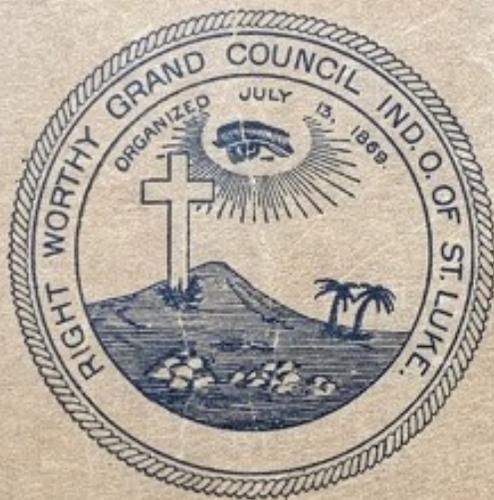


JOURNAL OF PROCEEDINGS
OF THE
Sixtieth Annual and Fifth Biennial
Session of the
R. W. G. Council, I. O. of St. Luke
and Matrons' Conference of the
Juvenile Department



Right Worthy Grand Chief, Sarah A. Clark, New York
Right Worthy Grand Secretary-Treasurer, Maggie L. Walker, Richmond, Va.

Matrons' Conference

Right Worthy Grand Matron, Maggie L. Walker, Richmond, Va.
Right Worthy Grand Secretary-Treasurer, Emeline Johnson, Richmond, Va.
Recorder and Compiler of Minutes, Kate Telfair Boland, Wilmington, N. C.

6th Mt. Zion Baptist Church, Richmond, Va.

August 15--18, 1927

MAWA 6754

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August 15-18, 1927

Done by the

Saint Luke Press

Saint James and Baker Streets
RICHMOND, VIRGINIA



DEPUTIES

A. F. Angel.....	Pennsylvania
Malinda Cobbs	West Virginia
John S. Collins	Virginia
Sarah E. Collier	Illinois
Mildred E. McCormick	Maryland
Jeremiah B. McGhee	Maryland
Hezekiah Brown	Maryland
Emma L. Smith	Maryland
Annie E. Rice	Maryland
Alberta B. Turner	Maryland
J. N. Baker	Virginia
Annie E. Jefferson	Virginia
W. H. Crawley	Virginia
Harry Braxton	Roanoke, Va.
Cornelia J. Dickerson	Roanoke, Va.
Alice W. Seay	Virginia
Mary Jennings	Portsmouth, Va.
A. P. Scott	New York
Gertrude Porter	New York
Charlotte Ford	New York
Annie E. Jones	North Carolina
A. B. Smoot	North Carolina
Amanda S. Williams.....	North Carolina
Mary J. Smith	Washington, D. C.
Marie E. Campbell	Washington, D. C.
Florence McCoy	Georgia
Lulu J. B. Moore	West Virginia
Rhoda L. Thomas	Pennsylvania
Grace Burton	Illinois
E. D. Jones	Alabama
Helen Hill Murray	Delaware
W. E. Davis	Virginia
J. R. Ware	Virginia
Rosa A. Green, St. Luke Nurse	Richmond, Va.

Roster of Officers

EXECUTIVES

Sarah A. Clark, R. W. G. Chief.....	New York
Elisabeth B. White, R. W. G. Vice-Chief.....	District of Columbia
Maggie L. Walker, R. W. G. Secretary-Treasurer.....	Virginia
Trulia Bridgeford, R. W. G. Messenger.....	West Virginia
George W. Simms, R. W. G. Prelate.....	New York
Joshua Monroe, R. W. G. Inside Sentinel	Connecticut
James H. Dickerson, R. W. G. Outside Sentinel.....	New Jersey
J. Thomas Hewin, Attorney	Virginia
William H. Hughes, Chief Medical Examiner.....	Virginia

BOARD OF TRUSTEES

Sallie B. Pree	Newport News, Va.
Charity Jones	New York
Rosa A. Wood	New Jersey
C. H. King	North Carolina
Josephine D. Cannady	West Virginia
Anna J. Evans	Rhode Island and Connecticut
Josie A. Graham	Pennsylvania
A. C. Garner	New York
M. M. Peace	District of Columbia
R. A. Jones	Virginia
Dennis Grice	New York
O. J. Allen	Virginia
George W. Coleman	Virginia
A. C. Russ	Pennsylvania
R. H. Cooley	Petersburg, Virginia
Ella O. Waller	Richmond, Va.
Frances Cox	Lynchburg, Va.
Junius Gray	Maryland
Rosa E. Watson	Richmond, Va.
Sallie W. Dickerson	Richmond, Va.

FIELD WORKERS

Lelia W. Bankett	Richmond, Va.
Maria E. Burke	Richmond, Va.

Journal of Proceedings

of the Sixtieth Annual and Fifth Biennial Convention
of the Independent Order of Saint Luke, Sixth
Mt. Zion Baptist Church, Richmond, Va.,
August 16, 1927.

FIRST DAY—Morning Session.

Amid the most favorable circumstances, bright sunshine, fragrant flowers, green palms, banners, St. Luke pennants, happy faces, and cheerful voices the Independent Order of St. Luke was called to order by its charming R. W. G. Chief, Sarah A. Clark, of New York.

The following were appointed doorkeepers: Sarah Page, West Virginia; St. George Tucker, Pennsylvania; Mary Mosely, Maryland; Roland Singletary, Ohio.

The delegation joined in singing, "O Happy Day," led by Sister Frances Cox, Lynchburg, Va. The Scripture lesson was read by R. W. G. Prelate Geo. W. Simms, from St. John 1. Prayer was offered by Rev. Simms. "My Hope Is Built On Nothing Less," was then sung.

The R. W. G. Council was then declared ready for business.

The roll of Officers and Executive Board of both Adult and Juvenile Departments was called and those present responded to the roll call.

R. W. G. Secretary-Treasurer then presented Dr. W. T. Johnson, pastor of First African Baptist Church, Richmond, Va., to preach the Annual Sermon. In her preliminary remarks, Mrs. Walker said that on our Sixtieth Anniversary honors were coming to the Organization thick

and fast. She spoke of the privilege of meeting in this beautiful church once pastored by the renowned John Jasper. She then presented the Rev. Johnson, who selected as a text Romans 12:11—"Not slothful in business, fervant in spirit, serving the Lord."

Dr. Johnson began by contrasting sacred and secular work. He said, "Secular is spiritual when the spiritual man touches it, and the sacred is secular when the secular man touches it. It is the spirit in which things are done, for, indeed, secular things can be done in a way that will be done in a way that will be pleasing to God." "This organization," said he, "stands for the principle of bringing religion down from the stars, and putting it into the men and women of the streets. Duty toward God must be joined to duty toward fellowman. God must be the leader in our business affairs as well as in our spiritual affairs. Thus had been guided the leader of the St. Luke these thirty-two years." "Christians," said he, "must have a right estimate of themselves. Some are one-sided, and thus miss their aim. Christ registered his approval of public life in that he told his disciples to get from the mouth of the fish the piece of money with which to pay the tax. If your motive is not business done on Christian principles, even though it does not grow so rapidly, is better than business done by questionable methods. Your continual employment keeps the soul active, gives a healthy tone to the mind, and strengthens the moral energy."

His closing admonition was: "Be a sticker. Let us hold fast. Join and stick."

At the close of the sermon all joined in singing, "If You Put Your Trust In Jesus You Cannot Be Lost."

Miss Johnson, of New York, delightfully sang, "Open the Gates of the Temple."

Presentation of Visitors

The Rev. A. W. Brown, pastor of Sixth Mt. Zion Church, was then presented, and expressed his pleasure at having the convention held in his church. He expressed

his high regard for the leadership of Mrs. Maggie L. Walker, and felt that the Order was under safe and sane leadership. He pledged his continued support to the Order.

In introducing the Rev. Mr. Cunningham, of Pennsylvania; Mrs. Walker spoke of the encouragement given her on the occasion when called to Harrisburg to give cause why the privilege of writing insurance in Pennsylvania should not be revoked. Rev. Cunningham gave valuable assistance, and the outcome of the investigation was satisfactory to all concerned, in that after investigating the standing of eighty-two insurance companies and fraternal organizations, the only one that stood above 100% was the St. Luke Order. Rev. Cunningham pledged his continued support

"Leaning On Jesus" was sung.

Prof. E. D. Jones, of Alabama, was then presented as our new representative from Alabama. He spoke of his interest in this new work and his inspiration from the meeting.

Rev. Withrow was then introduced and made a very interesting address. He expressed the opinion that the R. W. G. Secretary-Treasurer was a leader directly under God, for he feels that she is following God's methods of carrying forward His work.

"Keep On the Firing Line," and "Win Them One By One," were then sung by the Office Force.

Rev. Harrison, of Waverly, Va., made an inspiring address.

Mrs. Grace Bryant, of Detroit, Mich., was then introduced. Mrs. Bryant announced with pride that she was inspired to join the St. Luke under the influence of Mrs. Walker and Mrs. Lelia Bankett. She further announced that Miss Eugertha Johnson had done much for the work in Detroit.

All joined in singing, "I Shall Not Be Moved," and "Give Me That Old St. Luke Spirit."

The Boosters at this time yelled and cheered and sang,

thus adding to the enthusiasm and good fellowship of the Convention.

Past R. W. G. Chief William Randolph was presented and assured the Convention that although he had given forty years of service to the Order, that he still felt the same interest or even renewed interest and increased inspiration.

Rev. B. S. Dent, Stotesbury, W. Va., was introduced, and assured the convention of his continued interest and support. Among other things Mr. Dent said, with regard to the St. Luke Order: "It serves in the valley of human needs."

Rev. B. H. Moore, Wilmington, Del., was then presented and expressed his pleasure at being present. He enjoys the unique distinction of having pastored *one* church for fifty years.

Dr. T. M. Lewis, M. D., of Wilmington, Del., was introduced and confessed his conversion to St. Luke-ism.

Mrs. Lillian H. Payne then made an announcement with regard to the coming Pageant, and urged loyalty and interest, after thanking all who took part in the rehearsal.

The following were appointed Committee on Credentials: Sarah A. Jackson, Maryland; Sarah Page, West Virginia; Sadie Moralis, New York; Joseph G. Holmes, Virginia; Emma Taylor, Virginia; Ella Jordan, Virginia; Willie Jarris, Virginia; Mary G. Powell, Virginia; Lucinda S. Daggett, Virginia, chairman.

Announcements were then made and all were urged to be on hand promptly for the afternoon session.

The meeting then adjourned.

TUESDAY AFTERNOON—August 16th.

The afternoon session was called to order at 3:15.

The R. W. G. Prelate read as a Scripture lesson, Psalm 103:1-5.

All joined in singing, "Am I a Soldier of the Cross."

The roll of Officers and Executive Board was called and absentees noted.

The minutes of the morning session were read, and on motion of Maggie Harper, seconded by Rachel Thomas, the minutes stood approved.

Dr. A. C. Garner then presented the R. W. G. Chief, Mrs. Sarah A. Clark, of New York, who at this time delivered her biennial address. The address was a survey of the work accomplished by the Chief from August, 1925, to August, 1927. It showed that no mistake had been made in the selection of R. W. G. Chief.

The address was interesting as well as inspiring. The charming manner of the Grand Chief added dignity and charm to the address and was enjoyed by all.

Address of R. W. G. Chief

To the R. W. G. Secretary-Treasurer, Grand Officers and Delegates of the Sixtieth Annual and Fifth Biennial Session of the R. W. G. Council, I. O. of St. Luke.

The curtain of time is about to be lowered on the act of my term in office and my administration as the presiding officer of one of the largest Fraternal organizations in the world. But before it descends, I desire to express my deep appreciation and gratitude for the loyal support you have given me in my efforts to carry on the noble work of this ever growing branch of the Independent Order of St. Luke.

Just two years ago we assembled in that great cosmopolitan city, the greatest in the world, New York, and today we have gathered as the guest of the capital and the cream of the South, Richmond, Va. We hope that this session will not only be replete with the atmosphere of business, but that each person present will inhale the pure fraternal zephyrs, that should permeate the hearts of all who have met here from the different sections of the country, and while we are so beautifully housed here today in this beautiful edifice, our minds go back to our friends and loved ones in the far Southern States that have endured the many sufferings from the flood, lost their homes and many have lost their lives. We have endeavored to help in every way we could by sending clothes, money, etc.



MRS. SARAH A. CLARK
New York, N. Y.
Right Worthy Grand Chief

Think well of your Order, the I. O. of St. Luke. It is the best and one of the largest that has ever come to bless men, women and children anywhere and everywhere under the bright canopy of heaven, and in the hands of our matchless leader, Mrs. Maggie L. Walker, it is growing and expanding in all directions, and what the future holds in store depends solely upon what we do each day. We must unselfishly sow the seeds of justice, mercy and love if we expect to grow a character that will withstand the storms of time.

This exalted position to which you have seen fit to honor me—I have endeavored to fill to the very best of my ability. The emblem of authority with which you vested me, and which I want to thank you, I am bringing back to you untarnished, and it has been my policy to enshroud it with a cloak of charity whenever the occasion necessitated its use. How swiftly time flies. Two years have quickly passed into the annals of eternity and yet each one has registered the same twelve months as those of the centuries that have gone before.

And so we meet to stop Time's feet,
A little while to stay,
Each hand to grasp, with that Fraternal clasp,
And greet our friends today.

The dove of peace has found refuge on our banner. Hate and vengeance have found no abiding place within our fold and the Order has grown beyond our fondest dream; fraternally we are awakening more and more to the realization of the fact, that to become a member of a Council carries with it more than an obligation just to pay monthly dues and attend meetings. We are learning, and thanks to heaven we are practicing more than ever the lesson of fraternalism that is so vividly taught in the rituals of the Order.

Visitations

I deeply appreciate the opportunity given me to visit the different districts. I received an invitation from Organizing Deputy A. F. Angel, of Pennsylvania, to be pres-

ent with him in one of his drives, and was graciously received. I also received an invitation from Deputy Rosa A. Wood, of New Jersey, and was royally entertained. I have visited Rochester, Syracuse, Ithaca, Buffalo, Staten Island, Ossining and Nyack, and have been able to start a new Council in each place. I have given lectures in every place that it has been my good pleasure to visit in interest of the work.

The St. Luke Herald

I know of no new argument that I can advance or send forth to invoke you to give more hearty support than to your paper, the official organ of our Order. Why don't you give it greater and better support? With your help, and only your help, we can and will make the Herald a fitting mouthpiece of this great Order for which it speaks.

Juvenile Department

The youth today will be the women and men of tomorrow. There is within our Order a flourishing and ever-growing Juvenile Branch in which the fundamentals of true St. Lukeism are taught—the principles of truth and the integrity of an obligation deeply planted in the bosom of our young, will develop in them an appreciation and love for all of the branches of this great fraternity. Every Council is urged to organize or support a Juvenile Circle. It is a debt we owe the future to train the children properly and thus prepare them to fill our places when we have passed away.

If a tiny hand low down
Taps at the heart or door,
Ah, do not frown,
Bend low to meet the little feet
And clasp the clinging hand,
The child will be nearer heaven than thee,
Nearer than thee.

Appeals

I have had the following cases to come to me on appeal: Alpha Council, Paterson, N. J.; Advancement Coun-

cil, New York; New Mt. Zion Council, New York; and all of these have been satisfactorily settled except the case of the New Mt. Zion Council. This Council had expelled one member by the name of Mrs. Z. V. Washington, and she appealed to me August 2, 1926. I had a meeting arranged at my home for August 30, and all parties concerned for both sides were present. I told them they may bring any one to represent them that they desire, as long as they were members of the Order. The plaintiff, Mrs. Washington, asked to be represented by one Mrs. Katherine Courteny Johnston, attorney at law and white. This was denied, as she was not a member of the Order. The Council was represented by the Worthy Counselor, Bro. Rubin Richardson, and the following members of the Council: Mary C. Powell, Degree Chief; Hilton Johnson, Julia Gums, Sadie Moralis, Hattie Fields, Edna Fleet, Edna Johnson, Secretary, and Jerry Edwards.

After the Council had presented its evidence, Mrs. Washington stated that this committee had not been authorized by the Council to try her. I asked the Secretary for the minutes of the meeting when this committee was appointed—she did not have them. I dismissed the meeting until September 30, instructing the Secretary to bring on this date the minutes of the Council. On September 30, at 8 o'clock sharp, the members from the Council that were at the first meeting were on hand and the minutes were read, showing that the committee had been duly appointed at a regular meeting of the Council. Up until 9 o'clock, Mrs. Washington had failed to appear, and the meeting was closed and all members had gone home; then Mrs. Washington appeared. The decision of the Grand Chief was *ex parte* in favor of the Council. This displeased Mrs. Washington and she applied to the courts of New York, had papers served on the Grand Chief and Grand Council, trying in every way to upset the entire Grand Order. The New Mt. Zion Council engaged Counselor Myers to defend them and they were sustained by the courts of New York. In this case I consulted Rev. A. C. Garner, Trustee-at-Large for the Order, and he gave me

much of his time going over the papers from the Council to see that Mrs. Washington was justly tried and which I desire to thank him for.

I have had the pleasure of attending and presiding at four of the Trustee meetings of the R. W. G. Council, I. O. of St. Luke. Four pass words have been sent; 36,454 policies issued; 2,280 death claims paid, amounting to \$210,563.94, with every death claim properly reported paid 153 new and reinstated Councils have been added.

Conclusion

In surrendering to you the insignia of my office I do so fully conscious of the fact that I have been faithful to the trust invested in me. Have complied with all orders received from our leader, Mrs. Maggie L. Walker, and have done everything in my power to bring the administration to a successful termination. The work has been a pleasure, and materially lightened by the unselfish support given me by our Grand Secretary-Treasurer, Mrs. Maggie L. Walker, and my cabinet and co-workers. Truly one cannot associate with such a group of workers without being broadened both fraternally and spiritually. Your confidence shown by having elevated me to the highest within your power to bestow will always remain one of the treasures of my life, and again I assure you that I have endeavored to measure up to all of the requirements of the office, wielding impartially the gavel of authority and clothing justice always with the mantle of charity, and I thank one and all for the personal help and encouragement that you have given me. I bid you welcome to this our sixtieth anniversary session and trust that everyone in attendance will be benefited, and that all our deliberations will be filled with the sentiment of this little poem:

If I could write one little word
Upon the hearts of men,
I would dip into the fount of love
And write with a golden pen.
One little word, and only one,

And feel life's work on earth well done,
For every heart would speak to me,
The children of fraternity.

The angels throng would sing a song,
The sweetest ever heard,
If they could read in human hearts
That precious little word.
For kindly thoughts and kindly deeds
Are treasures more than crown and creeds;
In these the angels hosts would see
The children of fraternity.

A man would need no other creed
To guide him on life's sea
If he embark upon the ark
Of true fraternity.
For love divine would clasp his hand
And lead him to the promise land,
Love to his fellow-man should be
His password to eternity.

Yours in L. P. and C.,

SARAH A. CLARK,
R. W. G. Chief.

On motion of Cora Carnell, seconded by Henrietta Ferdinand, the address was referred to the Committee on Grand Officers' Addresses.

R. W. G. Secretary-Treasurer, Mrs. Maggie L. Walker, was then presented to render her biennial report. Mrs. Walker received a great ovation—cheers, yells, songs, by the Boosters and other delegations, and every form of enthusiasm. The report was a complete revelation of the accomplishments of the Order during the two years—1925-1927. We could hardly realize how it was possible to corral a force of more than 37,000 in the space of two short years with 1,198 local branches, even though the suspended list was very large.

The report was printed and will be spread through the Order.



MRS. MAGGIE L. WALKER
Right Worthy Grand Secretary-Treasurer
Richmond, Virginia

FIFTH BIENNIAL MEETING—THIRTIETH ANNUAL
REPORT RIGHT WORTHY GRAND
SECRETARY-TREASURER

MRS. MAGGIE L. WALKER

August 16, 1927

To the Grand Officers, Trustees, Representatives and Visitors:

Starting sixty years ago, with one little Council, in the city of Baltimore, with Miss Mary Prout as founder and organizer, the St. Luke Order, now known as the Righty Worthy Grand Council, Independent Order of St. Luke, was then called the G. U. O. of St. Luke. For a few years Miss Prout traveled with her meager means through a portion of Maryland and Eastern Virginia, presenting a Secret Society, with a few signs, grips, pass words, a simple initiation, by-laws and constitution suited to that day. The Bible as a chart, the Cross as an emblem; Love, Purity and Charity, as the principles that would bind together men, women and children of all ages. She then folded her arms, laid her head peacefully on Jesus' breast, and breathed her life out sweetly there.

Wm. M. T. Forrester, in 1869, after writing the splendid ritualistic work, withdrew the Virginia Councils from Baltimore, and Miss Prout, over contentions arising over the new work prepared by him; and chartered this present organization and remained its Grand Secretary with full executive power and authority until 1898, when the Secretary's office was separated—and the present Secretary made Endowment Secretary of the Independent Order of St. Luke. In 1899, Mr. Forrester resigned his office, and the present Secretary elected to fill that position.

It was conceded by the Trustee Board that the 60th Anniversary would be the time to do honor to the founder, Miss Mary Prout, and to assemble here today—recount the accomplishments of the past and to plan for greater results in the future. Every addition to the Order in the past sixty years, bespeaks for its

founder—The laying of a firm foundation on which to erect a strong, enduring, financial fraternal organization.

THE SIXTIETH ANNIVERSARY CALL

We launched a campaign for 40,000 adults, under what we called St. Luke Officers' Work—beautiful commissions were mailed each officer. The handsome Mary Prout Jewel was ready for presentation as a reward for *three* members from each officer. Everything in readiness, we started with Deputies, Grand Officers, Trustees and Matrons. The assignment was given the workers. Mrs. Bankett was assigned the West and North Carolina, and urged to secure every man, woman and child she could that were eligible for membership. Mr. A. F. Angel was assigned a part of Pennsylvania, Ohio and the Eastern Shore of Maryland. Mrs. Malinda Cobbs was assigned the State of West Virginia.

Every Deputy was called on for their best work, and special field workers appointed.

I planned two trips myself—one to start September 31, covering the large cities from Richmond, Va., to Providence, R. I.—which series of meetings, we called "Booster Meetings."

The second series of meetings to begin November 19, covering the same territory, with the exception of Rhode Island and Connecticut. Both trips were successful. The Grand Officers, Trustees, Deputies and Officers, prepared the way for new work. I had only one thought—that of not reporting a decrease in membership and finance, December 31, 1926. We worked to that end, without disclosing this fact.

Our last trip, covering twenty-one days, starting in November, with the Matrons of Richmond, adding 5,632 new members. You can readily see that these meetings were most necessary; for after *all* of that strenuous work, we are reporting a net increase in membership only one thousand six hundred and thirty-five (1,635).

Although that trip, together with my very low vitality at that time, and office anxieties and perplexing problems were more than I could stand up under—I am happy, very happy that the Lord blessed your labors and mine and gave us the above results. Mrs. Emeline Johnson accompanied me on the trips and added her efforts to all of the above.

THE HARRISBURG CALL

Over the signature of Einar Barfod, Insurance Commissioner of the State of Pennsylvania, came the following notice and order:

Gentlemen:

"Under the provisions of an Act, approved May 20, 1921, P. L. 916—Sec. 3 and 20:

This is notice to *you* that on Tuesday, the 9th day of November, 1926, you are to show cause why your license to do business in the State of Pennsylvania should not be revoked for the reason that you have failed under Sec. 3 of the Act of May 20, 1921, to provide *Adequate Rates* to meet all obligations and maintain your organization in a state of satisfactory solvency; and for the further reason that an examination of your records during the period of seven years last past—discloses excessive expensive rates and percentages of lapses."

On receipt of the notice, the Executive Committee was called, the matter presented, and that committee appointed Attorney J. Thomas Hewin, Actuary F. M. Speakman and Secretary, and gave them the authority to meet the call of the Commissioner of Pennsylvania, and to take full charge of whatever condition that might arise, as their best judgment dictated.

On November 9, 1926, your Committee was on the scene in the beautiful State House of Pennsylvania, to take proper care of the interests of the St. Luke Order.

We were given a fair and impartial opportunity to explain our financial statements of the seven years past, which revealed a solvency of more than 100 per cent., and an increase in membership and finance, annually.

Our suspensions were heavy, and our expenditures for administrative purposes were criticised as being excessive. Our own records showed that 60 per cent. of all of our collections was paid for the upkeep of our Order.

Our new and adequate rates to meet all obligations and maintain our organization in a state of satisfactory solvency, were presented and approved, as worked out by Actuary F. M. Speakman; and we further assured the Commissioner that our 1927 Budget would take care of the excessive expenses.

Although this public call gave your humble servant unusual anxiety and concern, we were benefited by the experience and by hearing the investigation of larger fraternal associations of the opposite race.

Explanatory circular letters were sent over the entire jurisdiction, before the meeting at Harrisburg, Pa., and after with the view and allaying any fear and all doubt that would naturally creep into the minds of the officers and members of our organization; also press notices were sent to the leading colored papers, assuring the public in general, of the safety, soundness and solvency of the Independent Order of St. Luke.

