanson	79	Rønne, Bornholm	3	Davenport, Iowa	1906	Pneumonia	500.00
Sept. 23—	Olaf A. Pedersen	76	Rydskov, Den.	39	Oakland Calif.	1908	Sarcoma	1000.00
Sept. 30—	Hans P. Christensen	87	Vedby Den.	106	Trufant, Mich.	1900	Senility	500.00
Oct. 5—	Søren J. Bjerregaard	63	Hov-Mariager	14	Kenosha, Wis.	1910	Myocardial infarction	1000.00
Sept. 21—	Carsten P. Mortensen	90	Saxkjøbing, Den.	164	New York, N. Y.	1903	Cerebral thrombosis, bal.	800.00
Oct. 10—	Jorgen Andreasen	91	Jylland, Den.	173	Kansas City, Kans.	1892	Suicide	703.27
Aug. 18—	Johannes M. Beck	63	Skallerup Thisted, Den.	35	Chicago, Ill.	1907	Accident	250.00
Oct. 5—	Carl Nissen	71	Sandaker-Abenraa	11	Clinton, Iowa	1926	Uremia	500.00
Oct. 4—	Hans Nielsen	58	Assens Den.	325	Nassau Co., N. Y.	1926	Cerebral hemorrhage	500.00
Oct. 10—	Henry Lundahl	71	Taabel pr Ribe, Den.	96	Jackson, Minn.	1907	Virus pneumonia	943.85
Oct. 9—	Bruno F. B. Christensen	57	Copenhagen, Den.	172	Philadelphia, Pa.	1921	Arteriosclerosis	500.00
Sept. 23—	Carl Heningsen	80	Rødby, Lolland, Den.	167	Portland, Ore.	1946	Not given	Social
Sept. 8—	Simon P. Jensen	79	Bevtoft, Den.	167	Portland, Ore.	1917	Not given	Social

Resolutions

PAUL JENSEN, Oneonta, N. Y.

In memory of our departed brother, Paul Jensen, who passed away September 6, 1952:

Be it resolved, that we deeply regret the loss of our brother and extend our deepest sympathy to his family.

Be it further resolved, that our charter be draped in mourning for a period of 30 days, that this resolution be entered in our minutes, inserted in the Danish Brotherhood Magazine and a copy sent to his family.

In behalf of D. B. Lodge No. 300, Oneonta, New York.
Ivan Kollgaard, President.
Martin C. Maloney, Secretary.

HANS JENSEN, Chicago, Ill.

In memory of our late brother Hans Jensen, who passed away on August 30, 1952 the following resolution was adopted by the Steen Steensen Blicher Lodge No. 107, at its regular meeting on September 10, 1952:

Be it resolved, that we deeply mourn the loss of a true and loyal brother of our order and we extend to his family our most sincere sympathy.

Be it further resolved that our charter be draped in mourning for 30 days in his memory, that this resolution be entered in our minutes, inserted in the Danish Brotherhood Magazine and a copy sent to his family.

Jack Hansen, President.
Tom Jensen Secretary.

VILLY P. B. SCHMIDT, Seattle Wash.

In memory of our departed brother, Villy Paul Boye Schmidt who passed away September 29, 1952 the following resolution was adopted by Seattle Lodge No. 29 at our regular meeting October 8, 1952:

Be it resolved, that we deeply regret the loss of our good brother, that we extend to his family our most sincere sympathy in their hours of sorrow.

Be it further resolved, that our charter be draped in mourning for a period of 30 days, and that this resolution be entered in our minutes, inserted in the Danish Brotherhood Magazine and a copy sent to his family.

Immanuel Jensen, Secretary.
Wm. E. Petersen, President.

CARL NISSEN, Clinton Iowa

In memory of our departed brother, Carl Nissen, who passed away October 5, 1952 the following resolution was adopted by the members of Lodge No. 11 Danish Brotherhood:

That we regret the loss of our brother and hereby wish to express our sincere sympathy to his family that our charter be draped for a period of 30 days in his memory, and that this resolution be inserted in the Danish Brotherhood Magazine and entered in the minutes of our lodge, and a copy be sent to his family.

Ole Jorgensen, President.
Fred Nelson Secretary.

JENS MADSEN, New Haven, Conn.

In memory of our departed brother, Jens Madsen, who passed away September 17, 1952, this resolution was adopted by Lodge No. 32:

Resolved, that we regret the loss of our brother and hereby wish to express our sincere sympathy to his family; that our charter be draped for a period of 30 days in his memory and that this resolution be inserted in the Danish Brotherhood Magazine, entered in the minutes of our lodge and a copy be sent to his family.

Hagen Christiansen, President.
Howard W. Jorgensen Secretary.

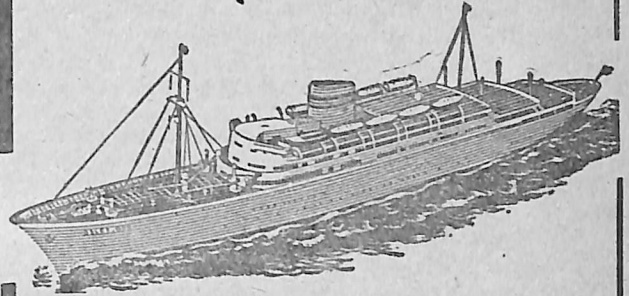
PETER JOHNSON, Ludington, Mich.