On December 4, 1926, a newspaper notice appeared, giving the names of the thirteen fraternal insurance organizations whose licenses were revoked. The Independent Order of St. Luke was not included among these thirteen societies. This information gave much satisfaction to the membership at large. Letters by the hundreds were received, commending the Independent Order of St. Luke for being able to meet, stand investigation, and to continue to do business in the State of Pennsylvania.

It might be of further interest to the members of the Trustee Board and members, to be reminded that we have been during our several years' work, to the States of North Carolina, New York, Rhode Island, District of Columbia, Maryland and Massachusetts. Attorney Hewin visited for the Order, the States of North Carolina, District of Columbia, Maryland, Delaware and Massachusetts. You can readily understand that we stand prepared to meet all issues of the several States, and are willing to comply with all *new laws* that are made for the protection of the policyholders, of the Independent Order of St. Luke.

June 23, 1927.

Independent Order St. Luke, Right Worthy Grand Council,
900 St. James Street,
Richmond, Va.

GENTLEMEN:—

The legislature of 1927 enacted and the Governor approved, as of April 7, 1927, what is generally known as the Speakman Juvenile Bill.

We are unable, on account of the fire which destroyed our

State printery, to supply you with a copy of this law, but I am quoting you Section 2 and 3 thereof, which are as follows:—

“Section 2. The contributions to be made upon such certificate shall be based upon the “Standard Industrial Mortality Table three and one-half per cent” or the “English Life Table Number Six” or such other mortality table as may be approved by the Insurance Commissioner.

“Section 3. Any society issuing such benefit certificate shall maintain on all such certificates the reserve required by the standard of mortality and interest adopted by the society for computing contributions as provided in Section two.”

This Department has elected to approve the American Experience Table of Mortality with 3½ per cent interest and by the method of Craig’s extension for ages below ten years.

It is further a requisite of this Department that the fund arising from these Juvenile certificate holders must be segregated from the rest of the business of the fraternal, not merely by bookkeeping or an accounting method, but by a by-law provision, such as allowed under Act 324, P. L. 916, approved 5-20-21.

Prior to the enactment of the said law, fraternal societies were not authorized nor permitted to write Juvenile Insurance in Pennsylvania and if perchance any such insurance has been written without authority of law, it must be made to conform to the law and to comply with the provisions thereof, and of this letter.

I must ask you to cause this communication to be brought to the attention of the society, and to receive back at an early date assurances of its receipt and of the society’s understanding and its intention to comply with and conform thereto.

Very truly yours,

MATTHEW H. TAGGART,
Insurance Commissioner.

MHT:CMG

July 11, 1927.

Hon. Matthew H. Taggart,
Insurance Commissioner,
Harrisburg, Pa.

MY DEAR SIR:

We wish to acknowledge your communication of recent date

enclosing what is generally known as the Speakman Juvenile Bill, enacted by the Legislature of 1927 and approved by the Governor, as of April 7, 1927.

We are familiar with the requirements of said law, and no juvenile business will be done in Pennsylvania except in accordance therewith, we are

Yours very truly

INDEPENDENT ORDER OF ST. LUKE,

MAGGIE L. WALKER,

R. W. G. Sec.-Treas.

MLW:EH

NEW YORK

We have had some correspondence with the Bureau of Insurance of New York State. A Mrs. Edna Johnson, made some inquiry concerning the legality of the Order operating in the State,—which resulted in a circular letter being sent to the Subordinate Councils of New York, advising them,—“Not to write *any* new members except in Class A—\$100.00; Class B—\$300.00.”

Our Order antedates the establishment of many of the Offices of Insurance.

The new rates which have been mailed you, will be taken up later.

Operating in the following States: Alabama, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, New York, New Jersey, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Wisconsin, West Virginia, Virginia, Massachusetts, Connecticut, Michigan, Missouri.

STATE NUMERICAL REPORT

AUGUST, 1925—JULY, 1927

ADDITIONS—SUSPENSIONS—DEATHS—MEMBERSHIP

ALABAMA—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----	2	0	2	0	0		
Class B. & C. -----		104	27	5	72	104	82
Past Chief -----		0	0	0	0	0	0
Juvenile -----		0	0	0	0	0	0
	<u>2</u>	<u>104</u>	<u>29</u>	<u>5</u>	<u>722</u>	<u>104</u>	<u>32</u>
Net Loss -----				71			

CONNECTICUT—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----	4	254	79	20	606	151	
Classes B. & C. -----	0	4	1	0	7	4	1
Past Chief -----		3	0	4	52	0	3
Juvenile -----	5	99	80	1	170	18	0
	<u>9</u>	<u>360</u>	<u>160</u>	<u>25</u>	<u>835</u>	<u>173</u>	<u>4</u>
Net Gain -----				170			

DELEWARE—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----	8	96	78	14	520	4	0
Classes B. & C. -----		10	3	0	10	10	3
Past Chief -----		13	9	1	87	3	0
Juvenile -----	4	16	81	0	53	0	73
	<u>12</u>	<u>135</u>	<u>171</u>	<u>15</u>	<u>670</u>	<u>17</u>	<u>76</u>
Net Loss -----				59			

DISTRICT OF COLUMBIA—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----	61	1534	966	107	3048	461	0
Classes B & C -----		102	41	3	99	104	47
Past Chief -----		61	45	6	210	10	
Juvenile -----	33	525	600	4	894	0	73
	<u>94</u>	<u>2222</u>	<u>1692</u>	<u>120</u>	<u>4521</u>	<u>575</u>	<u>120</u>
Net Gain -----				450			

FLORIDA—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----		0	1	0	15	0	1
Classes B & C -----		0	0	0	0	0	0
Past Chief -----		0	0	0	0	0	0
Juvenile -----		0	0	0	0	0	0
		<u>0</u>	<u>1</u>	<u>0</u>	<u>15</u>	<u>0</u>	<u>1</u>
Net Loss -----				1			

GEORGIA—

	Coun.	New.	Sus.	Deaths	Member-	G.	L.
Class A -----	19	684	209	26	445	0	47
Classes B & C -----		60	21	2	63	60	23
Past Chief -----		8	28	1	29	0	4
Juvenile -----	15	385	176	4	414	205	0
	<u>34</u>	<u>1137</u>	<u>454</u>	<u>33</u>	<u>951</u>	<u>265</u>	<u>74</u>
Net Gain -----				191			

	Coun.	New.	Sus.	Deaths	Member-	G.	
ILLINOIS							
Class A	12	326	308	11	419	7	
Classes B & C		123	46	0	108	126	
Past Chief		59	28	2	60	29	
Juvenile	2	153	132	1	255	20	
	<u>14</u>	<u>660</u>	<u>518</u>	<u>14</u>	<u>842</u>	<u>187</u>	
		Net Gain		140			46
INDIANA—							
Class A	1	19	4	0	41	15	
Classes B & C		13	11	0	2	13	
Past Chief		0	0	0	0	0	
Juvenile	0	0	0	0	0	0	
	<u>1</u>	<u>32</u>	<u>15</u>	<u>0</u>	<u>43</u>	<u>28</u>	
		Net Gain		14			11
MARYLAND—							
Class A	90	2370	1748	130	4104	502	
Classes B & C		51	2	1	63	51	
Past Chief		191	83	13	355	95	
Juvenile	51	1445	1120	14	1654	257	
	<u>141</u>	<u>4057</u>	<u>2953</u>	<u>158</u>	<u>6176</u>	<u>905</u>	
		Net Gain		902			3
NEW YORK—							
Class A	103	2612	3349	239	8539	0	1301
Classes B & C		210	139	4	502	210	150
Past Chief		14	42	0	125	0	28
Juvenile	67	1741	2257	29	2285	0	611
	<u>170</u>	<u>4577</u>	<u>5788</u>	<u>272</u>	<u>11651</u>	<u>210</u>	<u>2090</u>
		Net Loss		1880			
NEW JERSEY—							
Class A	58	1132	914	107	3086	9	0
Classes B & C		137	45	6	298	137	54
Past Chief		173	67	2	306	104	0
Juvenile	34	972	1445	9	1336	0	482
	<u>92</u>	<u>2340</u>	<u>2471</u>	<u>124</u>	<u>5026</u>	<u>350</u>	<u>536</u>
		Net Loss		186			
NORTH CAROLINA—							
Class A	74	1350	953	79	2696	280	0
Classes B & C		145	8	3	158	145	11
Past Chief		56	11	3	109	42	1
Juvenile	31	529	600	1	611	0	72
	<u>104</u>	<u>2080</u>	<u>1574</u>	<u>85</u>	<u>3574</u>	<u>467</u>	<u>84</u>
		Net Gain		373			
OHIO—							
Class A	15	283	199	17	444	31	0
Classes B & C		52	17	3	57	52	20
Past Chief		20	4	0	60	16	0
Juvenile	5	175	178	2	137	0	3
	<u>20</u>	<u>530</u>	<u>400</u>	<u>22</u>	<u>638</u>	<u>99</u>	<u>23</u>
		Net Gain		76			

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	Coun.	New.	Sus.	Deaths	Member-	G.	L.
PENNSYLVANIA—							
Class A	80	1152	1430	130	3576	0	406
Classes B & C		100	36	4	172	100	41
Past Chief		61	57	4	233	0	0
Juvenile	34	537	701	7	907	0	171
	<u>114</u>	<u>1850</u>	<u>2224</u>	<u>145</u>	<u>4888</u>	<u>100</u>	<u>618</u>
							Net Loss -----518
RHODE ISLAND—							
Class A	8	60	88	13	514	0	51
Classes B & C	0	25	11	3	40	25	14
Past Chief		5	15	3	106	0	13
Juvenile	5	60	189	1	149	0	130
	<u>13</u>	<u>150</u>	<u>303</u>	<u>30</u>	<u>809</u>	<u>25</u>	<u>208</u>
							Net Loss -----183
SOUTH CAROLINA—							
Class A	2	12	84	3	50	0	75
Classes B & C		0	0	0	0	0	0
Past Chief		0	0	0	0	0	0
Juvenile		0	0	0	0	0	0
	<u>2</u>	<u>12</u>	<u>84</u>	<u>3</u>	<u>62</u>	<u>0</u>	<u>87</u>
							Net Loss -----87
TENNESSEE—							
Class A	4	117	117	0	62	0	1
Classes B & C		12	1	0	11	12	1
Past Chief		0	0	0	0	0	0
Juvenile	3	75	23	0	52	52	0
	<u>7</u>	<u>204</u>	<u>141</u>	<u>0</u>	<u>125</u>	<u>64</u>	<u>2</u>
							Net Gain -----62
WISCONSIN—							
Class A	1	38	29	3	39	6	0
Classes B & C		12	5	0	7	12	5
Past Chief		0	0	0	0	0	0
Juvenile	1	30	30	0	0	0	0
	<u>2</u>	<u>80</u>	<u>64</u>	<u>3</u>	<u>46</u>	<u>18</u>	<u>5</u>
							Net Gain -----13
WEST VIRGINIA—							
Class A	59	691	766	64	1888	0	227
Classes B & C		488	219	5	705	488	224
Past Chief		91	47	4	308	46	1
Juvenile	51	958	1477	15	1574	0	534
	<u>110</u>	<u>2228</u>	<u>2509</u>	<u>88</u>	<u>5475</u>	<u>534</u>	<u>986</u>
							Net Loss -----452
VIRGINIA—							
Class A	584	8304	6880	1018	24420	496	0
Classes B & C		945	383	20	1360	945	403
Past Chief		207	120	38	728	100	3
Juvenile	237	6634	7696	67	6743	0	1120
	<u>821</u>	<u>16090</u>	<u>15079</u>	<u>1143</u>	<u>33950</u>	<u>1541</u>	<u>1135</u>
							Net Gain -----406

	Coun.	New.	Sus.	Deaths	Member-	G.
MASSACHUSETTS—						
Class A -----	1	0	1	1	13	
Net Loss -----				2		0
MICHIGAN—						
Class A -----	2	47	17	30	30	
Classes B & C -----		23	5	18	18	0
Past Chief -----		0	0	0	0	0
Juvenile -----	0	0	0	0	0	0
-----	2	70	22	48	48	0
Net Gain -----				48		0
MISSOURI—						
Class A -----	1	27	0	0	27	27
Net Gain -----				27		

S U M M A R Y

ADDITIONS—

Class A -----	20,530
Classes B & C -----	2,623
Past Chief -----	967
Juvenile -----	14,334
TOTAL -----	38,454

SUSPENSIONS—

Class A -----	18,640
Classes B & C -----	1,038
Past Chief -----	542
Juvenile -----	16,931
TOTAL -----	37,151

DEATHS—

Class A -----	1,948
Classes B & C -----	59
Past Chief -----	82
Juvenile -----	155
TOTAL -----	2,280

Loss by Suspensions -----	37,151
Loss by Deaths -----	2,280

Total Loss by Suspensions and Deaths -----	39,432
Additions -----	38,454

Net Loss -----	978
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NET LOSS FOR TWO YEARS

S U M M A R Y

No. of Subordinate Councils -----	1,198
No. of Juvenile Circles -----	576

TOTAL -----	1,774
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Class A Membership -----	54,585
Cl. B & C Membership -----	3,755

Past Chief Membership -----	2,768
Juvenile Membership -----	17,824

Total Financial Membership -----	79,032
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SUSPENSIONS

Unusually heavy suspensions, was one of the reasons given by the Commissioner of Insurance of the State of Pennsylvania, for the special investigation and call.

Our record shows 37,151 suspensions from the several classes, including the Juvenile. Each month this report is made to the Executive Committee, and suggestions have been carried out as made by them.

We find that the greater number of suspensions are among the younger members, and those whose memberships are of short duration—which also accounts for the heavy expenditure for new members being a total loss.

The causes of suspensions are many; business depression, scarcity of employment, and the willingness of people to give up their Council dues—rather than deny themselves of the lesser necessities; then again, the lack of interest or indifference may be assigned as one of the causes.

THE REMEDY

We have recommended in the past, "A Suspension Committee," headed by a member who is in sympathy with the growth of the Order, and one whose manner of approach would be acceptable to members in arrears; such a committee's duties to begin when the member *owes one* month.

We are now planning to follow up the suspensions with a letter from headquarters, urging the members to appear at the next Council meeting and pay in full, all indebtedness. This would compel the Recording Secretary to send the correct address with the name of suspended member.

CHANGE OF REPORT FORMS

The representatives are urged to co-operate with the officers in keeping the membership of their Subordinate Councils,—and at the same time to urge prompt payment of the monthly dues in each department of the Order. A failure to send the names of members paying dues, will of necessity suspend the member.

I would suggest,—after the regular meeting of the Subordinate Councils, either the Secretary or the collector appointed by

the Council be given a *list* of members failing to appear at the regular meeting to go to and collect the monthly dues from absent members. If the Council is a very large one divide the roll between members for collection; also to provide a by-law urging the members to attend their regular meetings.

Every Subordinate Council meets at least *once* a month. The law provides for reports to be in the office by the 15th of the month,—this provision would allow the Councils to make their Monthly Report the *first week* of each month, and mail the same before the 15th. The Financial Secretary, Recording Secretary, Worthy Chief should be called in a meeting with the collectors sent out—to make out the regular Monthly Report. This procedure requires both *time* and *accuracy*, and should not be hurried through.

Subordinate Councils not reporting to the office by the 15th of the month, are given still another chance. The books finally close the 26th of each month.

Remember in the Adult Department, in the past, the reports coming in during the month of August are *July Reports*.

In the Juvenile Department, *August Assessments* are sent in the month of *August*.

Report Blanks, for Assessments, Suspensions, etc., are being mailed for *August* reports.

The July Assessment Sheet has been mailed out of the office with total indebtedness, number of members, etc.

A NEW METHOD IN HANDLING OUR MONTHLY ASSESSMENTS

A Change of Assessment Form—Read Carefully—Keep This Sheet for Reference.

The July Assessment Sheet for the Juvenile Circles, Subordinate Councils—Class A, Class B and C, and Past Worthy Chief will be the last mailed from this office.

You will notice on your July Sheet the number of members on which you are being assessed in each of the above departments.

If this number is not correct, *write* for a *list* of members as carried in the office, in order to keep your record correct.

We will mail you under separate cover an Assessment Pad, with your monthly Report Sheet.

Make out the White Sheet for Adults, the Pink Sheet for Juveniles and the Yellow Sheet for Past Worthy Chief. Send to the office just as before—before the 26th of each month. Keep the White Sheet as your duplicate for reference. Write the name and address plainly, of each member who pays, with the amount due the office for Assessment. Be very careful not to omit a member who pays. When a member fails to pay for three months, and the names are *not* sent on your sheet, the member is unfinancial, and is dropped automatically. Such a member's benefits cease.

This change of report sheets will enable the Subordinate Council to *pay only on members who pay* their monthly dues in the Council or Circle.

The July Sheet of the adults and the August Sheet of the Juvenile Department carries the entire indebtedness of the Council and Circle, which will be held against *you* until paid in full, on your present membership.

Yours in L., P. and C.,
MAGGIE L. WALKER,
R. W. G. Secretary-Treasurer.

TRANSFERS

Nine hundred and twenty-two children have been transferred from the Juvenile to the Adult Department during the past two years. We are still urging Matrons to transfer all children sixteen years of age and over.

SUMMARY OF INDEBTEDNESS ASSESSMENTS

Class A	\$5,638.68	
Class B and C.....	1,612.64	
Past Worthy Chief.....	171.86	
Juvenile	1,604.98	
	<hr/>	
	\$9,028.16	\$9,028.16

SEMI-ANNUAL TAX

June, 1926	\$ 44.50	
December, 1926	233.00	
June, 1927	3,128.53	
	<hr/>	
	\$3,406.03	3,406.03
		<hr/>
		\$12,434.19

DEATHS

Class A	457
Class B and C	17
Past Chief	24
Juvenile	44
Total	542

\$37,275
3,550
375
3,120
\$44,020

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Georg
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A. R.
Lizzi
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Fran
Jenn
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Ann
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AUGUST, 1925—JULY, 1926

Class A	\$100,766.70
Class B	1,350.00
Class C	4,375.00
Past Chief	1,000.00
Juvenile	625.00
Total	\$103,706.70

AUGUST, 1926—JULY, 1927

Class A	\$ 88,855.94
Class B	3,150.00
Class C	7,901.30
Past Chief	1,000.00
Juvenile	5,950.00
Total	106,857.24

Total amount paid in death claims.....\$210,563.94

DEATHS

You noticed in our Statistical Report, that 2,280 death claims had been paid by our several departments during the two years now ending, amounting to \$210,563.94.

All death claims properly entered have been paid. As soon as adjustments, irregularities and indebtedness of Councils for Assessments are paid—the claims are sent out of the office immediately.

If every representative present here today would carry out enthusiastically that the St. Luke Order had paid 2,280 Death Claims, amounting to \$210,563.94, every one of you would be able to add five new member to the Order. This good news is our biggest asset.

NOTICE OF DEATH WITHOUT POLICY OR DEATH PROOF

Deceased	Council	No.	Location
George Blair	R. H. Jones Memo.....	767	New York, N. Y.
Mary Baldwin	St. Mark	1329	New York, N. Y.
Marie L. Coles.....	St. Stephen	680	Charleston, W. Va.
A. R. Carrington.....	J. H. Minor.....	191	Pittsburgh, Pa.
Lizzie Conway	Timothy	350	New York, N. Y.
Willie J. Childress.....	Union	1109	North Garden, Va.
Frances Coleman	Barton Union	694	Braddock, Pa.
Jennie Childs	Rose of Sharon.....	706	Westfield, N. J.
Horace Dade	Carnation	367	Orange, Va.
Thelma Foye	Elbert Sunflower	1200	Elbert, W. Va.
Anna H. Freeman.....	Terrace City	887	New York, N. Y.
Rachael Gatewood	C. C. James.....	1270	Washington, D. C.
Gordon Goggins	Mallory Hill	598	Twyman's Mill, Va.
Hattie Lankford	Arabella	37	Norfolk, Va.
Napoleon Porter	Queen Esther	705	New Haven, Ct.
Anna H. Reese.....	Saulsberry	953	New York, N. Y.
Evelyn Schilcat	Adonis	943	New York, N. Y.
George Turner, Jr.....	Burroughs	738	Prince George, Va.
Edna Thompson	Adonis	943	New York, N. Y.
Matilda Whitehurst	Mt. Olivet	100	New York, N. Y.
Millie Taylor	B. T. Washington.....	1116	Chicago, Ill.

NOTICE OF DEATH WITHOUT DEATH PROOF

Samuel France	Magic City	266	Roanoke, Va.
Martha Freeman	Autumn Leaf	539	Ansonia, Ct.
Mary McQueen	Wheeling	1149	Wheeling, W. Va.
Mamie Murphy	Guardian Angel	523	New York, N. Y.
Mary Weatherby	Guardian Angel	523	New York, N. Y.
Lenora S. Drayton.....	Guardian Angel	523	New York, N. Y.
Effie Alston	Branch Chapel	444	Rich Square, N. C.
Henry Brown	Shady Grove Delight	1125	Carthage, N. C.
Mary L. Brown.....	Patience	1281	Buffalo, N. Y.
William Brown	Warm Springs	1473	Warm Springs, Va.
Frances Edwards	Sadie G.	524	Washington, D. C.
Hattie Williams	Sadie G.	524	Washington, D. C.
Lucy Palter	Amanda Bolden	788	Hollins, Va.
Elijah Tiegee	Queen Esther	705	New Haven, Ct.
Frankie Singleton	Omega	1175	Omega, Va.
Mary B. Wharton.....	Ruth Morris	500	New York, N. Y.
Julia McWilson	Rosa E. Morris.....	1544	New York, N. Y.
Julia Lofton	Silver Moon	1073	Philadelphia, Pa.

Deceased	Council	No.	Location
James Carter	Beamers	894	Crystal, W. Va.
Mary E. Scott	Good Shepherd	1203	Philadelphia, Pa.
Sallie Simms	M. L. Adair Memo.	1297	New York, N. Y.

MISCELLANEOUS

Beatrice E. Burbridge..Autumn Leaf 539 Ansonia, Ct.
 Name on policy different from that on death proof.

DEATHS, AUGUST, 1925—JULY, 1927—2,036
 CLASSIFICATION OF DISEASES

Name of Disease	No.	
HEART	511	10.
LUNGS	489	11.
BRAIN	321	12.
KIDNEY	288	13.
CANCER	134	14.
INTESTINAL	85	15.
ACCIDENT	54	
CHILD BIRTH	5	
PARALYSIS	39	1.
SENILE DEBILITY	9	
FEVER	9	1.
BLOOD	114	2.
TOTAL	2,036	3.

Average Age—52 Years

S U M M A R Y

1942—\$100.00 (Class A)	\$194,200.00	1.
42— 50.00 (Class A)	2,100.00	2.
10— 300.00 (Class B)	3,000.00	3.
15— 150.00 (Class B)	2,250.00	4.
21— 500.00 (Class C)	10,500.00	
6— 250.00 (Class C)	1,500.00	1
15— 25.00 (P. C.)	375.00	2
	<u>\$213,925.00</u>	3

\$50. DEATH CLAIMS PAID
 August 1925—July 1927

State	No.	Amount
District of Columbia	4	200.00
Delaware	1	50.00
Maryland	7	350.00
New York	6	300.00
New Jersey	4	200.00
North Carolina	1	50.00
Ohio	3	150.00
Pennsylvania	3	150.00
West Virginia	1	50.00
Virginia	12	600.00
TOTAL	<u>42</u>	<u>\$2,100.00</u>

DEATH CLAIMS REFERRED TO ATTY. J. THOS. HEWIN

August 1925—July 1927

VIRGINIA

Name of Deceased	Name of Council	No.
1. Julia Watts	Coopers Friendship	300
2. Abner Valentine	Branch	220
3. Fred Patterson	Dorcia	1159
4. Bettie Shelton	Willing Workers	153
5. Jack Lee	Prince Albert	426
6. Delia West	Mt. Olive	8
7. David J. Jicks	Mt. Calvary	868
8. John W. Slaughter	Rising Star	1053
9. James E. A. D. Griggsby	New Mt. Zion Perseverance	912
10. Kate E. Lowry	Lowry	223
11. Rebecca Rice	Hannah's	123
12. Wm. H. Randolph	Hebron Grove	440
13. Joseph Myers	Cunningham	111
14. Sarah Lee	Union	71
15. Matilda Curry Dickerson Watkins	Hurts Silver Leaf	385

MARYLAND

1. James H. Montgomery	Kathaline Eureka	1131
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NORTH CAROLINA

1. Eliza Harris	Love and Charity	452
2. Joseph N. Wallace	J. H. Hamlin	1251
3. Missouri Martin	Pride of Manteo	1188
4. Lizzie Lewis	Lloyd Progressive	1402
5. Lillie Gray	Turners	1020
6. Fred Brinson	Mt. Airy	997

WEST VIRGINIA

1. Ballard Price	Jeffers Preston	1088
2. Polly Beaver	True Vine Delight	1450
3. W. E. Edwards	Love and Purity	541
4. Archer Jackson Endus	True Vine Delight	1450

GEORGIA

1. Henrietta Lane	Emanuel	757
2. Sarah A. Ross	Emanuel	757
3. Ben Lewis	Emanuel	757

PENNSYLVANIA

1. Marie Robertson	Central Star	727
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MASSACHUSETTS

1. Dora May Penn	Wm. H. Corney	920
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NEW YORK

1. Rebecca Oliver	Royal Square Deal	805
2. Mary Speace	Mt. Olivet	100
3. Helen C. Hayes	Joshua	1345
	Keyport	1299

1. Louisa Smith	NEW JERSEY	
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ILLINOIS

1. Martha Thomas	Star of Bethlehem	973
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DELAWARE

1. Carrie Stransbury	Noah Moore Memorial	814
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DISTRICT OF COLUMBIA

1. Isabell Morton	Q. V. P. Scipio	1377
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S U M M A R Y

DEATH CLAIMS REFERRED TO ATTY. J. THOS. HEWIN

<i>State</i>	<i>No. of Deaths</i>
Virginia -----	15
North Carolina -----	6
West Virginia -----	4
New York -----	3
Georgia -----	3
Maryland -----	1
Pennsylvania -----	1
Massachusetts -----	1
New Jersey -----	1
Illinois -----	1
Delaware -----	1
District of Columbia -----	1
TOTAL -----	38

CHARTERS ISSUED, AUGUST 1925—JULY 1927

LELIA W. BANKETT

Bryant's Jewel—rein. -----	1128	Marcellus Bryant, Organizer
Golden West—rein. -----	1327	Emma Lindsay, Organizer
Elite—rein. -----	1398	Grace Burton, Organizer
Pride of W. End—rein. -----	1378	
Englewood—new -----	1568	E. M. Johnson, Organizer
J. C. Austin -----	1569	Frances M. Forrest, Organizer
Artresa—new -----	1575	Grace Bryant, Organizer
Little S. of Hope—rein. -----	1065	
Golden Rose—rein. -----	1431	Nellie Woodard, Organizer
Page's Memo.—new -----	1581	Gussie M. King, Organizer
Chase City—rein. -----	919	W. E. Davis, Organizer
Community—rein. -----	927	Elnora Yates, Organizer
Wm. I. Johnson—rein. -----	615	Elease M. Johnson, Organizer
Benjamin's M.—rein. -----	508	Marie S. Coleman, Organizer
Annie's—rein. -----	682	Annie T. Payne, Organizer
Spirit of St. Louis—new -----	1595	
Past Chief -----	106	

ALICE W. SEAY

Betsy Ross—new -----	1532	Mary Smith, Organizer
Amelia Baptist—new -----	1535	C. Crump and R. Johnson, Org
Little Bethel—rein. -----	395	
High Bridge—rein. -----	393	W. B. Green, Organizer
Center Union—rein. -----	252	Albert Evans, Organizer
Rock Mount—rein. -----	929	
Chestnut Grove—rein. -----	649	Wm. Branch, Organizer
Green Creek N. S.—rein. -----	656	Reuben Johnson, Organizer
Sunrise—rein. -----	980	Andrew Venable, Organizer
Morris—rein. -----	1442	Evelyn Townes, Organizer
Mt. Zion—rein. -----	589	Andrew Venable, Organizer
Tear Wallet—rein. -----	957	Sarah Belt, Organizer

J. S. COLLINS

Smith Terry—new	1556
Wilson—rein.	892
Climax—rein.	712
Coronation—rein.	228
Pleasant View—new	1573
Friendship—new	1580
	580
St. Mary's—new	1587
Wynn—rein.	443
Easter Grove—rein.	259
F. E. Saunder's—rein.	361
Past Chief	78
Past Chief	44

S. Diggs & J. J. Smith, Org.
M.F.Jennings & N.Wilson Org.
J. C. Thornton, Organizer
M.F.Jennings & I.E.Hoard, Org.
S. L. Diggs & A. L. Ponton, Org.
Annie E. Jefferson, Organizer
R. C. Covington, Organizer
Mary F Jennings, Organizer
R. C. Covington, Organizer
F.E.Saunders & M.Jenn'gs, Org.
A. E. Jeffeson, Organizer
Lula B. Guthrie, Organizer

MALINDA COBBS

Willing Workers	1537
Meda	1549
Long Branch	1554
Calvary	1567
United Friendship—rein.	1282
Farmer's Pride	1591
Northern State	1592
Past Chief	100

Willie O. Moore, Organizer
Willie O. Moore, Organizer
W.O.Moore, E.Francis, A.Jacks'n
W.O.Moore, T.Bridgeford, Org.
Willie O. Moore, Organizer

HEZEKIAH BROWN

Preston—new.	1540
Progressive—new	1541
Purity—new.	1579
Union—rein.	1276
Mt. Calvary—new	1593
Glenburnie—rein.	1123
Past Chief	107

LUCILLE D. CLARK

E. W. D. Isaac—new	1538
City of Nashville—new	1547
City of Atlanta—new	1557
Georgia—rein.	732

C. V. Harvey, Organizer
Reba Ford, Organizer

JEREMIAH McGEE

True Divine—new	1552
Etta Miah—new	1555
Callie Watkins—new	1562
Pearman—new	1565

Jesse Mercer, Organizer
Washington Hall, Organizer
Callie Watkins, Organizer
Charles Pearmon, Organizer

MARY J. SMITH

T.T. Sparks—rein	378
Mt. Nebo—rein.	885
Laura Tyler—rein.	401
Nannie H. Burroughs—rein.	481

T. T. Sparks, Organizer
Mary E. Campbell, Organizer

EMMA L. SMITH

St. Paul—rein.	1160
Macedonia—rein.	1429
Mt. Araret—rein.	1385
Past Chief	109

Simon Dupee, Organizer
Lewis Johnson, Organizer
Lelia Waters, Organizer

WILLIE A. ELLETT

B. T. McWms. Excelsior—new	1533
Steel Valley—new	1546
Warren—new	1375
Past Chief	105

J. D. CANNADY

White Swan—rein	807
San Fernando—rein.	982
Lewis Progress—rein.	302

W. H. CRAWLEY

Red Oak—rein.	906
Ingram—rein.	954
Saint Level—new	1582

ALBERTA TURNER

Phyllis Wheatley—new	1539
Francis E. Harper—new	1550
Mary Prout Memo.—new	1559

SARAH A. CLARK

Progressive—new	1542
Richmond Borough—new	1564
Past Chief	103

Lydia Puryear, Organizer
Sarah Spellman, Organizer
F. Smith, E. Fitzroy, Org.

ROSA A. WOOD

Zion—rein.	1137
Past Chief	79
Past Chief	108
Past Chief	31

Olivia Banks, Organizer
T. L. W. Boyer, Organizer
A. Manaho, C. Woods, Org.
J. H. Dickerson, Organizer

A. S. WILLIAMS

Mt. Zara—new	1584
Mt. Mitchell—rein.	1417
Past Chief	102

Zellie Pittman, Organizer
Zellie Pittman, Organizer

E. D. JONES

Gallilee—new	1548
Marshall Johnson—new	1558

FLORENCE McCOY

Georgia Supreme—new	1563
Pine Ridge—new	1594

A. P. SCOTT

A. E. Kinney's—new	1553
Hiawatha—new	1588

L. V. Hammond, A. E. Kinney, Org.
Hattie Pullman, Organizer

J. N. BAKER

Westlev's Pride—rein.	590
Blue Ridge—rein.	704

Lucy Jackson, Organizer

OLIVIA Q. BROWN

Martha Taylor—rein.	938
Fear Not—new	1590

Lula Dempsey, Organizer

A. B. SMOOT

Sunnyside—new	1574
Crimson—new	1583

Sam Griffin, Organizer
T. V. Mangrum, Organizer

ALMA C. FOUSHEE

Rosebud—rein.	1195
Elmwood—rein.	458

MARIA E. BURKE

City of Memphis—new	1572
New Idea—new	1586

ANNIE E. RICE

Beacon Light—new	1551
Silver Leaf—new	1560

Addie Woods, Organizer

A. F. ANGEL

Wilson's P. Grove—new	1534
Past Chief—rein.	36

Julia L. Wilson, Organizer

GERTRUDE PORTER

M. J. Price—new	1545	Martha J. Price, Organizer
ALICE M. SPINDLE		
Hickory Road—rein.	730	
MARIE CAMPBELL		
Mattie R. Bowen—rein.	883	
MIRIAM FRASIER		
Alita—rein.	860	
T. T SPARKS		
M. M. Sparks—rein.	1156	
SARAH COLLIER		
Good Will—new	1585	Esther M. Williams, Organizer
J. R. WARE		
True and Faithful—rein.	683	
ELLEN SAUNDERS		
St. Herling—rein.	746	
WILLIE O. MOORE		
L. Star of Edgewood—rein.	831	Emma Houchins, Organizer
ANTHONY F. GAINES		
White Plains—rein.	900	Mary A. Thomas, Organizer
RHODA L. THOMAS		
Excelsior—rein.	561	M. A. Gasney, Organizer
SARAH F. DIGGS		
Sunlight—rein.	903	Rosa S. Boss, Organizer
SARAH PAGE		
Wooding's Delight—rein	1432	
DELLA BALLARD		
Miriam—rein.	1343	
ADDIE E. TAYLOR		
Taylor Deborah—new	1578	
A. C. RUSS		
Pride of Calvary—new	1577	Mollie Barton, Organizer
J. S. SAVAGE		
Winston & Hamilton—new	1576	Rosa Selly, Organizer
CHARLES C. JAMES		
Alberta Johnson—rein.	1029	
A. C. GARNER		
St. Nicholas—new	1531	
HENRY PIGFORD		
St. Stephens—rein.	1101	
W. H. BROWN		
Oliver Moore—new	1571	
TRULIA BRIDGEFORD		
Bridgeford's Pride—new	1570	
ROSA L. HAWKINS		
Mercy Seat—rein.	1566	
MARY GOODE		
Walton—rein.	713	
ELLA O. WALLER		
Henry—rein.	660	C. L. Jackson, Organizer
LIZZIE W. POLLARD		
White's Memo.—rein.	1127	

EFFIE C. RANDOLPH Sarah E. Caskie Memo.—rein. ---	994	
L. E. CAUSIE-ESTKO Mary Prout—rein. ---	560	Alice Brooks, Organizer
ANNIE E. JEFFERSON Golden Leaf—rein. ---	923	T. H. Keyser, Organizer
ESTELLE GREEN Estelle Green—rein. ---	593	
LELIA GIBSON Rose of Sharon—new ---	1561	
ANNIE E. JONES Silver Star—new ---	1536	
CHARLOTTE FORD F. B. White—new ---	1543	John B. Calloway, Organizer,
R. E. ROBINSON Rosa E. Morris—new ---	1544	Louisa Marshall, Organizer
GEORGE W. COLEMAN Past Chief ---	99	
G. W. HEADEN Past Chief ---	101	
LULA J. B. MOORE Past Chief ---	104	
HENRY THOMAS Past Chief ---	10	

Names

J. N.
A. P.
Floren
E. D.
Gertr
Alice
Mari
Miria
T. T.
Sara
J. R.
Ellen
Will
Antl
Rho
Sar
Sar
Dell
Ad

A.
J.
Ch
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S U M M A R Y

CHARTERS ISSUED, AUGUST 1925—JULY 1927

COUNCILS

Names of Workers	New	Rein.	P. C.	Total
Bankett	4	12	1	17
Alice W. Seay	2	10	0	12
J. S. Collins	4	6	2	12
Malinda Cobbs	6	1	1	8
Hezekiah Brown	4	2	1	7
Lucille D. Clarke	3	1	0	4
Jeremiah McGhee	4	0	0	4
Mary J. Smith	0	4	0	4
Emma L. Smith	0	3	1	4
Willie A. Ellett	2	1	1	4
Rosa A. Wood	0	1	3	4
Josephine D. Cannady	0	3	0	3
W H. Crawley	1	2	0	3
Alberta B. Turner	3	0	0	3
Sarah A. Clark	2	0	1	3
Amanda S. Williams	1	1	1	3
A. F. Angel	1	0	1	2
Annie E. Rice	2	0	0	2
Maria E Burke	2	0	0	2
Alma C. Foushee	0	2	0	2
A. B. Smoot	2	0	0	2
Olivia Q. Brown	1	1	0	2

Names of Workers	New	Rein.	P. C.	Total
J. N. Baker	0	2	0	2
A. P. Scott	2	0	0	2
Florence McCoy	2	0	0	2
E. D. Jones	2	0	0	2
Gertrude Porter	1	0	0	1
Alice M. Spindle	0	1	0	1
Marie E. Campbell	0	1	0	1
Miriam Frasier	1	0	0	1
T. T. Sparks	0	1	0	1
Sarah Collier	1	0	0	1
J. R. Ware	0	1	0	1
Ellen Saunders	0	1	0	1
Willie O. Moore	0	1	0	1
Anthony Gaines	0	1	0	1
Rhoda L. Thomas	0	1	0	1
Sarah F. Diggs	0	1	0	1
Sarah Page	0	1	0	1
Della Ballard	0	1	0	1
Addie E. Taylor	1	0	0	1
A. C. Russ	1	0	0	1
J. S. Savage	1	0	0	1
Charles C James	0	1	0	1
A. C. Garner	1	0	0	1
Henry Pigford	0	1	0	1
W. H Brown	1	0	0	1
Trulia Bridgeford	1	0	0	1
Rosa Hawkins	0	1	0	1
Mary Goode	0	1	0	1
Ella O Waller	0	1	0	1
Lizzie W. Pollard	0	1	0	1
Effie C. Randolph	0	1	0	1
Estelle Causie-Estko	0	1	0	1
Annie E Jefferson	0	1	0	1
Estelle Green	0	1	0	1
Lelia Gibson	1	0	0	1
Annie E. Jones	1	0	0	1
George W. Coleman	0	0	1	1
G. W. Headen	0	0	1	1
Lula J. B. Moore	0	0	1	1
Henry Thomas	0	0	1	1
Charlotte Ford	1	0	0	1
B. E. Robinson	1	0	0	1
TOTAL	63	73	17	153

NEW COUNCILS ----- 63

REINSTATED COUNCILS ----- 73

P. C. COUNCILS ----- 17

TOTAL ----- **153**

ANNUAL AND BIENNIAL REPORT OF DEPUTIES
July 31, 1925—July 31, 1927

State	Name	Year	Ad.	Juv.	P.C.	To.	Total No.	Stat
ALABAMA:	E. D. Jones	1925—1926	62	0	0	62		
CONNECTICUT:	Joshua Monroe	1925—1926	12	11	0	23		
		1926—1927	94	14	0	108		
			106	25	0	131		
DELEWARE:	Helen H. Murray	1925—1926	12	0	0	12		
		1926—1927	41	7	2	50		
			53	7	2	62		
DISTRICT OF COLUMBIA:	Marie E. Campbell	1927—	31	0	0	31		
	Mary J. Smith	1925—1926	265	129	12	406		
		1926—1927	163	98	25	286		
			426	227	37	692		
	M. M. Peace	1925—1926	53	4	0	57		
		1926—1927	26	0	0	83		
			79	4	0	83		
	Elisabeth B. White	1925—1926	32	17	1	50		
		1926—1927	25	28	1	54		
			57	45	2	104		
GEORGIA:	F. E. McCoy	1925—1926	76	184	2	262		
		1926—1927	108	174	0	282		
			184	358	2	544		
ILLINOIS:	Sarah E. Collier	1925—1926	95	65	6	166		
		1926—1927	136	79	0	215		
			231	144	6	381		
	Grace Burton	1925—1926	20	0	0	20		
		1926—1927	16	4	3	23		
			36	4	3	43		
MARYLAND:	Alberta Turner	1925—1926	154	145	1	300		
		1926—1927	127	61	1	189		
			281	206	2	489		
	Jeremiah B. McGhee	1925—1926	203	55	22	280		
		1926—1927	187	88	28	303		
			399	143	50	583		
	Annie E. Rice	1925—1926	171	72	14	257		
		1926—1927	218	109	8	335		
			389	181	22	592		
	Emma L. Smith	1925—1926	68	93	1	162		
		1926—1927	102	72	10	184		
			170	165	11	346		

Total No.
 62
 131
 62
 31
 692
 83
 104
 544
 381
 43
 89
 33
 2
 5

State	Name	Year	Ad.	Juv.	P.C.	To.	Total No.
	Hezekiah Brown	1925—1926	91	48	20	159	
		1926—1927	236	68	1	149	
			327	116	21	464	464
	M. E. McCormick	1925—1926	67	54	1	122	
		1926—1927	25	12	1	38	
			92	66	2	160	160
NEW YORK:							
	A. P. Scott	1925—1926	216	200	10	426	
		1926—1927	248	105	0	335	
			464	305	10	779	779
	John S. Savage	1925—1926	19	172	0	191	
		1926—1927	40	329	0	369	
			59	501	0	560	560
	Gertrude Porter	1925—1926	135	7	0	142	
		1926—1927	74	8	0	82	
			209	15	0	224	
	Sarah A. Clark	1925—1926	188	86	31	305	
		1926—1927	154	113	0	258	
			333	199	31	563	563
	Rosa L. Hawkins	1925—1926	109	47	0	156	
		1926—1927	93	70	0	163	
			202	117	0	319	319
	Charlotte A. Ford	1925—1926	88	60	0	148	
		1926—1927	32	24	0	56	
			120	84	0	204	204
NEW JERSEY:							
	Rosa A. Wood	1925—1926	194	131	54	379	
		1926—1927	270	208	24	502	
			464	339	78	881	881
	Ollie Q. Brown	1925—1926	37	145	0	182	
		1926—1927	27	26	0	53	
			64	171	0	235	235
NORTH CAROLINA							
	Amanda S. Williams	1925—1926	166	35	31	232	
		1926—1927	185	119	8	312	
			351	154	39	544	544
	A. B. Smoot	1925—1926	50	50	0	100	
		1926—1927	75	54	0	129	
			125	104	0	229	229
	A. E. Jones	1925—1926	32	10	0	42	
		1926—1927	25	6	0	31	
			57	16	0	73	73

State	Name	Year	Ad.	Juv.	P.C.	To.	Total No.
	Elizabeth Smoot	1925—1926	10	0	0	10	State
		1926—1927	33	0	0	33	
			43	0	0	43	43
	W. H. Brown	1925—1926	3	0	0	0	
		1926—1927	49	0	0	49	
			52	0	0	52	52
	Alma C. Foushee	1926—1927	0	25	0	25	
		1926—1927	50	0	0	50	
			50	25	0	75	75
	Zellie Pittman	1926—1927	10	5	1	16	
	D. J. Graham	1925—1926	3	0	0	3	18
		1926—1927	1	0	0	1	
			4	0	0	4	4
OHIO:							
	Willie A. Ellett	1925—1926	10	0	0	10	
		1926—1927	82	35	18	135	
			92	35	18	145	145
	Lelia Gibson	1925—1926	96	24	0	120	
		1926—1927	33	3	0	36	
			129	27	0	156	156
PENNSYLVANIA:							
	Josie A. Graham	1925—1926	21	14	0	35	
		1926—1927	37	62	0	99	
			58	76	0	134	134
	A. C. Russ	1926—1927	43	12	0	55	
	W. A. L. Gibbs	1925—1926	19	2	0	21	55
		1926—1927	2	0	0	2	
			21	2	0	23	
	Rosa L. Thomas	1925—1926	21	8	0	29	
		1926—1927	36	11	0	47	
			57	19	0	76	76
RHODE ISLAND:							
	Mary E. Anderson	1925—1926	2	0	0	0	
		1926—1927	4	14	0	18	
			6	14	0	20	20
	Anna J. Evans	1926—1927	0	16	0	16	
	Fannie E. Branson	1926—1927	0	4	0	4	4
TENNESSEE:							
	Lucille D. Clarke	1926—1927	83	17	0	100	100
WEST VIRGINIA:							
	Malinda Cobbs	1925—1926	269	359	70	698	
		1926—1927	409	385	7	801	
			678	744	77	1499	1499

State	Name	Year	Ad.	Juv.	P.C.	To.	Total No.
	Josephine Cannady	1925—1926	36	26	0	62	
		1926—1927	49	3	0	52	
	Lula J. B. Moore	1925—1926	85	29	0	114	114
		1926—1927	21	58	29	108	
	Willie O. Moore	1925—1926	14	84	1	99	207
		1926—1927	35	142	30	207	
	Trulia Bridgeford	1925—1926	48	294	2	344	575
		1926—1927	51	176	4	231	
	Polly Jeffries	1925—1926	99	470	6	575	44
		1926—1927	0	34	0	34	
	Sarah Paige	1925—1926	10	34	0	44	67
		1926—1927	19	20	0	39	
VIRGINIA:	Alice W. Seay	1925—1926	15	33	0	67	22
		1926—1927	22	0	0	22	
	Geo. W. Coleman	1925—1926	161	29	15	205	501
		1926—1927	186	72	38	296	
	Mary F. Jennings	1925—1926	347	101	53	501	409
		1926—1927	131	54	11	196	
	Sallie B. Pree	1925—1926	114	99	0	213	506
		1926—1927	245	153	11	409	
	J. N. Baker	1925—1926	140	110	2	252	94
		1926—1927	192	62	0	254	
	Harry Braxton	1925—1926	332	172	2	506	260
		1926—1927	146	112	6	26	
	J. R. Ware	1925—1926	58	10	0	68	398
		1926—1927	76	12	6	94	
	William Randolph	1925—1926	136	12	0	148	82
		1926—1927	99	13	0	112	
		1925—1926	164	214	20	398	55
		1926—1927	5	0	0	5	
		1925—1926	34	43	0	77	82
		1926—1927	39	43	0	82	
		1925—1926	23	0	0	23	55
		1926—1927	28	4	0	32	
			51	4	0	55	

State	Name	Year	Ad.	Juv.	P.C.	To.	State
	C. J. Dickerson	1925—1926	28	20	0	48	
		1926—1927	33	71	0	104	
			61	91	0	152	
	Sarah F. Diggs	1925—1926	118	80	0	198	
		1926—1927	59	4	0	63	
			177	84	0	261	
	R. A. Jones	1925—1926	85	4	0	89	
		1926—1927	8	0	0	8	
			93	4	0	97	
	W. H. Crawley	1925—1926	44	8	0	52	
		1926—1927	188	6	0	194	
			232	14	0	246	
	Annie E. Jefferson	1925—1926	131	17	7	155	
		1926—1927	144	52	5	201	
			275	69	12	356	
	Mary E. Goode	1925—1926	38	20	0	58	
		1926—1927	8	0	0	8	
			46	20	0	66	
	S. W. Hill	1925—1926	28	17	0	45	
		1926—1927	7	10	0	17	
			35	27	0	62	
	Estelle F. Greene	1925—1926	59	33	0	92	
		1926—1927	19	1	0	20	
			78	34	0	112	
	Lula B. Guthrie	1925—1926	6	2	2	8	
		1926—1927	5	4	19	28	
			11	6	19	36	
	H. C. Holman	1925—1926	41	12	7	60	
		1926—1927	6	2	0	8	
			47	14	7	68	
	Henry Thomas	1925—1926	4	28	0	32	
		1926—1927	2	0	0	2	
			6	28	0	34	
	Frances Cox	1925—1926	57	15	0	72	
		1926—1927	32	19	8	59	
			89	34	8	131	
	Sallie W. Dickerson	1925—1926	4	13	0	17	
		1926—1927	12	0	0	12	
			16	13	0	29	
	Rosa E. Watson	1925—1926	4	50	0	54	
		1926—1927	35	14	0	49	
			39	64	0	103	

<i>State</i>	<i>Name</i>	<i>Year</i>	<i>Ad.</i>	<i>Juv.</i>	<i>P.C.</i>	<i>To.</i>	<i>Total No.</i>
	Ella O. Waller-----	1925—1926---	28	37	0	65	
		1926—1927---	9	1	0	10	
			<u>37</u>	<u>38</u>	<u>0</u>	<u>75</u>	<u>75</u>

SUMMARY

ANNUAL AND BIENNIAL REPORT OF DEPUTIES

JULY 31, 1925—JULY 31, 1927

Total number of Adults.....	9,706
Total number of Juveniles.....	6,664
Total number of Past Chiefs.....	588
Total	<u>16,958</u>

CHIEF MEDICAL EXAMINER

Dr. Wm. H. Hughes

Two thousand six hundred twenty-three applications have been approved for Class B and C policies.

Fifty-nine death claims approved for payment in Class B and C. The Chief Medical Examiner's opinion has been also given on many Class A death claims when the Mortuary Clerk and Secretary needed advice; full report given by him.

JUVENILE DEPARTMENT

The Executive Committee of the Juvenile Department has just closed its Annual Meeting. The problems confronting them for special attention, were:

- (a) Transferring children over sixteen years of age.
- (b) Securing correct ages for children on roll without ages.
- (c) Paying promptly, monthly assessments.
- (d) Monthly program to increase and hold the interest of children.
- (e) Health and Recreation.
- (f) Educational Fund.
- (g) General Campaign, for children.
- (h) Twenty-five thousand children by December, 1927.