Resolved, that the membership of Danish Brotherhood Lodge No. 51, Ludington, Mich., mourns the passing of brother Peter Johnson.

Be it further resolved, that the charter of this lodge be draped in memory of this departed brother for a period of 30 days. Further, that a copy of this resolution be presented to the family, a copy filed in the permanent minutes of this lodge and that a copy be published in the Danish Brotherhood Magazine.

Danish Brotherhood Lodge No. 51, Ludington, Mich.
Gilbert C. Larsen, President.
Earl G. Jensen, Secretary.

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Soren Andersen Receives Insurance At 96

Omaha, Nebraska:—Soren Andersen, a member of Lodge No. 1, became 96 years old on August 4. The actuarial basis of our present insurance rates makes a member eligible to receive the proceeds of his Benefit Certificate at that age. Brother Andersen is the 11th insured member of our Brotherhood to survive his 96th birthday and to collect his insurance.

During the last few years Soren has often told his lodge brothers to "get that check ready". He has now got it, and in behalf of the entire membership, the Supreme Officers extends heartiest congratulations on this outstanding occasion. For the future we wish him the very best, in every way.

Soren is as fine a gentleman as one will ever expect to meet. During his more than half-a-century of membership he has held most positions in his lodge, but is best known by the old timers for his "Kogekunst". When Soren held control in the kitchen during his earlier years in the lodge, a wholesome, home-cooked meal was always assured at anniversaries and so on.

Brother Andersen was born in Gaarslev, Vejle Amt, Denmark on August 4, 1856. An inquisitive young lady asked him on a recent visit to the home office to what he attributed his long life and apparent good health. With a sly glance he replied: "For longevity: Live a happy, clean life and never worry about anything. For health: Chew a plug of tobacco occasionally".

Soren Andersen presently lives at: Majors Rest Home, 1526 South 29th Street, Omaha, Nebraska, and should like to hear from his friends.

From Secretary Grove

Take a look at the calendar and you will know why cooler weather is ahead of us. We are writing this article the last part of October and you will be reading it right after the first of November. Thanksgiving is just around the corner and then in exactly four weeks, it will be Christmas again. That's when the Birthday Dollars will be given to our Old People's Home Resident Manager Arne Nielsen for his expert adjustment of holiday cheer. Enumclaw Brothers who this month celebrate their birth dates include Ed Slott, Jens Pedersen, Peter Aasted and Carl Grove. The Voluntary Birthday Club joins with the DB Officers and your Brothers in extending to you hearty congratulations and it is our wish that you have many, many more happy birthdays. In September, twenty-two relatives surprised Brother Lou Nielsen with a dinner party to celebrate his birthday anniversary; and ten little guests presented themselves at the home of juvenile member Johnnie Carl Rieck for his big day.

On Saturday, September thirteenth, Enumclaw added three more links to their strong chain of DBS fraternalism as Alvin C. Nelson, Edward Hickenbottom and Harold S. Holm assumed the solemn obligation. Ceremonies and rituals were performed to perfection by the very capable Officers and they deserve a lot of credit for their work in this respect. Brother Nelson is a cousin of President Boyesen and Brother Hickenbottom is married to Elmer's daughter—Brother Holm is originally from Arlington, South Dakota but now lives at Kent, Washington and his father is an old time member of No. 28 at Badger, South Dakota.

If news can be colorful or if it is possible to pull at your heart strings just a bit, we would like to tell you of a very little boy who knocked at our outer lodge door last meeting and to everyone's astonishment was subsequently admitted and conducted around and around the floor by Conductor Ingvald Nelsen. Presently, the couple stopped at the station of Treasurer Andrew Hansen and the wee one greeted Brother Hansen in due form; then he glanced around the long room and studied the faces of all who were watching his every move. Striding across to the station of the Secretary, this small intruder who happened to be Enumclaw's only juvenile member, Johnnie Carl Rieck, reached for his billfold and as he offered his dollar, he said "I would like to join the Voluntary Birthday Club for the Old People's Home." ((All this time, President Elmer Boyesen scratched his temple in bewilderment as to just how legal this procedure might be.) Dressed in a new blue suit and bow tie, six year old J. C. was very serious in his presentation and commanded a long standing ovation from the entire membership. Only comment heard was that he wanted to be sure the dollar got into the proper hands and so he chose his Uncle Norbie. John Carl Rieck is the son of Vice President J. L. Rieck and the grandson of District Ex-President Carl N. Grove.

(Continued Next Month)

NOBERT E. GROVE, District Secretary-Treasurer
Pacific Northwest Danish Brotherhood
205 North Tacoma Avenue
Tacoma, Washington.

NEW ADDRESS

If you move then write your name and new address in the space provided. Clip this out so that the old address is included and mail to DANISH BROTHERHOOD MAGAZINE, ASKOV, MINN.
Also notify the secretary of your lodge of your new address.

November, 1952

My number in

to lodge No. _____ the lodge is _____

NAME _____

NEW ADDRESS _____

CITY _____

STATE _____