SUPPLY

This department is still increasing in finance—reporting cash balance of \$6,600.34; and stock on hand—\$27,422.00.
Report follows:

2
1

INVENTORY
SUPPLY AND REGALIA DEPARTMENT
ENDING JULY, 1927

No.	List of Stock	@ \$	Amount
217	Books, Holy Bible.....	2.50	538
133	Books, Fin. Roll (4 years).....	2.50	332
34	Books, Fin. Roll (8 years, 100 pages).....	4.50	151
339	Books, Fin. Roll (8 years, 200 pages).....	6.00	2,034
405	Books, Record	2.00	811
500	Books, Order (300 orders).....	3.00	1,500
271	Books, Order (600 orders).....	5.00	1,350
94	Books, Treasurer's	1.00	94
186	Books, Receipts	1.00	84
1450	Books, Receipts .....	.25	362
1850	Books, General Law .....	.25	462
458	Books, Historical Record	1.50	687
7	Boxes, Ballot	3.00	21
210	Boxes, Red Light .....	.65	136
165	Buttons, Gold	1.00	165
2000	Badges, Rev. Sixth Degree	1.25	2,500
1750	Badges, P. W. C.....	1.25	2,187
185	Badges, Deputy	2.50	462
36	Badges, Matron	1.00	36
900	Badges, Juvenile .....	.50	450
20000	Cards, Financial .....	.03	600
20	Cards, Sets Initiation	2.00	40
19	Cards, Sets Burial Ceremony.....	2.00	38
22	Cards, Sets Installation.....	2.00	44
150	Cards, Sets Officer	1.50	225
635	Cards, Withdrawal .....	.25	158
350	Traveling .....	.25	87
45	Dozen Certificates, Sick .....	.25	11
360	Candlesticks (2 Sets)	4.50	1,620
1410	Crosses, Female .....	.50	705
100	Crosses, Gold	4.00	400
74	Crosses, Wooden	1.00	74
500	Crosses, Souvenir, Red.....	.15	75
24	Sets, Masks	1.50	36
500	Gavels .....	.50	250

2	Sets, Jewels, P. C.	30.00	60.00
436	Jewels	4.00	1,744.00
2401	Rituals, (Sub. Council)	1.50	3,601.50
1098	Rituals, Degree	1.50	1,647.00
438	Rituals, P. C.	1.50	657.00
500	Rituals, Juvenile	1.00	500.00
4	Rods	2.25	9.00
25	Sets, Robes, Initiation	7.00	175.00
12	Sets, Regalia, Working	7.00	84.00
Total Amount of Stock on Hand			\$27,422.00

PRINTING DEPARTMENT

ST. LUKE HERALD

When we deal with the figures on our books, we find a great deficit in our Printing Shop, on the other hand, we scan the Subordinate Councils, and find what little support is given this department, we are *not* surprised at conditions. The St. Luke Herald must be read by St. Luke members. Every Council *must* appoint a St. Luke Herald Agent, to canvass not only meeting evenings, but during the month for New Cash Subscriptions. If this is done, together with giving the St. Luke Printing Office an opportunity to do your printing, this deficit will soon be wiped from our books.

REPORT OF CIRCULATION OF THE ST. LUKE HERALD

JULY 26, 1927

Individual Subscription paid	1,632	
Council Subscriptions paid	860	
Total Paid Subscriptions		2,492
Papers sent to advertisers	40	
Papers sent to agents	459	
Papers sent to correspondents	8	
Papers sent in exchange	61	
		568
Total Current Circulation		3,060
Individual subscriptions cut for non-payment	239	
Councils which have not paid for subscriptions	384	
		624
Total Nominal Circulation		3,683

Note: Increase of 597 in paid subscriptions—net.

ST. LUKE HERALD'S INCOME

Period ending July 26, 1926—Period ending July 26, 1927

Subscriptions	\$2,064.97	
Publications (Including Sales, Advertising).....	3,545.85	\$2,156.82
		3,625.21
Total Income	\$5,610.82	\$5,781.83

Increase over past year—\$171.01.

DISTRIBUTION OF ST. LUKE HERALD BY STATES—PAID SUBSCRIPTIONS

State	Individual	Council	Total
Alabama	14	2	16
Connecticut	3	5	8
District of Columbia	48	43	91
Delaware	5	7	12
Florida	2	1	3
Georgia	2	7	9
Kentucky	1		1
Illinois	5	6	11
Louisiana	2		2
Michigan	7	1	8
Maryland	34	69	103
Missouri	4		4
Mississippi	1		1
Indiana	1		1
Massachusetts	3	2	5
Montana	1		1
Maine	2		2
New Jersey	76	51	127
New York	106	65	171
North Carolina	17	48	65
Ohio	10	11	21
Pennsylvania	33	57	90
Rhode Island	2	5	7
South Carolina	3	2	5
Tennessee	8		8
Texas	1		1
Virginia	1		1
Washington	1196	419	1615
West Virginia	1		1
	40	54	94

REPORT OF PRINTING DEPARTMENT

Richmond, Virginia, August 16, 1927.

*Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer,
Officers and Members of the Independent Order of St. Luke:*

I have the honor to make the following report of the Printing Department and the Herald for the year ending July 31, 1927.

At the outset it is fair to say that it is doubly humiliating to have the necessity of explaining an apparent financial loss from the operation of this department during the past two years: 1st, because this seems to be an annual and bi-annual practice and should not be; 2nd, because of this occasion of the Sixtieth Anniversary, when every department of the Order is able to report successful financial gains, and when all hearts are able to rejoice in the fullness of the hour, representatives of the Printing Department have to be without this large and complete satisfaction.

The explanation of continued financial loss in operation of the Printing Department can be said in a word. It is due to the heavy losses sustained in the publishing of the Herald. The losses in the conduct of the Herald are accounted for in two directions: 1st, inadequate pay received directly from the Grand Council for publicity and lack of our ability to win a more responsive co-operation of the subordinate organizations and officers in the support of the Herald; 2nd, the inability to far, of the Herald's business organization to sell the Herald.

We have been concerned for the past two years in building into a creditable commodity the literary content and mechanical form of the Herald. In this direction I think we can lay claim to considerable success. In appearance, in general make-up, in the happy blending of universal news and comment with the report of the work of the Grand Council there has been an unusual achievement.

I have already pointed out several times to the Executive Committee that the weekly disbursement of the Herald is \$395.00. We have a weekly appropriation from the Grand Council of \$200.00. From advertisements, subscriptions and publications, we have an average income of \$90.00. There is yet the necessity of meeting a weekly deficit of around \$100.00.

This is the real cost at present of publishing the Herald. In other words the Herald costs the Printing Department not less than \$5,000.00 per

year. But the annual profits from the Printing Department each year enable us to reduce this cost of the Herald by an average of \$3,500 per year.

The solution for reducing the annual deficit on the Herald, and therefore on the Printing Department lies in an increase in the appropriation for publicity in the Herald by the Grand Council, in the probable reduction of our editorial force, a change in the personnel of the Herald staff, a reorganization of the business force, or a more adequate plan for increasing the subscription list to 10,000 subscribers.

This last item was the burden of my report made to the Board last year. But whatever of these suggestions may seem best to the officers, and one or all of them, will receive the utmost co-operation of the management.

In conclusion I wish to attest to the very fine spirit of loyalty to the management and the Order on the part of every one in the Department. There is a most commendable morale as well as a worthy striving in the perfection of technique of the work.

Yours very truly,

A. A. THOMAS, Manager.

PROTESTED CHECKS' ACCOUNTS

We called your attention to the protested check account and the loss to this Organization, amounting to \$1,576.72, written off in 1923, and \$348.38 written off in 1925—a total loss of \$1,925.10.

We found it necessary to send notices to the Subordinate Councils and Juvenile Circles, Grand Officers, Trustees, Deputies and all persons sending moneys, to send only by Registered Letter, Money Order or Certified Check, and that checks not certified would not be received, and all reports would be returned to the sender unless the instructions were strictly observed. The enforcement of these instructions, reduced our protested check account during the past six months to \$26.59. This has been paid since the books closed the 26th of July.

We are appealing to you to invite co-operation with us from all persons, no matter how good their credit may be, as it is impossible for us to accept checks not certified.

Ratio Assets to Liabilities—1926: 101.02%.

VALUATION

“Regarding the old members of your Society, who are on a 20 cents per month flat rate, with policies for \$100 each, would state that it will be necessary to do something with them sooner or later, and would suggest that you adopt some sort of graded rate. It will, of course, be a little difficult to do this, but unless some changes are made, these old members at an inadequate rate are continuously using the contribution made by the younger members.”

VALUATION

INDEPENDENT ORDER OF ST. LUKE ACTUARIAL REPORT

VALUATION EXHIBIT—DECEMBER 31, 1926

Assets Actual and Contingent

Present Mid-Year Value of Future Net Contributions on

Whole Life Certificates—Death Only.....	\$2,206,184.31
Admitted Assets	\$341,484.53

Less: General or Expense Funds	None	
Juvenile	102,541.22	238,943.31
Assets		\$2,445,127.62

Liabilities Actual and Contingent

Present Mid-Year Value of Promised Benefits, Whole Life		
Certificates—		
Death Only		\$2,410,502.00
Less Liens		None
Balance		2,410,502.00
Liabilities of Mortuary or Benefit Funds Determined as follows:		
Total Liabilities		9,937.14
Liabilities		\$2,420,439.14
Ratio of Assets to Liabilities—1926: 101.02%		

The above valuation indicates that, on the basis of the N. F. C. table of Mortality with interest at four per cent, the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$24,688.48 (or 1.02% over and above the statutory standards.

State of Pennsylvania)
) ss
 County of Philadelphia)

F. M. Speakman, being duly sworn, deposes and says that he is the Actuary who made the foregoing computations and answers to the questions above set forth concerning the conditions of the Independent Order of St. Luke as of December 31, 1926, and that the same are correct and true to the best of his information, knowledge and belief.

Subscribed and sworn to before me this
 16th day of March, 1927.

JAMES J. BURNS,
 Notary Public.

Commission expires 3/19/27

F. M. SPEAKMAN,
 Signature of Actuary.

In view of this condition the Trustee Board offers the following resolution:

RECOMMENDATIONS FROM THE TRUSTEE BOARD OF
THE R. W. G. COUNCIL, I. O. OF ST. LUKE, TO BE
VOTED ON AT THE 60TH ANNUAL CONVEN-
TION WHICH CONVENES IN RICHMOND,
VIRGINIA, AUGUST 15, 16, 17 and 18, 1927

THE ST. LUKE EDUCATIONAL LOAN FUND

Recommendation: That the Board of Trustees of the Independent Order of St. Luke, recommends the establishment of a St. Luke Educational Loan Fund.

An Educational Loan Fund is established whereby the young members of the Organization can complete a practical education. The fund to be under the direction and care of a commission appointed by the Trustees. It will be required that young men and women must be members of the Order three years and more, and recommended by their local Circles of Councils, and by their former teachers. The Educational Fund shall not grant a loan for a term longer than five years, and the amount loaned be from \$50.00 to \$300.00. It would be required that the applicant sign a Note to repay the obligation, in order that some other young man or woman may receive assistance in the future.

It is further recommended that the Subordinate Councils and Juvenile Circles, through their Matrons, be requested to assist in the establishment of the Educational Loan Fund.

As a test and a starter for the establishment of the Educational Loan Fund,

I am further suggesting that the Trustees assume the responsibility of beginning to establish the Fund before the Sixtieth Annual Convention.

First: By sending to each Subordinate Council a little Educational Bank, which holds five dollars.

Second: That we request the Councils to appoint one of their officers to act as Custodian for this Bank.

Third: That at each meeting, the Custodian will have the Bank and explain its purpose, and collect from the members present, a volunteer contribution for Educational purposes.

Fourth: When the first Bank is full (\$5.00) the same must be returned to the Grand Secretary-Treasurer, and credit given the Council for the amount. If the Council is large, and wants the Bank back for a second filling, the Secretary will send same back to the officers of the Council for the Custodian.

Again: That "Easter Thanksgiving Service" be made a part of the establishment and growth of the Educational Loan Fund.

Every Council is called out by law, for services on Easter Thanksgiving Sunday, or as soon thereafter as is convenient to the Councils.

Our collections have been given entirely to the Church in which we assembled. I want to suggest that the Trustees assume the responsibility of requesting the Subordinate Councils all over the jurisdiction, to divide their collections at their Thanksgiving Service, one-half to be given to the Church, Pastor, etc., and the other half to be sent to the office for the Educational Loan Fund.

I make these two suggestions in order that we may have in hand at our Sixtieth Anniversary, Funds enough to be assured that the St. Luke Order is not only willing, but anxious to help young men and women of the Order to secure a practical education.

1168 Subordinate Councils @ \$5 each	\$5,840.00
595 Juvenile Circles @ \$5 each	2,975.00
	<hr/>
	\$8,815.00

We have every reason to believe from the Easter Services in 1927, the amount necessary to start this Fund, \$10,000 will be forwarded to the office.

I am of the opinion, if we can catch the vision and enter whole-heartedly into this effort, in a few days we will be able to enjoy the fruits from this effort and responsibility.

It is my idea that the principal collected for educational purposes, be invested in 6% securities, and the interest be loaned continuously, leaving the principal safe and secure for permanency.

RECOMMENDATION

That the Right Worthy Grand Council, Independent Order of St. Luke, amend its Constitution and By-Laws, creating a New Department to be known as the Legal Reserve Division.

LEGAL RESERVE DIVISION

Section 1: A division or department to be known as the "Legal Reserve Division" is hereby created, and the society is hereby authorized to issue Certificates therein with tables of rates applicable thereto, computed upon the basis of the American Experience Table of Mortality with interest at the rate of 3½ per cent per annum, and to provide for the payment of same, and to be issued only upon approved applications from persons eligible to membership in the said Division. The form of application for membership in this Division, and the form of report of medical examination to accompany the same, and the form of Certificate on the several plans therein, shall be prescribed by the Board of Directors, and may be changed from time to time as it may deem wise. Every condition or contract made in said Division shall be written or printed in or upon the Certificate, except those contained in the application, medical examination, and the Laws in force at the date of such Certificate, or that may be subsequently enacted by the society.

DATE LEGAL RESERVE DIVISION BECOMES EFFECTIVE

Section 2: Said Legal Reserve Division shall begin operation on the first day of....., and shall include all certificates issued during the year....., and subsequent thereto, written on the basis of the American Experience Table 3½ per cent.

DIVISION OF MEMBERSHIP

Section 3: In the operations of the Order, the membership and Mortuary Fund of the Legal Reserve Division shall be kept separated on the records from all other membership and funds. The books and records of the Order shall show at all times the individual and total membership, and the receipts and disbursements of the Mortuary Fund of the American Experience Division and, to that extent, said Division shall be treated as a separate and distinct Society.

LEGAL RESERVE DIVISION FUNDS

Section 4: All of the moneys, bonds, mortgages, notes, credits securities and properties, of every kind, composing the Mortuary Fund of the American Experience Division, are hereby declared to be a trust fund—said fund to be held for the sole benefit of those who contribute thereto, and no part thereof to be used for the payment of claims arising among any other members.

ACCOUNTING REQUIRED—DIVIDENDS

Section 5: It shall be the duty of the Board of Directors to make an accounting and valuation in the American Experience Division at the close of business on the 31st day of December of each year, for the purpose of ascertaining the cost of mortality and expense and reserve (required upon the Certificate granted in said Division. If such accounting and valuation shall disclose a surplus in the Mortuary Fund of said Division, after providing for mortality, expense and reserve) then such surplus shall be distributed for one full year or more; the amount of such surplus and method of distribution shall be determined by the Board of Directors so as to best conserve and safeguard the interest of the Order, but no distribution of surplus shall be declared which shall effect a reduction of the surplus below a sum equal to 10 per cent of the outstanding liabilities of the Division.

STATEMENT OF ACCOUNTING

Section 6: Any member of the Legal Reserve Division may require of and obtain from the Board of Directors a statement of the accounting and valuation as the same may be under the provisions of these Laws, but no member shall have the right to

any division of any surplus fund belonging to the Legal Reserve Division, except as stated in these Laws, and every accounting had by the Board of Directors shall be binding and conclusive upon all members of the Order, the right of petition and review alone resting with the Society.

MORTUARY AND EXPENSE FUNDS—LEGAL RESERVE DIVISION

Section 7: The amounts that members shall pay on any of the plans under the table of rates applicable to the Legal Reserve Division shall be divided by the Board of Directors into two separate and distinct funds to be known respectively as the "Mortuary Fund of The Legal Reserve Division" and the "Expense Fund."

The Mortuary Fund of this Division shall consist of such sums as may be necessary to meet all claims arising in this Division and the reserve necessary to meet the requirements of the certificates issued therein when valued on a basis not lower than the American Experience Table of Mortality with an interest assumption of $3\frac{1}{2}$ per cent, one year preliminary term.

From the income of this Division, a sum sufficient to meet the foregoing requirements shall be set aside in this fund; the balance of the income may be credited to a special surplus fund or "The Expense Fund," as may be determined by the Board of Directors.

"The Expense Fund" shall consist specifically of any expense loading included in the rates applicable to members of this Division, and such other sums as may not be needed to comply with the requirements of the Mortuary Fund, as set forth in this Section.

OTHER MEMBERS MAY TRANSFER TO LEGAL RESERVE DIVISION

Section 8: From and after....., all members of the Order who may desire to transfer their membership to the Legal Reserve Division shall have the right to do so, upon surrendering their Certificates and being rated at date of such transfer, upon complying with such conditions, rules and regulations as the Board of Directors may adopt from time to time; and for

the purpose of carrying this Section into force, the Board of Directors shall have full power and authority to make such rules and regulations with respect to the transfer of members to the Legal Reserve Division as it may deem wise and proper, provided that the date of such transfer shall be taken as the date of admission to the Order.

INDEPENDENT ORDER OF SAINT LUKE

MONTHLY RATES

Ages	\$100.	\$200.	\$300.	\$400.	\$500.
15	\$.18	\$.36	\$.54	\$.72	\$.90
16	.18	.36	.54	.72	.90
17	.19	.38	.57	.76	.95
18	.19	.38	.57	.76	.95
19	.19	.38	.57	.76	.95
20	.20	.40	.60	.80	1.00
21	.20	.40	.60	.80	1.00
22	.20	.40	.60	.80	1.00
23	.21	.42	.63	.80	1.05
24	.21	.42	.63	.84	1.05
25	.22	.44	.66	.88	1.10
26	.22	.44	.66	.88	1.10
27	.24	.46	.69	.92	1.15
28	.23	.46	.69	.92	1.15
29	.24	.48	.72	.96	1.20
30	.25	.50	.75	1.00	1.25
31	.25	.50	.75	1.00	1.25
32	.25	.52	.78	1.04	1.30
33	.27	.54	.81	1.08	1.35
34	.27	.54	.81	1.08	1.35
35	.28	.56	.84	1.12	1.40
36	.29	.58	.87	1.16	1.45
37	.30	.60	.90	1.20	1.50
38	.31	.62	.93	1.24	1.55
39	.32	.64	.96	1.28	1.60
40	.33	.66	.99	1.32	1.65
41	.34	.68	1.02	1.36	1.70
42	.36	.72	1.08	1.44	1.80
43	.37	.74	1.11	1.48	1.85
44	.39	.78	1.17	1.56	1.95
45	.40	.80	1.20	1.60	2.00
46	.42	.84	1.26	1.68	2.10

MORTUARY TABLE—(Continued)

47	.44	.88	1.32	1.76	2.20
48	.46	.92	1.38	1.84	2.30
49	.48	.96	1.44	1.92	2.40
50	.50	1.00	1.50	2.00	2.50
51	.25	1.04	1.56	2.08	2.60
52	.55	1.10	1.65	2.20	2.75
53	.57	1.14	1.71	2.28	2.85
54	.60	1.23	1.80	2.40	3.00
55	.63	1.26	1.89	2.52	3.15
56	.67	1.34	2.01	2.68	3.35
57	.70	1.40	2.10	2.80	3.50
58	.74	1.48	2.22	2.96	3.70
59	.78	1.56	2.34	3.12	3.90
60	.83	1.66	2.49	3.32	4.15

BENEFIT CERTIFICATE

INDEPENDENT ORDER OF ST. LUKE

OF RICHMOND, VIRGINIA

WHOLE LIFE CERTIFICATE

Amount \$.....
 Issued to,
 Council No.
 Monthly Rate \$.....

BENEFIT CERTIFICATE

No..... Amount \$.....

IN CONSIDERATION of the Application for Membership and the agreements, statements and warranties therein contained, the Independent Order of St. Luke of Richmond, Virginia, has issued this Certificate to.....member of.....
 Lodge, Number....., of,
 State of, and hereby promises and binds itself to pay, out of its Beneficiary Fund, to, related to this Member as

upon satisfactory proof of decease of this Member while this Certificate is in force, the accumulated value as follows:

✓ During Membership of three months.....	1/5
After Membership of six months.....	1/3
After Membership of nine months.....	1/2
After Membership of eighteen months.....	Full benefit

Less any indebtedness chargeable against this Certificate, subject to such limitations, privileges and conditions as contained in the Constitution and Laws, and as contained in the following pages of this Certificate, which form a part hereof.

DOUBLE INDEMNITY

While this Certificate is in full force, and upon receipt of proofs of death of the members, resulting solely and exclusively by external, violent, accidental means while riding as a passenger on a passenger train, interurban train, steam car or passenger steamship, within the territory of the United States, the Lodge will pay to the Beneficiary named in this Certificate double the amount that would be due hereunder for death resulting from natural causes; provided death occurs within sixty days from the date of said accident.

DISABILITY

In the event of the Member, while this Certificate is in force becoming disabled by reason of the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrist, or of both feet above the ankles, or of one entire hand and one entire foot, or of the sight of one eye, and loss of foot or hand, he may, upon proper proofs of disability as described, surrender this Certificate and receive therefor, in full settlement, the amount that would be due hereunder as a natural death benefit.

IN WITNESS WHEREOF, The Independent Order of St. Luke of Richmond, Virginia, has hereunto fixed its Corporate seal and caused this Certificate to be signed by its Right Worthy Grand Chief and Right Worthy Grand Secretary at Richmond.

Virginia, this.....day of....., 192.....

Seal.....

I hereby certify that I am on this.....day of....., 192....., in good health, and I accept this Certificate in accordance with the terms and conditions thereof.

Signature of Member

Witnessed and Delivered

.....
birthday and occupation as given in the application for member-
in the Presence of.....

ON POLICY

PRIVILEGES AND CONDITIONS

PAYMENTS

The payments required of the member under this Certificate are based on the American Experience Table of Mortality with interest at the rate of 3½% per annum, according to age nearest ship.

The member has the privilege of paying the rates required hereunder monthly, and said monthly payments shall be due on the first of each and every calendar month. Failure to make any payment as provided shall, from after such date, forfeit this Certificate, subject to the provisions hereof.

DAYS OF GRACE

Payments as provided herein are due on the first day of the month, but the member will be granted a grace of one month in which to make payment. Failure to make payment on or before the last day of the month when due, shall forfeit this Certificate and all benefits hereunder.

INCONTESTABILITY

This Certificate shall be incontestable after one year from its date, except for failure of the member to make the payments required hereunder and for violations of the provisions hereof.

REINSTATEMENT

Upon this Certificate becoming forfeited or lapsed by reason of the member failing to make any payment required within the time required, the same may be reinstated at any time by submitting to the Lodge such evidence of good health and insurability as may be satisfactory to it, and upon payment of all arrears. Interest at the rate of 6% per annum will be charged on arrears if reinstatement is not effected within three months from date of forfeiture or lapse.

RESERVES

The reserves to be maintained on this Certificate are based on the American Experience Table $3\frac{1}{2}\%$, one year preliminary term, and all calculations hereunder are on the basis of the foregoing standard.

MISSTATEMENT OF AGE

If the age of the assured has been misstated, the amount payable hereunder shall be such as the rate paid would have purchased at the correct age provided; the age of the assured at the time of the issuance of this Certificate was less than sixty years, otherwise the only amount under this Certificate shall be the amount of rates paid by the member.

SUICIDE

Death from suicide, whether sane or insane, within two years after becoming a member and the date of this Certificate, is a risk not assumed by the Lodge, and the amount payable as a result of such death shall be a return of the amount of dues paid under this Certificate.

RESIDENCE

The member to whom this Certificate has been issued is not restricted as to residence or travel.

CHANGE OF BENEFICIARY

The beneficiary or beneficiaries named in this Certificate have no vested interest in same, and the beneficiary or beneficiaries may be changed at any time and as often as the member may desire, upon complying with the law respecting changing of beneficiaries. If there is a failure of designation of beneficiary hereunder, the rule for such cases stated in the laws of the Lodge will govern.

ASSIGNMENT

This Certificate cannot be assigned or pledged, neither can the proceeds thereof be attached for payment of any debts of the member.

NO PERSONAL LIABILITY

In the event of the lapse, surrender or termination of membership from any cause, all personal liability of the member shall ipso facto, or by the act itself, cease and terminate.

PROOF OF DEATH AND LIMITATIONS

Proof of death satisfactory to the Lodge shall be furnished to it within one year from date of death of the member, and no action at law or in equity shall be brought or maintained on this Certificate unless such action is brought within one year from the time the right of action accrues.

CONTRACT AND ALTERATIONS

It is agreed by the member holding this Certificate that the Certificate, the Charter or Articles of Incorporation, the Constitution and Laws of the Lodge and the application for membership and medical examination signed by the applicant, with all amendments to each thereof, shall constitute the agreement between the Lodge and the member; and any changes, additions or amendments to the Charter or Articles of Incorporation, Constitution or Laws duly made or enacted subsequent to the issuance of this Benefit Certificate, shall bind the member and his beneficiaries and shall govern and control the agreement in all respects the

same as though such changes, additions or amendments had been made prior to and were in force at the time of the application for membership.

INDEPENDENT ORDER OF ST. LUKE, RICHMOND, VA.
SECURITIES ON HAND—JULY 31, 1927

Par Value	Bonds	Book Value	Int. Rate	Per Annum
\$ 5,000	4th U. S. Liberty Bonds..	\$ 5,000.00	4 ¼ %	\$ 212.50
10,000	N. C. State Imp. Bonds....	10,137.26	4	400.00
3,000	Town of Ashland Bonds..	3,075.00	5	150.00
28,000	Rich'd Mtg. & Loan Bonds	28,000.00	6	1,680.00
10,500	Va. Theological Sem'y....	10,500.00	7	735.00
1,000	Town of Covington, Va...	1,020.00	5	50.00
2,500	Mecklenburg Cty. Va.....	1,864.20	4	80.00
1,000	Town of Bedford, Va.....	1,025.00	5	50.00
2,000	Town of Salem, Va.....	2,000.00	4 ½	90.00
2,000	Northern Ohio Power Co.	1,850.00	5 ½	110.00
2,000	City of Portsmouth, Va.	2,000.000	4 ½	90.00
2,000	Bethlehem Steel Corp.....	2,000.00	6	120.00
1,000	Southern Calif. Edison....	985.00	5	50.00
1,000	Chicago Rapid Transit....	975.00	6 ½	65.00
2,000	Goodyear Tire & Rubber	1,935.00	5	100.00
2,000	Pa. Dixie Cement.....	1,997.50	6	120.00
5,000	City of Richmond, Va.....	5,000.00	4 ¼	212.50
		<u>\$79,363.96</u>		<u>\$4,315.00</u>
	Mortgage Notes			
	Maury Land Mortgage	\$10,000.00	6 %	600.00
	Sixth Mt. Zion Bapt. Ch	7,500.00	6	450.00
	Luther Bates	7,500.00	6	450.00
	G. W. Gilbert	2,000.00	6	120.00
	Slater Diskoleis	2,000.00	6	120.00
	W. T. Morgan.....	1,000.00	6	120.00
	A. E. Thorpe	1,000.00	6	60.00
	H. L. Riley	1,000.00	6	60.00
	R. M. Capps	2,000.00	6	120.00
	L. E. Miller	1,000.00	6	60.00
	McArthur & Jennings....	3,000.00	6	180.00
		<u>\$39,000.00</u>		<u>\$2,340.00</u>
	Stock			
	St. Luke Bank & Tr. Co...\$	9,110.00	5 %	\$ 455.50
Total Securities				
\$127,473.96				Total Income Per Annum
				\$7,110.50

Average Interest Rate—5 ½ %

REAL ESTATE OWNED

BOOK VALUE

902 St. James Street	\$128,523.54
904 St. James Street	5,000.00
906-8-10 St. James Street.....	6,183.83
Lot, rear 902 St. James Street.....	250.00
	<hr/>
	\$139,957.37

SUMMARY

Stocks	\$ 9,110.00
Bonds	79,363.96
Mortgage Notes	39,000.00
Real Estate	139,957.37
	<hr/>
Total Investments	\$267,431.33

ST. LUKE EDUCATIONAL LOAN FUND

To those of us who are acquainted with the development of the St. Luke Order, its history is a record of consistent progress that promises larger and more worthwhile achievements, for the future years of growth is back of us. The period of infancy with its anxiety is passed. The future of the Order is in our hands. The foundation has been laid and the opportunity for building the superstructure is with us. What shall we do with it? Any Organization that wants to secure and hold its place as a permanent factor in human progress, must justify itself in service to humanity, that is not self-seeking, and is worthwhile because it does contribute to the sum of human happiness, increase intelligence, builds better men and women and created a finer and more noble citizenship.

To that end, I am presenting to you the advisability of creating and establishing a St. Luke Educational Fund.

GRAND TOTAL FOR BANKS COUNCILS AND CIRCLES

States	Amount Paid	Contributions
Virginia	\$377.25	
Connecticut	7.50	\$438.54
Delaware	6.75	
Florida .....	.75	5.50
District of Columbia	48.75	
Georgia	9.75	76.75
Illinois	7.50	.75
Maryland	70.50	23.00
Massachusetts	2.25	40.50
Michigan	1.50	
New Jersey	51.75	129.65
New York	73.50	47.65
Ohio	11.25	5.00
North Carolina	50.25	53.65
Pennsylvania	57.75	24.85
Rhode Island	5.25	10.20
South Carolina .....	.75	
Tennessee .....	.75	
West Virginia	62.25	98.00
Total	\$846.00	\$953.54
Total amount paid for banks	\$ 846.00	
Total amount of contributions		953.54
Grand total on banks	\$1,799.54	

REPORT ON BANKS VIRGINIA

Council No.	Amount Paid	Amount Contributed	Council No.	Amount Paid	Amount Contributed
2	\$.75		99 .....	.75	
3 .....	.75		101 .....	.75	
5 .....	.75		108 .....	.75	
9 .....	.75		111 .....	.75	
10		\$ 10.10	116 .....	.75	2.80
11 .....	.75		120 .....	.75	
16 .....	.75	5.40	121		5.40
23 .....	.75		122 .....	.75	
24 .....	.75		125 .....	.75	1.40
30 .....	.75		126		
33 .....	.75		131 .....	.75	
36 .....	.75		136 .....	.75	
37 .....	.75		137 .....	.75	
42 .....	.75		138 .....	.75	1.00
43 .....	.75	2.50	139 .....	.75	
52 .....	.75	5.10	141 .....	.75	
54 .....	.75		148 .....	.75	
57 .....	.75		150 .....	.75	
64 .....	.75	10.00	159 .....	.75	5.00
81 .....	.75		160 .....	.75	
82 .....	.75		161 .....	.75	
85 .....	.75		163 .....	.75	
88 .....	.75		168 .....	.75	4.90
89 .....	.75		174 .....	.75	

VIRGINIA—(Continued)

Council No.	Amount Paid	Amount Contributed	Council No.	Amount Paid	Amount Contributed
180.....	.75		377.....	.75	
183.....	.75		382.....	.75	
185.....	.75		383.....	.75	
192.....	.75		385.....	.75	
193.....	.75		390.....	.75	
207.....	.75		391.....	.75	
208.....	.75		392.....	.75	3.00
210.....	.75	5.00	394.....	.75	5.00
220.....	.75		398.....	.75	
221.....	.75	5.00	408.....	.75	
223.....	.75		411.....	.75	
235.....	.75	5.10	420.....	.75	
236.....	.75	5.00	422.....	.75	
239.....	.75		425.....	.75	
243.....	.75		426.....	.75	
244.....		5.00	437.....	.75	
250.....	.75		438.....	.75	
255.....	.75		440.....	.75	
262.....	.75		441.....	.75	
264.....	.75		448.....	.75	
265.....	.75		449.....	.75	
266.....	.75		451.....	.75	
269.....	.75		453.....	.75	
271.....	.75		459.....	.75	5.20
275.....	.75		460.....	.75	
278.....	.75	5.10	464.....	.75	1.80
281.....	.75		465.....	.75	
282.....	.75		466.....	.75	
287.....	.75		472.....	.75	
291.....	.75	3.00	473.....	.75	
303.....	.75		488.....	.75	.80
305.....	.75		493.....	.75	
307.....	.75		495.....	.75	
308.....	.75		499.....	.75	
311.....	.75	5.00	501.....	.75	
313.....	.75	5.00	506.....	.75	5.10
314.....	.75		508.....	.75	3.00
318.....	.75		513.....	.75	
323.....	.75		515.....	.75	
324.....	.75		518.....	.75	
326.....	.75	.75	519.....	.75	
327.....	.75		521.....	.75	
328.....	.75		525.....	.75	
333.....	.75	.75	530.....	.75	
339.....	.75		534.....	.75	
340.....	.75		535.....	.75	
342.....	.75		536.....	.75	5.00
344.....	.75		538.....	.75	
345.....	.75		545.....	.75	
346.....	.75		551.....	.75	
360.....	.75		555.....	.75	
362.....	.75		558.....	.75	
364.....	.75		565.....	.75	
368.....	.75	1.40	570.....	.75	
369.....	.75	.75	574.....	.75	
372.....	.75		580.....	.75	
374.....	.75	.75	584.....		5.00

VIRGINIA—(Continued)

Council No.	Amount Paid	Amount Contributed	Council No.	Amount Paid	Amount Contributed
	.75		810	.75	
591	.75		829	.75	
592		5.00	832	.75	
593	.75		833	.75	5.00
597	.75		834	.75	5.00
598	.75		835	.75	
599	.75	5.10	837	.75	
600	.75		838	.75	
601	.75		841	.75	
603	.75		845	.75	
604	.75		848	.75	5.20
617	.75	2.00	850	.75	5.00
619	.75		873	.75	
620	.75		875	.75	
622	.75		879	.75	
624	.75		880	.75	
628	.75		885	.75	
629	.75		899	.75	
632	.75	.75	903	.75	3.60
634	.75		906	.75	3.75
635	.75		911	.75	
640	.75		917	.75	
646	.75		922	.75	
649	.75		923	.75	2.45
656	.75		925	.75	
658	.75		928	.75	.30
659		3.65	929	.75	
660	.75	3.25	930	.75	
663	.75	5.00	931	.75	
664	.75		948	.75	
672	.75		951	.75	.75
675	.75		955	.75	5.15
676	.75		956	.75	
681	.75		957	.75	
685	.75		964	.75	4.70
688	.75	1.00	976	.75	
696	.75		980	.75	
704	.75		984	.75	
712	.75	4.30	987	.75	
713	.75		989	.75	
715	.75		993	.75	
716	.75		999	.75	
722	.75		1000	.75	
724	.75		1001	.75	
729	.75		1007	.75	5.00
731	.75		1008	.75	
749	.75		1013	.75	
751	.75		1021	.75	1.70
755	.75		1023	.75	
764	.75		1025	.75	
774	.75		1027	.75	5.30
786	.75		1028	.75	
788	.75		1032	.75	
791	.75	.75	1034	.75	
792	.75	5.00	1036	.75	
793	.75		1037	.75	
797	.75	.80	1042	.75	

REPORT ON BANKS VIRGINIA

Circle No.	Amount Paid	Amount Contributed	Circle No.	Amount Paid	Amount Contributed
1	.75	5.00	175	.75	
2	.75	5.00	178	.75	
4	.75	5.00	179	.75	
7	.75		181	.75	
10	.75		183	.75	
11	.75		189	.75	
15	.75		209	.75	
16	.75	5.00	211	.75	5.00
17	.75		214	.75	
19	.75		222	.75	
20	.75		223	.75	
22	.75	5.00	226	.75	5.10
24	.75		237	.75	1.80
27	.75		239	.75	
28	.75		244	.75	
32	.75		256	.75	
37	.75		261	.75	
42	.75	5.00	265	.75	
44	.75	.40	280	.75	
46	.75		292	.75	
50	.75		297	.75	
51	.75	5.00	302	.75	5.75
56	.75		304	.75	
61	.75		317	.75	
62	.75		329	.75	
63	.75		330	.75	
64	.75		342	.75	
65	.75	5.00	345	.75	5.10
67	.75		348	.75	.50
69	.75		350	.75	5.00
71	.75		360	.75	
77	.75	2.00	370	.75	
78	.75		373	.75	
86	.75		377	.75	
87	.75		381	.75	
88	.75		393	.75	
95	.75		395	.75	
103	.75		397	.75	
107	.75		400	.75	5.20
108	.75	4.90	407	.75	
118	1.75		422	.75	
120	.75		427	.75	
122	.75		431	.75	
123	.75		433	.75	
125	.75		439	.75	
128	.75		443	.75	
130	.75		448	.75	5.00
133	.75		449	.75	
137	.75		461	.75	
139	1.75		464	.75	2.80
143	.75		465	.75	
144	.75		467	.75	
157	.75		484	.75	
166	.75		485	.75	
169	.75		486	.75	
174	.75				

VIRGINIA—(Continued)

Circle No.	Amount Paid	Amount Contributed	Circle No.	Amount Paid	Amount Contributed
495.....	.75		710.....	.75	
496.....	.75		719.....	.75	
498.....	.75		725.....	.75	5.00
02.....	.75	5.00	726.....	.75	
507.....	.75		738.....	.75	
528.....	.75		739.....	.75	
529.....	.75		741.....	.75	
537.....	.75		744.....	.75	
539.....	.75		762.....	.75	
542.....	.75	5.00	797.....	.75	.80
547.....	.75		800.....	.75	
562.....	.75				
567.....	.75				
570.....	.75				
574.....	.75				
575.....	.75				
582.....	.75				
584.....	.75	5.00			
592.....	.75				
598.....	.75				
603.....	.75				
610.....	.75				
617.....	.75				
625.....	.75				
632.....	.75				
648.....	.75				
656.....	.75				
657.....	.75				
676.....	.75				
682.....	.75				

Total for Circles...	\$110.25	\$109.15
Total for Councils	267.00	329.39
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Total for Councils and Circles	\$377.25	\$438.54

BANKS RETURNED; NOT CO-OPERATING VIRGINIA

Councils
 123, 137, 175, 184, 195, 201, 214, 240.
 244, 330, 334, 341, 366, 380, 399, 410.
 430, 513, 516, 557, 574, 575, 595, 598.
 599, 675, 703, 708, 713, 734, 759, 919.
 991, 1008, 1506.
 Circles
 58, 262, 357, 426, 456, 461, 748.

CONNECTICUT

Council No.	Amount Paid	Amount Contributed	Circle No.	Amount Paid	Amount Contributed
533.....	.75		231.....	.75	
539.....	.75		289.....	.75	
705.....	.75		306.....	.75	
775.....	.75		389.....	.75	
983.....	.75				
1553.....	.75				
<hr/>					
Total.....	\$4.50		Total.....	\$3.00	
			Total for Councils.	4.50	
			<hr/>		
			Total for Councils and Circles.....	\$7.50	

DELAWARE

Council No.	Amount Paid	Amount Contributed	Circle No.	Amount Paid	Amount Contributed
814.....	.75	5.50	655.....	.75	
988.....	.75		732.....	.75	
1033.....	.75				
1039.....	.75				
1044.....	.75				
<hr/>					
Total for Councils	\$3.75	\$5.50	Total for Circles..	\$3.00	
Circle No.	Amount Paid	Amount Contributed	Total for Councils	3.75	
452.....	.75		<hr/>		
494.....	.75		Total for Councils and Circles	\$6.75	

Banks Returned—Not Cooperating Council No. 966. Circle No. 452

FLORIDA		
Council No.	Amount Paid	Amount Contributed
693	.75	

DISTRICT OF COLUMBIA		
Council No.	Amount Paid	Amount Contributed
234	.75	
242	.75	
296	.75	
297	.75	
352	.75	
375	.75	
378	.75	5.20
400	.75	5.00
401	.75	
465	.75	
423	.75	
431	.75	
454	.75	
467	.75	5.00
481	.75	
485	.75	5.00
496	.75	1.70
502	.75	
556	.75	
562	.75	
571	.75	
613	.75	
636	.75	
677	.75	
702	.75	
721	.75	
783	.75	
826	.75	
830	.75	
854	.75	5.20
857	.75	
862	.75	
863	.75	
878	.75	
882	.75	
970	.75	
1029	.75	
1072	.75	.75
1113	.75	
1114	.75	
1211	.75	
1270	.75	
1377	.75	
1447	.75	
1454	.75	

Total for Councils	\$33.00	3.50
Mary J. Smith's Easter offering		\$31.35
Total Contributions		30.00
		\$61.35

DISTRICT OF COLUMBIA		
Circle No.	Amount Paid	Amount Contributed
90	.75	
83	.75	
94	.75	
131	.75	
146	.75	
177	.75	
200	.75	5.20
270	.75	
272	.75	
283	.75	
285	.75	
325	.75	
326	.75	
401	.75	
505	.75	
506	.75	
589	.75	5.10
630	.75	5.20
666	.75	
707	.75	
786	.75	
Total for Circles	\$15.75	\$15.40
Total for Councils	33.00	61.35
Total for Councils and Circles	\$48.75	\$76.75

Council No. Banks Returned—Not Cooperating Councils Nos. 357, 1151

GEORGIA		
Circle No.	Amount Paid	Amount Contributed
757	.75	.75
822	.75	
905	.75	
1022	.75	
1068	.75	
1097	.75	
1309	.75	
Total for Councils	\$5.25	\$.75

Total for Circles	\$4.50	.75
Total for Councils	5.25	
Total for Councils and Circles	\$9.75	\$.75
Banks Returned—Not Cooperating Council No. 823 and Circles		

MARYLAND (Continued)

Circle No.	Amount Paid	Amount Contributed
753.....	.75	
774.....	.75	
780.....	.75	
781.....	.75	
790.....		5.00
791.....	.75	
792.....	.75	
807.....	.75	
808.....		
Total for Circles..	\$22.50	\$10.40
Total for Councils	48.00	30.10
Total for Councils and Circles	\$70.50	\$40.50

Banks Returned—Not Cooperating
Council No. 1005; Circles Nos. 354, 664

MASSACHUSETTS

Council No.	Amount Paid	Amount Contributed
817.....	.75	
920.....	.75	
Total for Councils	\$1.50	

No. Circle	Paid Amount	Contributed Amount
165.....	.75	
Total for Circles ..	\$.75	
Total for Councils	1.50	
Total for Councils and Circles	\$2.25	

MICHIGAN

Council No.	Amount Paid	Amount Contributed
1575.....	.75	
1577.....	.75	
Total for Councils	\$1.50	

NEW JERSEY

Council No.	Amount Paid	Amount Contributed
115.....	.75	
164.....	.75	
229.....	.75	
477.....	.75	
478.....	.75	
510.....	.75	
512.....	.75	
522.....	.75	
573.....	.75	
583.....	.75	
614.....	.75	
633.....	.75	

No. Council	Paid Amount	Contributed Amount
655.....	.75	
661.....	.75	
671.....	.75	
678.....	.75	
706.....	.75	
710.....	.75	
711.....	.75	
748.....	.75	
753.....	.75	
772.....	.75	
806.....	.75	
809.....	.75	
811.....	.75	
820.....	.75	
938.....	.75	
946.....	.75	
1074.....	.75	
1081.....	.75	
1107.....	.75	
1140.....	.75	
1148.....	.75	
1259.....	.75	
1266.....	.75	
1299.....	.75	
1331.....	.75	
1363.....	.75	
1405.....	.75	
1420.....	.75	
1440.....	.75	
1443.....	.75	
1465.....	.75	
1483.....	.75	
1495.....	.75	
1503.....	.75	
1513.....	.75	
1516.....	.75	
Total for Councils	\$35.25	\$59.87

Circle No.	Amount Paid	Amount Contributed
119.....	.75	
140.....	.75	
148.....	.75	
149.....	.75	
171.....	.75	
183.....	.75	
210.....	.75	
235.....	.75	
241.....	.75	
275.....	.75	
281.....	.75	
284.....	.75	
293.....	.75	
295.....	.75	
489.....	.75	
564.....	.75	
640.....	.75	
650.....	.75	

NEW JERSEY (Continued)

Circle No.	Amount Paid	Amount Contributed		
1367.....			.75	
1373.....			.75	
1381.....			.75	5.10
1388.....			.75	
1389.....			.75	
1393.....		5.20	.75	
1394.....			.75	
1395.....			.75	
1396.....			.75	
1411.....			.75	
1413.....			.75	
1426.....			.75	
1427.....			.75	
1435.....			.75	
1437.....			.75	4.90
1441.....			.75	
1448.....			.75	
1459.....			.75	5.00
1460.....			.75	
1461.....			.75	
1479.....			.75	
1502.....			.75	
1505.....			.75	
1542.....			.75	
1564.....			.75	4.40
1566.....			.75	
1576.....			.75	
Total for Circles..	\$16.50	\$15.60		
Total for Councils	35.25	59.87		
Total for Councils and Circles	\$51.75	\$75.47		
Ollie Q. Brown.....		\$ 7.53		
Rosa Wood.....		30.15		
Atlantic City Easter offering....		16.50		
Total Contributions.....		\$129.65		
Banks Returned—Not Cooperating				
Circle No. 668.				

NEW YORK

Council No.	Amount Paid	Amount Contributed	
100.....	.75		
350.....	.75		
468.....	.75	.75	
479.....	.75		
483.....	.75		
514.....	.75		
523.....		5.00	
605.....	.75		
800.....	.75		
803.....	.75		
805.....	.75		
846.....	.75		
856.....	.75		
932.....	.75	.75	
943.....	.75		
953.....	.75	5.00	
1004.....	.75		
1136.....	.75		
1163.....	.75		
1189.....		1.00	
1207.....	.75		
1225.....	.75		
1246.....	.75		
1268.....	.75		
1269.....	.75		
1275.....	.75		
1281.....	.75		
1296.....	.75		
1307.....	.75	.75	
1320.....	.75		
1321.....	.75		
1325.....	.75		
1347.....	.75		
1350.....	.75	5.00	
1351.....	.75		
Total for Councils	\$44.25	\$37.65	

Circle No.	Amount Paid	Amount Contributed	
75.....	.75		
115.....	.75		
380.....	.75		
382.....	.75		
398.....	.75		
412.....	.75		
418.....	.75		
503.....	.75		
504.....	.75		
511.....	.75		
554.....	.75		
616.....	.75		
620.....	.75		
628.....	.75		
629.....	.75		
651.....	.75		
653.....	.75		
654.....	.75		
662.....	.75		
670.....	.75		
672.....	.75		
673.....	.75		
674.....	.75		5.00
693.....	.75		
694.....	.75		
696.....	.75		
708.....	.75		
711.....	.75		

NEW YORK (Continued)

Circle No.	Amount Paid	Amount Contributed
714	.75	3.00
737	.75	
742		2.00
756	.75	
760	.75	
777	.75	
778	.75	
787	.75	
796	.75	
798	.75	
801	.75	
811	.75	
815	.75	
Total for Circles..	\$29.25	\$10.00
Total for Councils	44.25	37.65
Total for Councils and Circles	\$73.50	\$47.65

Banks Returned—Not Cooperating
Councils No. 53, 1344, 1389, 1408, 1438.
Circles No. 319, 571, 748.

OHIO

Council No.	Amount Paid	Amount Contributed
540		5.00
1071	.75	
1086	.75	
1293	.75	
1464	.75	
1470	.75	
1472	.75	
1486	.75	
1493	.75	
1512	.75	
1527	.75	
1529	.75	
1546	.75	
Total for Councils	\$9.00	\$5.00

Circle No.	Amount Paid	Amount Contributed
713	.75	
761	.75	
767	.75	
Total for Circles..	\$2.25	
Total for Councils	9.00	5.00
Total for Councils and Circles	\$11.25	\$5.00

Banks Returned; Not Cooperating
Council No. 1512

NORTH CAROLINA

Council No.	Amount Paid	Amount Contributed
376	.75	
387	.75	
421	.75	
444	.75	
549	.75	
607	.75	
626	.75	
641	.75	
668	.75	
717	.75	
784	.75	
787	.75	
836	.75	
859	.75	
867	.75	
907	.75	
918	.75	
972	.75	
996	.75	
997	.75	
1012	.75	
1018	.75	
1026	.75	
1045	.75	
1049	.75	
1061	.75	
1078	.75	
1125	.75	
1129	.75	
1135	.75	
1165	.75	
1168	.75	
1188	.75	
1204	.75	
1231	.75	
1251	.75	
1254	.75	
1311	.75	
1380	.75	
1384	.75	
1397	.75	
1402	.75	
1419	.75	
1485	.75	
1490	.75	
1524	.75	
1536	.75	
1571	.75	
1574	.75	
Total for Councils..	\$36.75	\$37.50

Circle No.	Amount Paid	Amount Contributed
93	.75	5.00
207	.75	
238	.75	
291	.75	
Total for Councils..	\$3.00	\$5.00

NORTH CAROLINA—(Continued)

Circle No.	Amount Paid	Amount Contributed	Council No.	Amount Paid	Amount Contributed
366	.75		1075		
399	.75		1087	.75	
495	.75		1105	.75	
518	.75	5.00	1111	.75	.75
578	.75		1132	.75	
579	.75		1203	.75	
580	.75		1256	.75	
620	.75		1257	.75	
634	.75		1260	.75	
642	.75		1271	.75	
647	.75		1279	.75	
680	.75		1322	.75	
747	.75		1358	.75	
754		5.00	1360	.75	
782	.75		1370	.75	
Total for Circles....	\$13.50	\$16.15	1387	.75	
Total for Councils..	36.75	37.50	1463	.75	
Total for Councils and Circles.....	\$50.25	\$53.65	1466	.75	
			1488	.75	
			1501	.75	
			1504	.75	
			1517	.75	
			1520	.75	
			Total for Councils..	\$37.50	\$16.35

BANKS RETURNED; NOT CO-OPERATING
Councils No. 452, 477, 1204.

PENNSYLVANIA

Council No.	Amount Paid	Amount Contributed	Circle No.	Amount Paid	Amount Contributed
191	.75		49	.75	
257	.75		192	.75	
407	.75		218	.75	
456	.75		219	.75	
498	.75		225	.75	
504	.75		247	.75	
507	.75		266	.75	
517	.75		341	.75	
530		.30	349	.75	
531	.75		409	.75	
576	.75		410	.75	
610	.75		468	.75	
652	.75		523	.75	
665	.75		530		.30
667	.75		612	.75	
674	.75	5.10	630	.75	
694	.75		644	.75	
709	.75	2.50	660	.75	2.70
725	.75		679	.75	
727	.75	.75	682	.75	
766	.75		684	.75	
779	.75		692	.75	
935	.75	4.90	723	.75	
945	.75		757		
990	.75		758		5.50
1009	.75		771	.75	
1050	.75	2.05	775	.75	
1073	.75				

PENNSYLVANIA—(Continued)

Circle No.	Amount Paid	Amount Contributed
785.....	.75	
795.....	.75	
Total for Circles....	\$20.25	\$ 8.50
Total for Councils..	37.50	16.35

Total for Councils and Circles..... \$57.75 \$24.85
BANKS RETURNED; NOT CO-OPERATING
 Councils No. 665, 910, 1223.
 Circle No. 225, 692.

RHODE ISLAND

Council No.	Amount Paid	Amount Contributed
320.....	.75	
621.....	.75	
761.....	.75	5.00
1323.....		
1355.....	.75	
1404.....	.75	5.20
Total for Councils..	\$ 3.75	\$10.20
363.....	.75	
590.....	.75	
Total for Circles....	\$ 1.50	
Total for Councils..	3.75	10.20

Total for Councils and Circles..... \$ 5.25 \$10.20

SOUTH CAROLINA

Council No.	Amount Paid	Amount Contributed
1186.....	.75	

TENNESSEE

Council No.	Amount Paid	Amount Contributed
455.....	.75	

WEST VIRGINIA

Council No.	Amount Paid	Amount Contributed
114.....	.75	5.00
118.....	.75	
124.....	.75	.50
199.....	.75	5.00
215.....	.75	
218.....	.75	
222.....	.75	6.15
224.....	.75	
253.....	.75	
258.....	.75	
263.....	.75	
279.....	.75	
283.....	.75	

WEST VIRGINIA—(Continued)

Council No.	Amount Paid	Amount Contributed
284.....	.75	
302.....	.75	
406.....	.75	
412.....	.75	
482.....	.75	
541.....	.75	
679.....	.75	
642.....	.75	
657.....	.75	
680.....	.75	5.10
785.....	.75	.75
851.....	.75	
861.....	.75	
921.....	.75	
1063.....	.75	
1080.....	.75	5.00
1084.....	.75	
1088.....	.75	
1090.....	.75	5.50
1143.....	.75	
1149.....	.75	
1187.....	.75	1.30
1200.....	.75	.75
1237.....	.75	
1244.....	.75	
1283.....	.75	
1295.....	.75	
1312.....	.75	
1339.....	.75	
1409.....		5.00
1423.....	.75	
1428.....	.75	
1432.....	.75	
1450.....	.75	
1455.....	.75	4.10
1554.....	.75	
1570.....	.75	5.40
Total for Councils..	\$36.75	\$51.05

WEST VIRGINIA

Circle No.	Amount Paid	Amount Contributed
40.....	.75	
45.....	.75	
52.....	.75	
72.....	.75	
107.....	.75	
141.....	.75	5.20
188.....	.75	.75
194.....	.75	5.10
205.....	.75	
233.....	.75	5.00
240.....	.75	
290.....	.75	
311.....	.75	
408.....	.75	
429.....	.75	
430.....		5.10

WEST VIRGINIA

Circle No.	Amount Paid	Amount Contributed
454.....		
455.....		
490.....		
507.....		
513.....		
527.....		
563.....		
565.....		
604.....		
627.....		
649.....		
663.....		
681.....		
683.....		
70.....		

WEST VIRGINIA—(Continued)		Circle	Amount	Amount
Circle	Amount	No.	Paid	Contributed
No.	Paid			
454.....	.75	716.....	.75	5.10
455.....	.75	727.....	.75	
490.....	.75	731.....	.75	
507.....	.75	734.....	.75	5.50
513.....	.75	799.....	.75	
527.....	.75			
563.....	.75	Total for Circles....	\$25.50	\$46.95
565.....	.75	Total for Councils..	36.75	51.05
604.....	.75			
627.....	.75	Total for Councils		
649.....	.75	and Circles.....	\$62.25	\$98.00
663.....	.75			
683.....	.75	BANKS RETURNED; NOT		
689.....	.75	CO-OPERATING		
703.....	.75	Councils No. 204, 780. 894.		
		Circle No. 615.		

GENERAL FIELD SECRETARY

MRS. LELIA W. BANKETT

Eighteen months ago we recommended the appointment of Mrs. Lelia W. Bankett, as General Field Secretary, for the Right Worthy Grand Council, Independent Order of St. Luke.

We had on our mind at that time, the continued growth of the Order. We realized that the work could not grow unless we created avenues for growth. The Secretary has always been the Executive Officer of the Organization, responsible for the growth numerically and financially. In the many years, the Order has grown by leaps and bounds, until we found ourselves incapable of continuing successfully along the same old lines.

We had in our service a young woman, highly fitted for a position which would give her an opportunity to further develop the powers possessed by her; and I was happy to name her as the *one* person to assume the responsibility of the growth of our work. At first, I think I was generally misunderstood in my desire to create this position. I believe now we can all see the advisability of such a course. I had further in mind the dividing of our work into Regional Sections or Districts, placing a competent Regional Secretary over each District.

DISTRICT No. 1
New York
Connecticut
Rhode Island

DISTRICT No. 2
New Jersey
Pennsylvania
Ohio

DISTRICT No. 3

Wisconsin

Missouri

Illinois

Indiana

Michigan

DISTRICT No. 4

Maryland

District of Columbia

Delaware

DISTRICT No. 5

Virginia

West Virginia

Tennessee

South Carolina

Massachusetts

DISTRICT No. 6

North Carolina

Georgia

Alabama and the

Southern States

I realize it would take some time to inaugurate such a plan; still I felt it was absolutely necessary for future growth.

To say Mrs. Bankett has caught the vision and is on the job securing information necessary to do her work, expresses it moderately. She has been most successful in opening up new cities and states, and putting the work over. She will report her accomplishments during the eighteen months ending

In addition to the work of Mrs. Bankett, our Field Workers and Deputies have been ever on the firing line. Our veteran deputies, Mr. A. F. Angel and Mrs. Malinda Cobbs, have never lost an opportunity to constantly "*Build the work.*"

Never a complaint from their lips, always ready to carry out the duties of their office. Always *faithful*, always *loyal* to the organization, to the management and to the trust imposed in them.

Following these veteran deputies, come a list of equally as faithful a set led by John S. Collins, of Virginia, and the list that you have before you. But for *loyal* tireless workers on the field, to present and defend the work as workers, we could not report such results as we bring at this Biennial Meeting.

SUPERVISING DEPUTY—J. S. COLLINS

AN ACCIDENT

We have to report at this stage the accident that came to our Supervising Deputy, Mr. John S. Collins and wife. It is well to explain to you that although only Mr. Collins is employed by us, his splendid little wife travels with him all of the time. He travels by road, using an automobile, and gets to points in Virginia that are far removed from the railroad. He has been very successful

in his travels; when on Saturday, June 5, 1926, while en route to Tidewater, Va., with full supplies for a two weeks' trip, and most optimistic as to his results—the steering wheel of his automobile broke, he and his wife were suddenly thrown out of the car as it turned over; having run into a telegraph post. The car was demolished, our workers were painfully hurt. A passing car carried them to the hospital at Camp Eustis, near Lee Hall, and there they received the best care and attention from capable doctors and nurses, etc.

On Sunday, Dr. Wm. H. Hughes, Nurse Rosa Green, and others accompanied us to the Fort where we found them cheerfully awaiting us. They were brought home and given all care possible, and left with Doctor and Nurse. The Executive Committee ordered that everything possible be done for the future health of both Mr. and Mrs. Collins.

We are pleased to report Mr. and Mrs. Collins complete recovery. They were reported to be a most happy and pleasing patients.

Supervising Deputy, A. F. Angel, of Pennsylvania, was confined to home and hospital covering a period of three months or more. His recovery is complete, and he is back on the job.

Miss Lula B. Watkins, of the Printing Department, has been out of the office for fully one year, detained by a stubborn indisposition that is gradually improving.

The CLERICAL FORCE

We could not close this report without making complimentary comment on the clerks in our office. Unlike most clerks, these are required to not only do clerical work in the office, but to do *real deputy* and *field* work. Each is requested to organize a Subordinate Council and maintain it, a Juvenile Circle of which they are Matrons, to make prompt reports and to add 50 adults and 50 children, a total of 100, annually.

I tell you we have clerks in our office who have *never failed* in carrying out the assignment of their tasks, uncomplainingly. Mrs. Estella B. Anderson, Lillian S. Bazley, Hattie N. F. Walker, Marietta O. Johnson, Eugertha B. Johnson, Antoinette Johnson. There are other clerks that have failed just *once* or *twice*. Mrs. Maggie M. Smith, Ruby V. Coots, then the remaining number come up with from 20-40. Every clerk, however *now*, aims to

report 25 adults in the Adult Rally and 20 children in the Juvenile Rally. Richmond Rallies are always the major work of the clerks. For two years, Mrs. Bankett has been given the supervision of that Rally. I am pleased to report that the clerks co-operated to the fullest, and helped to pull off what was considered a big job.

Let me publicly express my gratitude to them for all of the work of the past. Two years ago we named Mrs. Lillian H. Payne as Office Manager, thus relieving the Secretary-Treasurer of much detail work, and at the same time building a kind of respect for superiority of position that is necessary in offices, such as this. The Clerks must be subordinate to management. The appointment *was not* well received from the beginning by a few of the older clerks, but in the two years a complete understanding of the position has been reached, and fine results have wrought around the idea of the Secretary.

The PAGEANT

Many years ago Mrs. Lillian H. Payne conceived the idea of putting the St. Luke Order, its birth, progress and achievements from 1867 in the form of a Pageant, for the further instructions and benefit to the members and friends of this day and for children yet unborn. She has succeeded in her desire, and with many additions, she is directing the execution of her magnificent work on Wednesday night. We are so grateful for this display of intelligence and of being able as an organization to give Mrs. Payne the opportunity to further develop her aesthetic tastes. Every representative and visitor, as well as the public is cordially and earnestly requested to attend the performance, Wednesday night, City Auditorium. May I add, that full co-operation has been given Mrs. Payne by the Grand Officers, Trustees, Deputies, Matrons, Members and Children.

"IN MEMORIAM"

ZACHARIAH DEBRON LEWIS

With each on-coming year, we the older members of this Order especially, are having borne upon us a realization of the rapidly dimirishing number of those with whom our earlier fraternal relations were formed.

At each annual gathering of these Trustees, old faces have vanished, old friendships have terminated and new friendships

have been formed because death has decreed it so.

But old memories linger—old achievements survive, and old loves endure in defiance of the edicts of death.

It is most fitting, therefore, that we thus turn aside for a while and take thought of "one we have loved and lost awhile."

On March 11, 1926, Z. D. Lewis (as he was familiarly called), a member of the Trustee Board of the R. W. G. Council, I. O. of St. Luke; Vice-President of the St. Luke Bank and Trust Company, a Past Worthy Chief of Good Prospect Council, No. 151; a general Counsellor, Adviser, and Active Builder of the St. Luke Order in its dark days—Pastor of the Second Baptist Church, passed away at his home, 202 E. Leigh Street, Richmond, Va.

Capable, loyal, Z. D. Lewis, was the kind of a friend whose loss is a tragedy, and the memory of his personality and genuine worth is engraved upon the hearts of those with whom he labored for the good of this Order.

He made his first appearance in the R. W. G. Council as early as 1894 and served on the nominating committee. In 1895, he was made Grand Travelling Deputy for the I. O. of St. Luke. He moved that a committee be appointed to draft laws for the government of the Juvenile Department. The same year he was most active in having your humble servant made the R. W. G. Treasurer of the I. O. of St. Luke; and the St. Luke Order to be incorporated. In 1899 this Grand Old Order passed from the hands of W. T. Forrester, then the R. W. G. Secretary, to Maggie L. Walker, by motion of Z. D. Lewis.

In 1903, he was elected by the R. W. Grand Council to be one of the Directors to represent the 1250 shares of Bank Stock purchased from the St. Luke Penny Savings Bank for the Organization, which position he filled until his death.

In 1905, he was one of the most active representatives attending the Convention, in having the Emergency Fund created, for the protection of the policyholders.

In 1906 the Emergency Fund was made compulsory, and the financial foundation of the Order laid.

It was in 1906, that the R. E. N. GRAND COUNCIL was abolished and the R. W. Grand Council, I. O. of St. Luke was made a national body. Dr. Z. D. Lewis was chairman of the committee, and wrote the resolution abolishing that body.

From 1906, to March, 1926, every Semi-Annual and Annual meeting held by the Organization, found him on the alert for any resolution or amendment that had for its object, the hindrance or retarding of the growth and accomplishments of this Order. He always had the courage of his convictions—a man of fortitude, energy and constancy of purpose—who by his ability and application earned his right to the exalted office (Trustee) held in our Organization for so many years.

He was well adapted by nature and training, to win and keep the confidence of the membership, and he exerted an influence which will long be remembered. Many of us, his close associates, have lost a most loyal friend, and though very mysterious seem the ways, we are led in this brief life, yet we trust—

Somewhere, Sometime, Somewhere
 All will be plain, but now,
 By graves where dead hopes lie,
 We ask, without reply
 The reason why.

There are sentiments too deep for expression, but this memory will ever be kept green, and the recollection of his splendid qualities of heart and mind will ever be enshrined in our memories.

Our thoughts will often go out to him whom we loved so well, and who sleeps afar in beautiful Evergreen, and may—

Warm summer suns
 Shine kindly there,
 Warm southern winds
 Blow softly there,
 Green sod above—
 Good night, our friend, good night.

In addition to this death, we register—

Juvenile	155
Class "A"	1984
B. & C.	59
P. W. C.	82

2280

In this number are many of our pioneer workers and loyal friends of the Organization. Shall we poor mortals ever say that our beloved members were called away too soon, that they had so many responsibilities and were needed too badly here, that their

life's work was unfinished—Ah! God in His infinite wisdom, who doeth all things well, knows when their work is completed. Happy are we who are left, if we can say that by their beautiful and unselfish lives they have made the world a better and a happier place.

“Farewell, the maze has been threaded,
This is the ending of strife;
Say not that death should be dreaded,
Tis but the beginning of life.”

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

Richmond, Virginia, August 6, 1926.

MRS. MAGGIE L. WALKER, *Secretary-Treasurer*,
INDEPENDENT ORDER OF ST. LUKE,
RICHMOND, VIRGINIA.

Dear Madam:

We submit herewith our annual report on the Financial Condition of the INDEPENDENT ORDER OF ST. LUKE, RICHMOND, VIRGINIA covering the period from August 1, 1925, to July 31, 1926, as evidenced by six Exhibits, as per attached Index.

In connection with these statements, we offer the following:
COMMENTS

EXHIBIT "A":

This statement reflects in detail the Book Assets and Liabilities, but it does not include such non-ledger Assets as Assessments Due and Unpaid, Semi-Annual Taxes, Subscriptions to Official Publication, Unpaid Printing Department Bills and such non-ledger Liabilities as Death Claims, Expense Bills, Salaries, etc., due and unpaid.

The Book Assets show an increase of \$8,346.22, which is set forth in EXHIBIT "F". This is caused by increases and decreases in the following funds:

	Increase	Decrease
Mortuary Fund -----	\$11,600.32	
Past Chief's Department -----	768.82	
Expense Fund -----		\$21,120.12
Emergency Fund -----	8,508.25	
Printing Department -----		2,685.64
Supply and Regalia Department -----	3,238.73	
Juvenile Department—Checking Fund -----		2,398.17
Juvenile Department—Emergency Fund -----	10,434.03	
	\$34,550.15	\$26,203.93
	26,203.93	
NET INCREASE -----	\$ 8,346.22	

As outstanding checks for prior years in the amounts of \$1,450.00 and \$162.45 were credited during this period to Mortuary and Expense Funds respectively, the figures for the year ended July 31, 1926, set forth above are subject to these adjustments. The same is applicable to Protestes. Checks amounting to \$348.38 charged Mortuary Fund. Giving effect to

these Adjustments the NET INCREASE for the period would be \$7,082.15.
EXHIBITS "B" and "D":

These statements show the Cash Receipts and Disbursements for the year.

EXHIBITS "E" and "F":

These Exhibits offer comparative analysis of Assets and Funds; specific comment on same being unnecessary.

Respectfully submitted,

A. M. PULLEN AND CO.,

Certified Public Accountants.

INDEX
COMMENTS

EXHIBITS:

- "A" Book Assets and Liabilities—July 31, 1926.
- "B" Receipts and Disbursements—Mortuary Fund, Expense Fund—
For Year Ending July 31, 1926.
- "C" Receipts and Disbursements—Juvenile Department—Checking
Fund—Emergency Fund.
- "D" Receipts and Disbursements—Emergency Fund—For Year
Ending July 31, 1926.
- "E" Comparative Statement of Book Assets and Liabilities—Show-
ing by what Funds held, July 31, 1924, 1925, and 1926.
- "F" Comparative Statement showing Analysis and Condition of
Funds—At July 31, 1924, 1925, and 1926.

INDEPENDENT ORDER OF ST. LUKE
 Richmond, Virginia
 BOOK ASSETS AND LIABILITIES
 July 31, 1926

EXHIBIT "A"

	ASSETS	LIABILITIES
CASH IN BANKS:		
St. Luke Bank and Trust Co.:		
Mortuary Fund -----	\$ 59,223.63	
Expense Fund -----	45,085.84	
Exp. Emergency Fund --	13,417.76	
<i>Juvenile Department:</i>		
Checking Fund -----	5,093.06	
Emeg. Fd. (Rebate A/c) --	6.09	
Emergency Fund -----	18,639.71	
	51,294.41	
Second Street Bank -----	2,693.17	
Metropolitan Bank & Tr. Co., Norfolk, Va. -----	52.31	
Commercial Bank & Trust Co. -----	8,084.02	
	\$ 62,123.91	
PETTY CASH FUND -----	100.00	
LAND AND BUILDINGS -----	38,583.83	
FURNITURE & FIXTURES -----	14,346.50	
BUILDING IMPROVEMENTS -----	101,373.54	
STOCK—ST. LUKE BK. & TR. CO.-----	9,112.14	
PRINTING PLANT -----	10,156.12	
PROTESTED CHECK A/C -----	26.59	
BONDS -----	70,186.46	
MORTGAGE NOTES RECEIVABLE -----	28,000.00	
NOTES RECEIVABLE: A. A. Thomas -----	536.60	
MORTUARY FUND:		
Mortuary Division -----	\$131,037.56	
Past Chief's Department -----	5,595.16	
	\$136,632.72	
EXPENSE FUND:		
Emergency Fund -----	\$128,253.23	
Less: Expense Fund -----	\$26,794.87	
Printing Dept. -----	4,761.67	
Sup. & Reg. Dept. ---	3,929.82	
	27,626.72	
		100,626.51
JUVENILE DEPARTMENT:		
Checking Fund -----	\$ 12,595.96	
Emergency Fund -----	84,690.50	
	97,286.46	
	\$334,545.69	\$334,545.69

RECEIPTS

MORTUARY FUND

Assessments:

GRADE "A" -----	\$118,181.86		
Less: 15% to Exp. Fund --	17,936.20	\$100,245.66	
GRADE "B" -----	5,799.80		
Less: To Expense Fund --	1,208.51	4,591.29	
GRADE "C" -----	14,826.69		
Less: To Expense Fund ---	2,673.24	12,153.45	\$116,990.40

PAST CHIEF'S DEPARTMENT:

Assessments -----	1,436.02		
Admission Fees -----	135.50		
S. A. Tax -----	44.15		
Charter Fees -----	117.00		
Certificate Fees -----	4.15		
Annual Fees -----	32.00	1,768.82	

TOTAL MORTUARY FUND--

EXPENSE FUND:

Admission Fees -----	15,712.15		
Less: Deposit Credit			
Emergency Fund --	3,760.80	11,951.35	
Assessments -----	22,824.24		
Charter Fees -----	845.00		
Certificate Fees -----	392.55		
Lodge Supplies -----	262.25		
S. A. Tax -----	48,537.87		
Medical Examiners Fees -----	75.00		
Rents -----	10,015.81		
Annual Fees -----	629.00		
Fines -----	838.00		
Surety Bond Premium Refunds -----	277.50		
Suspense -----	206.37		96,854.94

FORWARDED-----

\$ 96,854.94

DISBURSEMENTS

MORTUARY FUND:			
Death Benefits—Grade "A" -----	\$100,766.70		
Death Benefits—Grade "B" -----	1,350.00		
Death Benefits—Grade "C" -----	4,375.00	106,491.70	
DEPARTMENT CHIEF'S DEPARTMENT:			
Death Benefits -----		1,000.00	
TOTAL MORTUARY FUND -----			107,491.70
EXPENSE FUND:			
Accountants' Services -----	900.00		
Advertising, Printing & Staty. -----	23,661.43		
Medical Examiners Salary -----	1,539.00		
Clerks' Salaries -----	25,963.64		
Deputies' Salaries -----	14,722.52		
Express, Telegraph & Telephone -----	383.18		
Expense of Convention -----	3,554.81		
Expense of Annual and Semi-annual Meeting -----	323.70		
Committees' Salaries -----	2,004.75		
Light, Heat and Power -----	2,126.07		
Legal Service -----	362.75		
Maintenance of Building -----	343.01		
Miscellaneous Expense -----	2,862.98		
Office Rent -----	3,120.00		
Postage -----	3,091.85		
Salaries—Executive Committee -----	3,770.00		
Salaries—Officers and Trustees -----	8,805.00		
FORWARDED -----	\$ 97,534.69		\$107,491.70

RECEIPTS

FORWARDED -----		\$ 96,854.94	\$118,750.22
EXPENSE FUND: Continued)			
PRINTING DEPARTMENT:			
Official Publication -----	\$ 2,509.50		
Advertising -----	2,691.84		
Printing -----	26,180.22		
Curtails—A. A. Thomas Loan -----	213.40	31,594.96	
SUPPLY AND REGALIA DEPT.:			
Supplies -----	3,639.26		
Regalia -----	4,508.16	8,147.42	
TOTAL EXPENSE FUND -----			136,597.22
TOTAL RECEIPTS -----			255,356.56
ADD: Checks Outstanding (Prior Period) Credited back to Funds -----			1,612.46
BANK BALANCE—AUGUST 1, 1925-----			\$ 21,418.11
			\$278,387.10

DISBURSEMENTS

FORWARDED -----	\$ 97,534.69		\$107,491.70
EXPENSE FUND: (Continued)			
Traveling & Other Expenses:			
Officers & Trustees -----	2,932.68		
Deputies & Organizers -----	9,644.53		
Protested Checks -----	286.31		
Taxes & Repairs—Real Estate -----	3,807.93		
Insurance Dept. Fees -----	736.87		
Insurance—Fire -----	1,781.39		
Surety Bond Premiums -----	265.00		
Organizers Fee -----	30.00		
Furniture & Fixtures -----	1,704.65	118,151.43	
PRINTING DEPARTMENT:			
Salaries & Labor -----	15,518.11		
Clerks' Salaries -----	3,303.33		
Insurance—Fire -----	39.00		
Postage -----	359.18		
Miscellaneous Expense -----	305.74		
Merchandise & Stationery -----	10,302.29		
Editor and Contributor -----	1,188.75		
Rent -----	1,800.00		
Telephone -----	130.89		
Loan—A. A. Thomas, Mgr. -----	750.00	33,697.49	
SUPPLY & REGALIA DEPARTMENT:			
Postage -----	106.06		
Miscellaneous Expense -----	8.28		
Merchandise -----	2,044.49		
Clerks' Salaries -----	1,849.86		
Rent -----	900.00	4,908.69	
TOTAL EXPENSE FUND -----			156,757.61
TOTAL DISBURSEMENTS -----			\$264,249.31
BANK BALANCE—JULY 31, 1926 -----			\$ 14,137.79
			\$278,387.10

INDEPENDENT
 RECEIPTS AND DISBURS
 For Year
 1925

R E C E I P T S

CHECKING FUND:

Assessments -----	\$ 32,153.98
Admission Fees -----	2,944.75
S. A Tax -----	51.40
Charter Fees -----	292.00
Certificate Fees -----	19.25
Lodge Supplies -----	9.00
Annual Fee -----	290.25
Fines -----	50.00

TOTAL RECEIPTS -----

BANK BALANCE—AUGUST 1, 1925-----

EMERGENCY FUND:

Interest from Bonds -----	\$ 1,975.00
Interest on Bank Balances -----	494.61
Dividend—St. Luke Bk. & Tr. Co.-----	12.50
Transferred from Juvenile Checking Fund -----	8,000.00
Curtils on Real Estate Loans -----	1,000.00

TOTAL RECEIPTS-----

BANK BALANCE—AUGUST 1, 1925-----

DISBURSEMENTS

WORKING FUND:		
35	Benefits -----	\$ 6,215.00
	Salaries: -----	1,767.78
	Deputies & Organizers -----	4,626.47
	Officers & Trustees -----	213.66
	Message -----	900.00
	Commissions Paid Matrons -----	3,228.57
	Checks' Salaries -----	2,949.01
	Compensation—Executive Board -----	720.00
	Miscellaneous Expense -----	44.53
	Expense of Biennial Convention -----	2,125.98
35	Transferred to Adult Admission Fees -----	530.18
6	Transferred to Juvenile Emergency Fund -----	8,000.00
	Transferred to Adult Emergency Fund -----	1,500.00
	Advertising, Printing & Stationery -----	4,029.55
	Traveling Expense: -----	220.00
42	Officers & Trustees -----	52.00
	Deputies -----	175.00
	Medical Examiners Fees -----	73.10
	Organizers Expense -----	124.65
	Outstanding Checks -----	27.82
	Insurance Dept. Fees -----	
	TOTAL DISBURSEMENTS -----	\$ 37,523.30
	CASH BALANCE—JULY 31, 1926 -----	5,093.06
		\$ 42,616.36
11	EMERGENCY FUND:	
19	Purchases of Bonds and R. E. Mortgages -----	\$ 11,909.20
	Purchase of Real Estate (Lot) -----	250.00
	Accrued Interest on Securities Purchased -----	138.08
		\$ 12,297.28
	TOTAL DISBURSEMENTS -----	18,639.71
30	CASH BALANCE—JULY 31, 1926 -----	\$ 30,936.99

INDEPENDENT ORDER OF ST. LUKE
 Richmond, Virginia
 RECEIPTS AND DISBURSEMENTS—EMERGENCY FUND
 For Year Ended July 31, 1926

EXHIBIT "D"

BANK BALANCE—AUGUST 1, 1925 -----		\$ 20,589.01
RECEIPTS		
Part Admission Fees -----	\$ 4,439.00	
Interest on Bonds -----	2,453.75	
Interest on Bank Balances -----	731.45	
Dividend on St. Luke Bank Stock -----	443.00	
Transferred from Juvenile Checking Fund -----	1,500.00	
Curtails on Real Estate Loans -----	1,000.00	10,567.20
		\$ 31,156.21
DISBURSEMENTS		
Purchases of Bonds & Real Estate Mtgs. -----	\$ 5,850.00	
Accrued Interest paid on Securities -----	58.95	
Payment made on account of Automobile -----	1,000.00	6,908.95
		\$ 24,247.26
<hr/>		
BANK BALANCE—JULY 31, 1926 -----		\$ 24,247.26
<hr/>		
BANK BALANCE—(Exhibit "A"):		
St. Luke Bank & Trust Co. -----	\$ 13,417.76	
Second Street Savings Bank -----	2,693.17	
Metropolitan Bank & Tr. Co., Norfolk, Va. -----	52.31	
Commercial Bank & Trust Co. -----	8,084.02	
		\$ 24,247.26
<hr/>		
		\$ 24,247.26

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

COMPARATIVE STATEMENT OF BOOK ASSETS AND LIABILITIES
SHOWING BY WHAT FUNDS HELD

July 31, 1924, July 31, 1925, July 31, 1926

EXHIBIT "E"

	7-31-1924	7-31-1925	7-31-1926
ASSETS			
CASH IN BANKS:			
Mortuary Fund—St. Luke Bk.-Tr. Co.	\$ 22,593.90	\$ 46,506.11	\$ 59,223.63
Expense Fund—St. Luke Bk.&Tr. Co.	6,341.25	25,088.00	45,085.84
Emergency Fd.—St. Luke Bk.&Tr.Co.	9,774.35	9,077.68	13,417.76
<i>Juvenile Department</i>			
Checking Fund -----	3,404.67	6,805.73	5,093.06
Emergency Fd.—St. Luke Bank-----	12,781.90	14,364.88	18,639.71
Emergency Fund—Rebate A/C -----		6.09	6.09
Emergency Fd.—2nd St. Bank -----	2,537.50	2,614.17	2,693.17
Emergency Fund.—Com. Bk.&Tr.Co.---	7,616.66	7,846.87	8,084.02
Emergency Fund—Metropolitan Bank & Trust Co. -----	1,009.53	1,050.29	52.31
TOTAL CASH IN BANKS-----	\$ 53,377.26	\$ 63,183.82	\$ 62,123.91
PETTY CASH IN OFFICE-----	100.00	100.00	100.00
LAND & BUILDINGS -----	38,333.83	38,333.83	38,583.83
BUILDING IMPROVEMENTS -----	101,373.54	101,373.54	101,373.54
FURNITURE & FIXTURES -----	16,016.59	14,890.47	14,346.50
STOCK—St. Luke Bk.&Tr. Co.-----	9,112.14	9,112.14	9,112.14
BONDS -----	57,427.26	57,427.26	70,186.46
PRINTING PLANT -----	7,867.33	11,275.83	10,156.12
PROTESTED CHECK A/C-----	609.43	502.58	26.59
MORTGAGE NOTES RECEIVABLE -----	10,000.00	30,000.00	28,000.00
NOTES RECEIVABLE—A. A. Thomas			536.60
PROFIT & LOSS (Loss on Bonds Sold)	614.06		
ACCRUED INTEREST -----	131.66		
NET BOOK ASSETS-----	\$294,963.10	\$326,199.47	\$334,545.69
HELD BY FOLLOWING FUNDS:			
MORTUARY -----	\$100,351.37	\$124,263.58	\$136,632.72
EXPENSE -----	119,315.82	112,685.29	100,626.51
JUVENILE DEPARTMENT-----	75,295.91	89,250.60	97,286.46
	\$294,963.10	\$326,199.47	\$334,545.69

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia
COMPARATIVE STATEMENT SHOWING ANALYSIS AND
CONDITIONS OF FUNDS

At July 31, 1924, July 31, 1925, July 31, 1926

EXHIBIT "P"

	7-31-1924	7-31-1925	7-31-1926
GENERAL FUNDS:			
MORTUARY FUND -----	\$100,351.37	\$124,263.58	\$136,632.72*
EXPENSE FUND -----	119,315.82	112,685.29	100,626.51**
JUVENILE DEPARTMENT ----	75,295.91	89,250.60	97,286.46***
	\$294,963.10	\$326,199.47	\$334,545.69
SUBSIDIARY FUNDS			
MORTUARY FUND:			
Mortuary Division -----	\$ 96,125.72	\$119,437.24	\$131,037.56
Past Chief's Dept. -----	4,225.65	4,826.34	5,595.16
	\$100,351.37	\$124,263.58	\$136,632.72*
EXPENSE FUND:			
Expense Division -----	\$ 12,206.93	\$ 5,674.75	\$ 26,794.87
Emergency Fund -----	110,648.49	119,744.98	128,253.23
Printing Department -----	1,490.96	2,076.03	4,761.67
Supply & Regalia Department ----	2,048.64	691.09	3,929.82
	\$119,315.82	\$112,685.29	\$100,626.51**
JUVENILE DEPARTMENT:			
Checking Fund -----	\$ 12,437.27	\$ 14,994.13	\$ 12,595.96
Emergency Fund -----	62,858.64	74,256.47	84,690.50
	\$ 75,295.91	\$ 89,250.60	\$ 97,286.46***

INDEPENDENT ORDER OF ST. LUKE

Richmond, Virginia

August 3, 1927.

MRS. MAGGIE L. WALKER, *Secretary-Treasurer*,
INDEPENDENT ORDER OF ST. LUKE,
Richmond, Virginia

Dear Madam:

We submit herewith our annual report on the Financial Condition of the INDEPENDENT ORDER OF ST. LUKE, RICHMOND, VIRGINIA covering the period from August 1, 1926, to July 31, 1927, as evidenced by six Exhibits, as per attached Index.

In connection with these statements, we offer the following

COMMENTS:

EXHIBIT "A"

This statement reflects in detail the Book Assets and Liabilities, but it does not include such non-ledger Assets as Assessments Due and Unpaid, Semi-Annual Taxes, Subscriptions to Official Publication, Unpaid Printing Department Bills and such non-ledger Liabilities as Death Claims, Expense Bills, Salaries, etc., due and unpaid.

We are advised that Unpaid Death Claims at July 31, 1927, amounted to approximately \$11,000.00, but this was offset by unpaid assessments amounting to \$11,559.74 and semi-annual taxes due totaling \$8,239.40. No expression has been given to the above figures in this report.

The Book Assets show an increase of \$35,415.84, which is set forth in EXHIBIT "F". This is attributed to the increases and decreases in the following funds:

	Increase	Decrease
Mortuary Fund -----	\$ 28,255.25	\$
Past Chief's Department -----	737.91	
Expense Fund -----		16,363.53
Emergency Fund -----	10,853.32	
Printing Department -----		2,944.45
Supply & Regalia Department -----	2,670.52	
Juvenile Department—Checking Fund -----		1,671.02
Juvenile Department—Emergency Fund -----	13,877.84	
	\$ 56,394.84	\$ 20,979.00
	20,979.00	
NET INCREASE -----	\$ 35,415.84	

EXHIBITS "B" AND "D":

These statements show the Cash Receipts and Disbursements for the year.

EXHIBITS "E" AND "F":

These Exhibits offer comparative analysis of Assets and Funds, specific comment on same being unnecessary.

INSURANCE policies on inspection disclosed the following coverage:

BUILDINGS:

902-904 St. James St. (75% Co-Ins.)	-----	\$ 52,500.00	
904-906-½ St. James St.	-----	3,000.00	
906 St. James	-----	1,200.00	\$ 56,700.00
		<hr/>	

FURNITURE AND FIXTURES	-----		12,000.00
LINOTYPE MACHINES	-----		3,000.00

SURETY BONDS:

Cashier	-----	2,000.00	
Assistant Cashier	-----	1,000.00	
Auditor	-----	1,000.00	
Stenographer	-----	1,000.00	5,000.00
		<hr/>	

We have discussed with your Auditor the importance of securing insurance policies on buildings on which you have made mortgage loans and have made sundry suggestions relative to improving the system of internal check now prevailing.

Respectfully submitted,

A. M. PULLEN & CO.,

Certified Public Accountants.

INDEPENDENT ORDER OF ST. LUKE

Richmond, Virginia

I N D E X

EXHIBITS:

Comments

- "A" Book Assets and Liabilities—July 31, 1927.
- "B" Receipts and Disbursements—Mortuary Fund, Expense Fund—
For Year Ending July 31, 1927.
- "C" Receipts and Disbursements—Juvenile Department—Checking
Fund—Emergency Fund.
- "D" Receipts and Disbursements—Emergency Fund—For Year
Ending July 31, 1927.
- "E" Comparative Statement of Book Assets and Liabilities—Show-
ing by what Funds held, July 31, 1925, 1926 and 1927.
- "F" Comparative Statement Showing Analysis and Conditions of
Funds—At July 31, 1925, 1926 and 1927.

INDEPENDENT ORDER OF ST. LUKE

Richmond, Virginia

BOOK ASSETS AND LIABILITIES

July 31, 1927

EXHIBIT "A"

	ASSETS	LIABILITIES
CASH IN BANKS:		
St. Luke Bank & Tr. Co.		
Mortuary Fund -----	\$ 91,500.15	
Expense Fund -----	63,295.99	
Exp. Emergency Fund	13,457.01	
JUVENILE DEPARTMENT:		
Checking Fund -----	4,247.33	
Emergency Fund -----	22,826.30	\$ 68,734.80
Second St. Savings Bank -----	2,774.55	
Metropolitan Bk. & Tr. Co., Norfolk, Va. -----	54.41	
Commercial Bank & Trust Co. -----	8,328.36	\$ 79,892.12
PETTY CASH FUND -----	100.00	
PROTESTED CHECK ACCOUNT -----	286.80	
BONDS -----	79,363.96	
MORTGAGE NOTES RECEIVABLE -----	39,000.00	
STOCK—ST. LUKE BK.&TR. CO. -----	9,112.14	
FURNITURE-FIXTURES (Depreciated to 1-1-27 -	13,108.63	
PRINTING PLANT (Depreciated to 1-1-27) -----	9,140.51	
LAND AND BUILDINGS -----	38,583.83	
BUILDING IMPROVEMENTS -----	101,373.54	
MORTUARY FUND:		
Mortuary Division -----	\$159,292.81	
Past Chief's Dept. -----	6,333.07	\$165,625.88
EXPENSE FUND:		
Emergency Fund -----	\$139,106.55	
Less: Expense Fund -----	\$ 43,158.40	
Printing Dept. ---	7,706.12	
Sup. & Reg. Dept. ---	6,600.34	44,264.18
JUVENILE DEPARTMENT:		
Checking Fund -----	\$ 10,924.94	
Emergency Fund -----	98,568.34	109,493.28
	\$369,961.53	\$369,961.53

INDEPENDENT ORDER OF
 RECEIPTS AND DISBURSEMENTS
 For Year 1931

R E C E I P T S

MORTUARY FUND:		
ASSESSMENTS:		
GRADE "A" -----	\$122,154.91	
Less: 15% to Expense Fund -----	18,323.20	\$103,831.71
GRADE "B" -----	\$ 7,706.46	
Less: To Exp. Fund ---	743.78	6,962.68
GRADE "C" -----	\$ 18,629.07	
Less: To Exp. Fund ---	1,259.89	17,369.18
		\$128,163.57
PAST CHIEF'S DEPARTMENT:		
Assessments -----	\$ 1,518.86	
Admission Fees -----	91.50	
S. A. Tax -----	50.30	
Charter Fees -----	42.50	
Certificate Fees -----	2.75	
Annual Fee -----	32.00	1,737.91
		\$129.90
TOTAL MORTUARY FUND -----		
EXPENSE FUND:		
Admission Fees -----	\$ 18,948.50	
Less: Deposit Credit		
Emergency Fund ---	6,144.35	12,804.15
Assessments -----	24,517.10	
Charter Fees -----	640.50	
Certificate Fees -----	463.30	
Lodge Supplies -----	286.00	
S. A. Tax -----	51,709.81	
Medical Examiners Fees -----	119.00	
Rents -----	9,697.33	
Annual Fees -----	1,394.00	
Fines -----	25.00	
Suspense -----	147.50	
Curtails—A. A. Thomas Loan -----	536.60	
Educational Loan Fund -----	1,758.04	
Refund on Surety Bond Premiums -----	207.50	\$104,305.83
FORWARDED -----		
		\$104,305.83
		\$129.90

ST. LUKE
 Virginia
 MORTUARY FUND—EXPENSE FUND
 31, 1927

EXHIBIT "B"

DISBURSEMENTS

MORTUARY FUND:		
Death Benefits—Grade "A" -----	\$ 88,855.94	
Death Benefits—Grade "B" -----	3,150.00	
Death Benefits—Grade "C" -----	7,901.30	\$ 99,907.24
ST CHIEF'S DEPARTMENT		
Death Benefits -----		1,000.00
TOTAL MORTUARY FUND-----		\$100,907.24
EXPENSE FUND:		
Accountants & Actuarial Services ----	\$ 9.50.00	
Advertising, Printing & Stationery----	26,915.21	
Medical Examiners Salary -----	1,766.00	
Clerks' Salaries -----	28,136.93	
Deputies Salaries -----	13,459.53	
Express, Telegraph & Telephone ----	352.84	
Expense of Annual & Semi-Annual Meeting -----	160.00	
Sanitors' Salaries -----	2,153.00	
Light, Heat and Power -----	1,813.56	
Legal Service -----	1,646.74	
Maintenance of Building -----	478.79	
Miscellaneous Expense -----	2,875.90	
Office Rent -----	3,120.00	
Postage -----	4,071.95	
Salaries—Executive Committee -----	2,143.00	
Salaries Officers & Trustees-----	9,371.10	
Traveling & Other Expenses:		
Officers & Trustees ----\$ 1,935.33		
Deputies & Organizers -- 9,874.03	11,809.36	
FORWARDED-----	\$111,223.91	\$100,907.24

R E C E I P T S

FORWARDED -----		\$104,305.83	\$129,901.48
EXPENSE FUND—(Continued)			
PRINTING DEPARTMENT:			
Official Publication -----	\$ 2,352.26		
Advertising -----	3,216.14		
Printing -----	23,305.32	28,873.72	
SUPPLY & REGALIA DEPA'MENT:			
Supplies -----	\$ 2,157.39		
Regalia -----	4,631.63	6,789.02	
TOTAL EXPENSE FUND -----			139,968.57
TOTAL RECEIPTS -----			\$269,870.05
BANK BALANCE—AUGUST 1, 1926--			14,137.79
			\$284,007.84

DISBURSEMENTS

FORWARDED	\$111,223.91	\$100,907.24
EXPENSE FUND—(Continued)		
Protested Checks -----	236.29	
Taxes & Repairs—Real Estate -----	6,723.41	
Insurance Dept. Fees -----	412.91	
Insurance—Fire -----	486.89	
Surety Bond Premiums -----	137.50	
Organizers Fee -----	67.50	
Furniture and Fixtures -----	686.97	\$119,975.38
PRINTING DEPARTMENT:		
Salaries and Labor -----	\$ 14,458.57	
Clerks' Salaries -----	2,268.99	
Insurance—Fire -----	42.90	
Postage -----	360.86	
Miscellaneous Expense -----	1,075.96	
Merchandise & Stationery -----	9,358.45	
Editor and Contributor -----	1,271.50	
Rent -----	1,800.00	
Telephone -----	165.33	30,802.56
SUPPLY & REGALIA DEPT.:		
Postage -----	\$ 86.24	
Miscellaneous Expense -----	16.27	
Merchandise -----	1,405.00	
Clerks' Salaries -----	1,710.99	
Rent -----	900.00	4,118.50
TOTAL EXPENSE FUND-----		154,896.44
TOTAL DISBURSEMENTS-----		\$255,803.68
BANK BALANCE—JULY 31, 1927-----		28,204.16
		\$284,007.84

INDEPENDENT
RECEIPTS AND DISBURSEMENTS
For Year 1926

R E C E I P T S

CHECKING FUND:

Assessments -----	\$ 28,465.59
Admission Fees -----	2,802.75
S. A. Tax -----	25.00
Charter Fees -----	228.00
Certificate Fees -----	19.65
Lodge Supplies -----	12.00
Annual Fee -----	592.00

TOTAL RECEIPTS -----

BANK BALANCE—AUGUST 1, 1926 -----

EMERGENCY FUND:

RECEIPTS:

Interest on Securities (Net) -----	\$ 2,321.69
Interest on Bank Deposits -----	543.65
Transferred from Juvenile Checking A/c -----	11,000.00
Dividend—St. Luke Bk. & Tr. Co. Stock -----	12.50
Bond Redeemed (City of Staunton, Va. 6%) -----	1,000.00
Curtails on First Mortgage Notes -----	1,250.00

BANK BALANCE—AUGUST 1, 1926 -----

ST. LUKE
JUVENILE DEPARTMENT
JULY 31, 1927

DISBURSEMENTS

EXHIBIT "C"

CHECKING FUND:		
Death Benefits -----	\$ 5,950.00	
Salaries: Deputies and Organizers -----	\$ 1,806.21	
Officers and Trustees -----	4,519.20	6,325.41
Stage -----		28.00
Postage -----		900.00
Salaries -----		3,868.88
Compensation—Executive Board -----		80.00
Miscellaneous Expense -----		268.75
Expense of Biennial Convention -----		197.50
Transferred to Adult Admission Fees -----		879.87
Transferred to Juvenile Emergency Fund -----		11,000.00
Advertising, Printing & Stationery -----		414.63
Repairs -----		1,106.70
Officers and Trustees -----	\$ 1,462.31	
Deputies -----	442.71	1,905.02
Outstanding Checks -----		39.40
Insurance Department Fees -----		26.56
TOTAL DISBURSEMENTS -----		\$ 32,990.72
CHECK BALANCE—JULY 31, 1927 -----		4,247.33
		\$ 37,238.05
EMERGENCY FUND:		
DISBURSEMENTS:		
Goods Purchased -----	\$ 4,941.25	
First Mortgage Notes Purchased -----	7,000.00	
State A/c Closed into Juvenile Assessments -----	6.09	
		\$ 11,947.34
CHECK BALANCE—JULY 31, 1927 -----		22,826.30
		\$ 34,773.64

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

RECEIPTS AND DISBURSEMENTS—EMERGENCY FUND
For Year Ended July 31, 1927

EXHIBIT "D"

BANK BALANCE—AUGUST 1, 1926 -----		\$ 24,247.33
RECEIPTS:		
Part Admission Fees -----	\$ 5,370.00	
Interest on Securities (Net) -----	3,060.06	
Interest on Bank Balances -----	695.26	
Dividend on St. Luke Bank Stock -----	443.00	
Curtails on First Mortgage Notes -----	1,750.00	
Bond Redeemed (City of Staunton, Va. 6%) -----	1,000.00	12,318.23
DISBURSEMENTS:		\$ 36,565.58
Bonds Purchased -----	\$ 4,951.25	
First Mortgage Notes Purchased -----	7,000.00	11,951.25
BANK BALANCE—JULY 31, 1927 -----		\$ 24,614.33
BANK BALANCE—JULY 31, 1927 (Ex. "A"):		
St. Luke Bank & Trust Co. -----	\$ 13,457.01	
Second Street Savings Bank -----	2,774.55	
Metropolitan Bank and Trust Co., Norfolk, Va. -----	54.41	
Commercial Bank & Trust Company -----	8,328.36	\$ 24,614.33

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

COMPARATIVE STATEMENT OF BOOK ASSETS AND LIABILITIES
July 31, 1925, July 31, 1926, July 31, 1927

EXHIBIT "E"

	7-31-1925	7-31-1926	7-31-1927
ASSETS			
CASH IN BANKS:			
Mortuary Fund—St. Luke Bk.&Tr. Co.	\$ 46,506.11	\$ 59,223.63	\$ 91,500.15
Expense Fund—St. Luke Bk.&Tr. Co.	25,088.00	45,085.84	63,295.99
Emergency Fd.—St. Luke Bk.&Tr.Co.	9,077.68	13,417.76	13,457.01
<i>Juvenile Department</i>			
Checking Fund -----	6,805.73	5,093.06	4,247.33
Emergency Fd.—St. Luke Bk.&Tr.Co.	14,364.88	18,639.71	22,826.30
Emergency Fund—Rebate A/c-----	6.09	6.09	
Emergency Fund—2nd St. Bank-----	2,614.17	2,693.17	2,774.55
Emergency Fd.—Com. Bk.&Tr. Co.---	7,846.87	8,084.02	8,328.36
Emergency Fund—Metropolitan Bank Trust Co. -----	1,050.29	52.31	54.41
TOTAL CASH IN BANKS-----	\$ 63,183.82	\$ 62,123.91	\$ 79,892.12
PETTY CASH IN OFFICE -----	100.00	100.00	100.00
PROTESTED CHECKS -----	502.58	26.59	286.80
FURNITURE & FIXTURES -----	14,890.47	14,346.50	13,108.63
NOTES RECEIVABLE—A. A. Thomas-		536.60	
BONDS -----	57,427.26	70,186.46	79,363.96
MORTGAGE NOTES RECEIVABLE --	30,000.00	28,000.00	39,000.00
STOCK—ST. LUKE BK.&TR. CO.---	9,112.14	9,112.14	9,112.14
LAND AND BUILDINGS -----	38,333.83	38,583.83	38,583.83
BUILDING IMPROVEMENTS -----	101,373.54	101,373.54	101,373.54
PRINTING PLANT -----	11,275.83	10,156.12	9,140.51
NET BOOK ASSETS -----	\$326,199.47	\$334,545.69	\$369,961.53
HELD BY FOLLOWING FUNDS			
MORTUARY -----	\$124,263.58	\$136,632.72	\$165,625.88
EXPENSE -----	112,685.29	100,626.51	94,842.37
JUVENILE DEPARTMENT -----	89,250.60	97,286.46	109,493.28
	\$326,199.47	\$334,545.69	\$369,961.53

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

COMPARATIVE STATEMENT SHOWING ANALYSIS AND
CONDITION OF FUNDS

At July 31, 1925, July 31, 1926, July 31, 1927

EXHIBIT "F"

	7-31-1925	7-31-1926	7-31-1927
GENERAL FUNDS:			
MORTUARY FUND -----	\$124,263.58	\$136,632.72	\$165,625.88*
EXPENSE FUND -----	112,685.29	100,626.51	94,842.37**
JUVENILE DEPARTMENT ----	89,250.60	97,286.46	109,493.28***
	\$326,199.47	\$334,545.69	\$369,961.53
SUBSIDIARY FUNDS			
MORTUARY FUND:			
Mortuary Division -----	\$119,437.24	\$131,037.56	\$159,292.81
Past Chief's Dept. -----	4,826.34	5,595.16	6,333.07
	\$124,263.58	\$136,632.72	\$165,625.88*
EXPENSE FUND:			
Expense Division -----	\$ 5,674.75	\$ 26,794.87	\$ 43,158.40
Emergency Fund -----	119,744.98	128,253.23	139,106.55
Printing Department -----	2,076.03	4,761.67	7,706.12
Supply & Regalia Dept. -----	691.09	3,929.82	6,600.34
	\$112,685.29	\$100,626.51	\$ 94,842.37**
JUVENILE DEPARTMENT:			
Checking Fund -----	\$ 14,994.13	\$ 12,595.96	\$ 10,924.94
Emergency Fund -----	74,256.47	84,690.50	98,568.34
	\$ 89,250.60	\$ 97,286.46	\$109,493.28***

CONCLUSION

In closing the very lengthy report I wish to thank the Trustees, Grand Officers and Representatives of the Subordinate Councils composing this great Biennial Meeting for the uniform courtesy, the great willingness to co-operate, the faith and confidence displayed, the prompt acceptance of suggestions, I have received for all the years I have served you as your Secretary, or rather, your Executive Officer.

From 1889 to this day, too well you know the record and the growth of the work with its many changes. A compiled and full account for exact stewardship for these years will be found in the files of our Order. Everything has been carefully prepared and kept for your further information and protection in the future.

It is, however, very pleasing to me to report to you that the \$31.00 you placed in my hands have grown until I can report the total receipts for 1900-1927, are three million three hundred and ninety-three thousand four hundred and seventeen dollars and ninety-three cents (\$3,393,417.93). That we have disbursed \$3,-191,322.17; out of this amount \$1,436,899.28 has been paid in death claims alone (not including the Juvenile receipts and disbursements or death claims).

We invested in Bonds and other Securities, \$127,473.69, with an annual income of \$7,110.50, and average rate of 5½%.

Invested in Real Estate \$139,957.37, annual income \$10,224, or an annual interest of 7%. With live assets (including stocks on hand, etc.).

In addition to the above we report a Juvenile with its army of children, with their special contribution in savings of \$109,493.28.

Over on the corner, First and Marshall Streets, stands a financial monument to Negro strength, determination, endurance, sacrifice, suffering and confidence—The St. Luke Bank & Trust Co., which was chartered as the St. Luke Penny Savings Bank, the idea was to start with just *One Penny*. This Bank has weathered the storms of all financial failures during the 24 years of existence, has stood like a stone wall, with a Board of Directors, and officers

willing to put their very *lives* as sacrifices in order that the Negroes of the future may have confidence in Negro Banks. Behind the cage for all the years has been the efficient Cashier, Mr. Emmett C. Burke.

The institution has paid a capital stock and surplus of \$80,000, with total Resources of \$520,000, or more than one-half million dollars. It has paid to its Stockholders from its net earnings, \$33,950.75, and is moving on to its 25th Anniversary, at which time the President wants to report total resources—One Million Dollars—every Grand Officer, Trustee, Deputy, Matron, Council, Circle and Member is urged to make a contribution to the 25th Anniversary by opening a Savings Account with the St. Luke Bank & Trust Co.

Aside from the financial growth of our Order, for all of these years there have been no national bickerings, no complaints that could not be easily adjusted, no misappropriation of funds or confidence, but a great growing army of more than 100,000 men, women and children standing boldly for service to humanity.

As I look around at the 60th Annual Meeting, I am almost *alone*. Only Trustee, R. H. Cooley is present, who was present when I entered the first convention, this reminds me that the days ahead are growing shorter and shorter. As I look into the faces of the few now remaining who have been faithful to the trust, and those of you who have come today for the first time, I am praying that the spirit of loyalty and unselfish devotion may be as strongly inspired in you, as was in the pioneer leaders and the builders of this great old Order.

I bring back to you your office which has been so affectionately and confidentially voted me for these years ending, with all the achievements it was possible for those of us who are now serving to accomplish. The *one* thing that *brings* joy to our hearts is—there is not a page in all your *records*, of which we are ashamed, no secrets, nothing that cannot be fully explained, everything belonging to the Order is in your name, in your office, with a group of competent, efficient women and men, who can protect and take care of the same, under any and all conditions.

The associates with all of my co-workers these years have left the foundation of loyalty and good faith unshaken. Such a foundation is necessary to perfect co-operation and the fullest measure of success.

Right Worthy Grand Chief, Trustees, Representatives, Matrons and Members, I want you to *feel* the spirit of gratitude that is in my heart when I say—I thank you.

Second and third verses of the National Negro Anthem.

Affectionately and Fraternaly Submitted,

MAGGIE L. WALKER,

R. W. G. Secretary-Treasurer.

The announcement that Maryland had won the Victory Banner brought forth much applause. A motion was made by Lizzie B. Anderson, seconded by Anna Knight, that the report be received and referred to Committee on Officers' Addresses.

The Convention very much appreciated the explanations given by the Secretary-Treasurer as her report was read, as these explanations gave light to many who would perhaps otherwise not have been able to fully understand each item.

Medical Examiner Dr. W. H. Hughes then made his report. The report was interesting, and showed, too, the progress of the Order.

REPORT OF MEDICAL EXAMINER WM. H. HUGHES

Right Worthy Grand Chief, Right Worthy Grand Officers, Board of Trustees, Representatives of the Subordinate Councils and Juvenile Department of the Right Worthy Grand Council, I. O. of St. Luke—Greetings:

We are celebrating today the Sixtieth Anniversary of the Order of St. Luke founded by Mary Prout in Baltimore, Md., 1867.

The sixtieth anniversary in the life of any individual or organization is an event of importance and significance. To reach such an advanced age indicates victory over many formidable obstacles. In the case of the individual it means triumph over disease, accidents and death. It implies conformity to the laws of health and constituted civil authority. In the case of an Organization it in-

dicates the applications by those in authority of certain fundamental and basic principles scientifically evolved from the uncertainty of life and the queer reaction of human nature in relation to financial affairs. That our great organization, the I. O. of St. Luke, has attained this advanced age with a reasonable degree of soundness not only gives cause for rejoicings and hallelujahs as we are want to do, but should call forth solemn thanks to the "Giver of all good and perfect gifts."

It is highly proper and eminently befitting that we should on this occasion eulogize the founder of our great organization, Mary Prout.

In the mind and soul of this noble woman was conceived an idea, just an idea, which she cherished and nourished and finally brought forth as a tiny, living actuality sixty years ago. With what anxiety and loving care she watched over the life of the tiny thing to which she had given mental birth, only the benefactors of mankind can know. Because of her great vision she belongs to that splendid galaxy of glorious women whose sublime faith has ever been the peculiar attribute of womankind. Hagar was one; she had faith in her little boy Ishmael, and believed that he would grow to manhood and avenge her wrongs. The mother of Hannibal the Great Carthaginian General, was one; she had faith in her boy and believed that he would become a soldier and deliver his country and fireside from the insolence and menace of the Roman Caesars. Cornelia, the mother of the Gracchi, was one; who when asked to show her jewels, brought in her two little boys and said these are my jewels. The students of history know how the tyrants of Rome trembled when these boys grew to manhood and rose to power. So we, too, here and now, bless the name of Mary Prout and proudly wear upon our breasts the bronze medallion in her honor.

It is seldom the good fortune of the one who gives to the world a great idea to live and see its full fruition. The Master, the omniscient and omnipotent one, knew this and selected twelve for training through whom He might reach and bless the world. So Mary Prout passed on to her Great reward without the glorious experience of Simeon of old. "The Lord spake unto Joshua," saying, "Moses my servant is dead; now, therefore, arise, go over this Jordan, * * * as I was with Moses, so I will be with thee. * * * Be strong and of a good courage. Only be thou strong and very courageous." How befitting are these words to the woman who in the fullness of time God gave to the St. Luke Order to carry on the great work so nobly begun by Mary Prout. Need I call her name? Your minds conceive but one; your eyes involuntarily turn to one; your lips quiver but one name; your love centers on one; your prayers ascend to Him above for one—Maggie L. Walker.

I would that I could pay her the encomium she so richly merits. Coming on the scene when the mental offspring of the lamented Mary Prout had become sickly and weak, she soon gave evidence that a master mind was on the job; that an indefatigable worker was in the field. The magnetism of her personality, the magic of her touch, the persuasiveness of her appeal was irresistible. She gave of her spirit and the organization took on new life. Applications came in, the membership increased and with the slogan—Members, Members, and Still More Members—for a quarter of a century, she spared neither herself or others to realize the vision of her head and the longing of her heart. Steadily and well she wrought, attaching to the organization sturdy yeomanry and to herself loyal and devoted followers. By the genius of her brilliant leadership the figures representing our membership changed from one thousand to one hundred thousand and our assets from a hundred or so dollars to within speaking distance of half a million. Look around and see the tangible evidences of her thrift are everywhere visible. Measure her status by her work; gauge her mind by her mental products, weigh her worth by the loyalty and number of her devoted followers and then treasure her as an asset for the innate genius she manifests. It is not my purpose to review the achievements of this unique and remarkable woman, but so correlated with her plans for perpetuating the stability of this organization has been my advent and work as Chief Medical Adviser of the I. O. of St. Luke, and with some knowledge of her program and its progressive fulfillment, it is impossible to proceed without paying this

If the centennial anniversary of the I. O. of St. Luke is to be celebrated forty years hence when we shall have been gathered to our fathers, our names a mere matter of record and our personalities reduced to pictures on the walls, while the slogan for members must still go on, the process of consolidation must be consummated.

We no longer sail a little boat on a quiet mill pond, but a huge liner upon the briny deep. Tornado and typhoon in summer, hurricane and blizzard in winter, are in the offing; longitude and latitude, compass and barometer, sea lanes, wireless and dead reckoning must be mastered.

Sixty years ago there were few if any insurance commissioners who took notice of our operations. Standard and substandard risks were terms unknown to us. Mortality rates were things of which dreams were made. The integrity of our trusted officials constituted the only safeguards for our funds. But now annual statements to state established bureaus of insurance are demanded. Certified public accountancy must supersede simple faith. Bonds and mortgages and not bank books only must represent our re-serve, secure an "A-1" rating, maintain solvency and build public confidence. Our wise and progressive leader working in harmony

with an intelligent and sympathetic Board of Trustees that has stood like a stone wall behind her, took the latitude and longitude of our good ship, the I. O. of St. Luke, consulted the compass and read the barometer. Her forebodings were well founded, Class A, the keel of the ship, upon which our superstructure had been built and which appeared so solid was found by the scrutinizing eyes of experienced actuaries to be insecure and not seaworthy against approaching storms.

The American experience table of mortality has been adopted throughout the United States by Straight Life and Fraternal Insurance Societies as the standard. The bounds of safety as set by this authority is a mortality rate of 18.57 per one thousand at the age of fifty-five.

Fifty-five is the limit for Class A members in our organization, and no applicant admits a greater age, although some have been ascertained to have children as old as fifty.

A study of our mortality rates in Class A for the past five years as of December 26th gives us a rating as follows:

Year	Membership	Deaths	Rate per 1000
1922	48,941	827	16.89
1923	51,791	853	16.47
1924	52,828	858	16.24
1925	53,977	918	17.00
1926	54,108	957	17.68

It will be noted that while this rating has a margin within the safety zone it covers all ages from the youngest member, dead, to the oldest. And the member at death whose age is reckoned at fifty-five or above is comparatively small and quite unreliable as most people who take out insurance protection have an "insurance age" and a natural age; and their beneficiaries are peculiarly adept in the inserting the insurance age, on their proof of death statement.

Since the standard death rate ranges from 7.66 per one thousand at 16 years of age to 18.57 at at fifty-five; and since the death rate among our policyholders is now 17.68 at an average age of fifty-three and will increase from year to year, and with the inadequate monthly dues now obtaining, it is scientifically certain that Class A constitutes a liability to the I. O. of St. Luke.

The R. W. G. Secretary-Treasurer, always at the wheel and alert, has brought forward a remedy for this condition by proposing a Legal Reserve Division. The plan has the sanction of actuaries of experience and distinction. It has been studied by your medical and legal advisors and endorsed by the Board of Trustees. It can be put over without interference in the least with present holders of Class A policies, but will eliminate the issue of policies to this

class after January 1, 1928. It will mark another step in our leader's program to make sea worthy and safe our old ship and build a steel wall about our assets. The establishment of this division will be the keystone in the consolidation of the three departments, the Juvenile, Classes B and C, and the Legal Reserve of the I. O. of St. Luke. Delinquency and the reaper, "with his sickle keen", will finally eliminate Class A. We ask your approval and confirmation of the Legal Reserve Division.

Juvenile Transfers

It is mandatory to transfer children from the Juvenile to the Adult Department at the age of sixteen. About six hundred out of a possible one thousand have been so transferred since May 20, 1926.

The method of transfer has not only been our problem, but confronts other successful fraternal insurance societies as well. Correspondence on file reveals no well established policy in this matter. Sundry experiments are now being tried out.

An additional medical fee at the time of transfer appears to cause a reluctance on the part of parents and guardians to the placing of the children in Classes B and C. As has been shown Class A is a liability and to further increase its number by such transfers would be mischievous. Therefore a questionnaire has been formulated which has to be filled by the parents or guardians and the matron of the circle to which the child belongs. In due course the application for transfer comes to the desk of the Chief Medical Examiner, who reviews the same and on his written approval a Class B or C policy is issued. This method is experimental, yet is probably on par with some others now in operation. Six deaths have occurred from February to date, among the six hundred recently transferred youths; a rating of 10 per 1000 as against 7.66 per 1000 American Experience Table of Mortality.

Classes B and C

Classes B and C carrying policies of three hundred (\$300) and five hundred (\$500) dollars of protection, respectively, were created about five years ago. The first policy was issued to Mrs. Maggie L. Walker, March 18, 1922, for five hundred (\$500) dollars. Four thousand five hundred and fifty-six applications for these policies have been approved by the Chief Medical Examiner. The following table exhibits the status of this class:

Year	Membership	Deaths	Rate per 1000
1922	355	1	2.81
1923	1,116	6	5.37
1924	1,752	13	7.42
1925	2,298	10	4.35
1926	3,177	32	10.07

Classes B and C are protected by adequate ratio; yet the common tendency to substitute one's insurance age for his correct age especially around 55 is a source of fraud hard to reach. It lessens the premiums paid during the life of the member and draws heavily against the exchequer at his death. Immediate one-half benefits and payments of full face value of the policy at twelve months as now obtains, have been given serious thought and recommendation for a change to conform to the schedule as set forth in the Legal Reserve Division has been made to the Committee on Constitution Reforms. Omission of the applicants age from the face of the policy, if legal will furnish a check on the age as given on the death proof sheet and give aid to efforts to detect cheats and slackers on premiums. This change is recommended as will be others changes, if our own table of mortality experience warrants. The home office, on the initiative of the R. W. G. Secretary-Treasurer, has been equipped; and for about sixteen years has been tabulating data necessary to formulate a mortuary table. The late Russell E. T. Walker, actuary, and son of the R. W. G. Secretary-Treasurer, was working out such a table at the time of his death. His work will be gathered up and completed by actuaries to be engaged for that purpose.

The constitutional provision requiring the Chief Medical Examiner to ascertain the fitness of local medical examiners resulted in a tabulation of about two hundred doctors. The qualifications prerequisite to acceptance of medical signatures for Classes B and C is conformity to the state requirements governing the practice of medicine wherein the practitioner resides. One false pretender only has been detected. My other duties as set forth in the book of laws have been performed in routine and as the exigencies of circumstances demanded.

Rejections of applicants and disapproval of death claims have been adjusted by the home office without a case of appeal to the Board of Trustees.

The Future

When the program now before us shall have received your approval of the future of the I. O. of St. Luke will be secure. With liquid assets for emergencies, a reserve in bonds and mortgages for times of stress, there will be a surplus which will enable us to fall in line with other progressive fraternal societies and make our contribution to present and prospective policyholders by spreading educational propaganda for health and longevity, by provision, in some form, for the rehabilitation of the handicapped among our membership and a retreat for our aged and infirmed.

Respectfully submitted in L. P. & C.,

WM. H. HUGHES, M. D.,
Chief Medical Examiner.

By motion of Ella Mars, seconded by Caroline Townes, the report was received and adopted. (See report.)

Attorney J. Thomas Hewin then made his report. Attorney Hewin explained in his report many legal technicalities that may arise in the several councils, and much light was given that is appreciated by the delegation.

Richmond, Va., August 16, 1927.

Right Worthy Grand Chief and to the Right Worthy Grand Council, Independent Order of St. Luke, in Convention Assembled.

As requested by our Right Worthy Grand Secretary-Treasurer and Manager of the St. Luke Order, I am now submitting my report as Attorney for the Order in person. Permit me to say that one of the chief aims, objects and purposes, of the practice of law is to keep your client out of court and not get him in there and then try to get him out afterwards. This has been my policy ever since I have been the legal advisor of the St. Luke Order. Our records will bear testimony to the fact that we have had but few cases in the courts of this or any other state. During the twelve months just past, I have had the occasion to pass on many legal matters submitted to me, and in all of which I have kept before me one object and aim, and that was to so adjust matters as to keep the Order out of litigation. We are constantly having technical matters to arise in connection with the settlement and adjustment of death claims against the Order. In every instance, we are actuated by one principle and that is that wherever there is a ground for the least doubt, we resolve that doubt in favor of the member and against the Order. It is needless to say that in our efforts to do justice by the Order and the member also, we receive the most hearty co-operation of the officers in charge and the members of the office force.

I might add to this report, that as a matter of instruction, there are a few things the general membership of the Order ought to know in connection with their certificates of membership. To know this would save your immediate relatives a great deal of trouble after your death. Every person who joins a fraternal society as a part of his contract of membership, agrees to abide by the stipulations, conditions, and provisions contained in the constitution and by-laws. This constitution and by-laws specifies who shall be beneficiaries in your certificate of membership. In other words you know that you can only name a blood relative or some one who is dependent upon you for support. The only exceptions made to this rule of the law is that in the event you should become aged and infirmed and desire to enter into a home for aged and infirmed people, you can make that institution the beneficiary of

your certificate of membership. In many cases the members comply with this law at the time they join the Order. They let their certificates sleep and the member of the family who is designated as the beneficiary therein predeceases the member, that is to say, dies before you do. In nine cases out of ten, the member never once thinks to designate another beneficiary to take the place of the one who has died. The certificate of membership remains in this condition until the death of the member. It is sent up to the Home Office along with proper proof of death, simply for the member to find out for the first time that the face value of his certificate has reverted to the Order, and the Order is under obligation to pay no one. This is the law on the subject in every State of the Union. The policy pursued in this office has been to ascertain in such cases who are the living blood relatives of the member, and divide the certificate equally amongst them. Sometimes it requires months and sometimes more than a year to get this information, in some cases we never find who the blood relatives of the member are. For this reason I would advise all persons to be careful; and when a beneficiary in your certificate of membership dies to designate some other blood relative or dependent to take the face value of your certificate.

To determine who is a blood relative is not a hard matter for anyone, but to determine just who is a dependent is a difficult task, the mere naming of a person as your dependent and inserting the word "DEPENDENT" after the name, does not make that person a dependent. To constitute one a dependent of a member, there must be some legal or moral obligation on your part to give support to such a person. Then again a great many members will make their wills and attempt to dispose of their certificates of membership in the society by their last will and testament, this you cannot do. By the laws of the land, the face value of a certificate in a fraternal society is no part of your estate. The person who joins the society does not take them as a part of his estate. The law gives you a right to appoint someone to receive it, and when you do appoint a person to receive it, it must be a blood relative or a dependent. It would be well to bear this in mind also.

I feel it my duty, before concluding this report, to call your attention to the investigation under which the Order went at Harrisburg, Pennsylvania, since you last met. The result of this investigation has been published in the St. Luke Herald, and it is now fresh in the memory of you all. I can only give you a bird's eye view of the far-reaching consequences of this investigation. There were present representatives of various fraternities in all parts of the United States. It would have been a matter of great information to you, to have seen some of these organizations whose assets

run into the millions, denied the right to do business in the State of Pennsylvania, because their mode of operation and the methods pursued by them would not meet the approval of the Bureau of Insurance in the State of Pennsylvania. Had you've been present when this Order was called at the bar, I know your heart would have swelled with pride to have seen the masterly way that our Grand Secretary-Treasurer met and combatted every contention. The result was that it showed we not only measured up to the standard, but that we had gone a few points ahead. This examination will disclose to you the importance of having an auditor always present in your office. An auditor is the same to an organization as a thermometer is to a house. The thermometer tells you what the temperature is in the rooms where you live and move and have your daily being. It tells you when the temperature is too low, and it tells you when it is too high. Just the same thing it is with an auditor to an Order of this kind, he keeps watch on the rise and fall of your expenses and disbursements. He knows the standard you are required to keep and to maintain, and as soon as you fall below the standard, he is right there to point out the defect to you and then it is your duty to remedy this defect at once. In this way you will not wait until a rigid examination is put on by the Bureau of Insurance of this or some other State to tell you how you stand. You have a man on the job who is charged with the responsibility every day as you go along.

In concluding this report, may I express a wish that this meeting here this year will be characterized by general sweetness in every way; that your work will be of a constructive and not a destructive nature, and that we will go down from here re-baptized in the principles of our fraternity, and with a determination not to use the Order for the short period of our earthly existence alone, but to leave it untarnished as a precious heritage for our posterity.

I remain yours fraternally in the fraternal bonds of the Order.

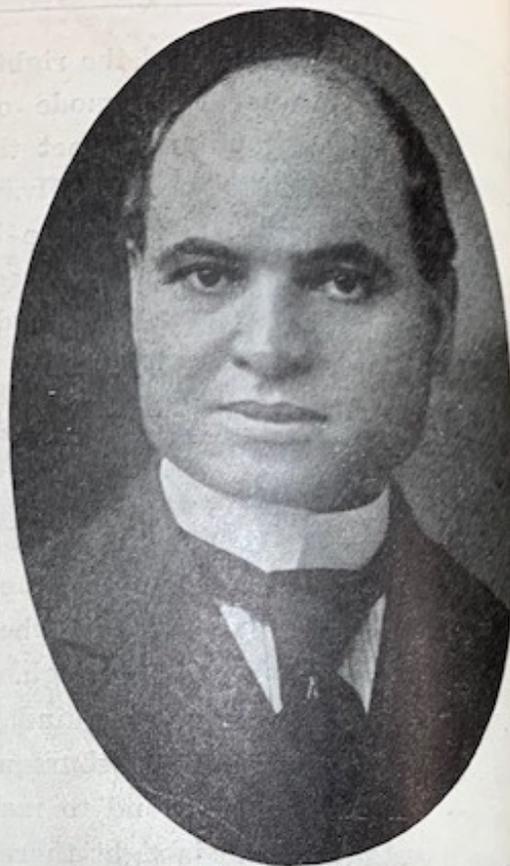
J. THOMAS HEWIN,
General Counsel.

By motion of Blanche Webb, seconded by Sister Waters, the report was received. (See report.)

The report of the Executive Board was read by Mrs. Frances Cox. This report gave the doings of the Board for the two years since the New York meeting. On motion of Ruth Morris, seconded by James Garfield, the report was received and adopted.



J. THOMAS HEWIN,
Attorney



DR. WM. H. HUGHES,
Chief Medical Examiner



J. S. COLLINS,
Supervising Deputy



C. V. KELLEY
Manager Printing Department

REPORT OF BOARD OF TRUSTEES AND EXECUTIVE COMMITTEE, R. W. G. COUNCIL, I. O. OF ST. LUKE, AUGUST 16, 1927

R. W. Grand Chief, Officers and Members:

Your Board of Trustees begs leave to submit for your information and consideration a brief review of its official acts for the biennial term commencing August 1, 1925, and ending July 26, 1927.

Regular meetings of the Executive Committee have been held monthly, at the home office building, Richmond, Va., due notice and account of which have been given through the organization's office paper, The St. Luke Herald.

Semi-annual and annual meetings have been held by the entire Trustee Board in February and August of each year. Complete and detailed reports relating to the extensive and growing business affairs of the Independent Order of St. Luke will be submitted to you by the R. W. G. Secretary-Treasurer, and we commend the same to your careful scrutiny and study.

Trustee C. H. King has not been able to attend any of the meetings since last we met, being detained at home by sickness.

O. J. Allen, absent August, 1927.

Records and Accounts

It is a source of supreme satisfaction to your Board of Trustees to say that the business affairs and financial transactions of the I. O. of St. Luke are conducted in a way to uphold and to enhance the enviable record of our Organization for prompt action, both in matter of payment of death claims and in discharging obligations of the Mortuary Department and claims upon the Expense Fund.

The records and accounts of each department have been sub-home office at Richmond, Va., not only reflect the high ability of the R. W. G. Secretary-Treasurer in charge of the same, but likewise a high degree of efficiency among the clerical force entrusted with the detail work in each department.

The record and accounts of each department have been submitted to a careful examination by Public Accountant A. M. Pullen, and verified each month by this Board, and a report of such examination spread among the records and published.

Monthly examination of all books and accounts including a verification of the securities in which the Society's surplus funds are invested, were also made by Accountant A. M. Pullen, and verified by the Board.

Report of Grand Secretary-Treasurer

The attention of this body is especially directed to the report presented by R. W. Grand Secretary-Treasurer, which is an exhaustive review of the organization's progressive career since the adjournment of the R. W. Grand Council, August, 1925. Embodied in this report are recommendations which we believe will insure the strengthening and betterment of the I. O. of St. Luke. These are made to your honorable body with our full sanction and approval, and we recommend same to your favorable action.

Death Claims

The consideration and adjustment of claims for death benefits are among the important duties imposed by the law of the Order upon your Trustee Board. In pursuit of this duty we have sought at all times to deal fairly and even liberally with claimants, but have steadfastly adhered to the rule that proof for benefits must be conclusive as an evidence of the right to benefits before payment of the same was ordered. In every instance wherein the right to benefits was clearly established prompt payment of the same was ordered.

During the Biennial term ending July 26, 1927, 2,280 death claims have been paid, amounting to \$210,563.94. Both in number and amount paid during the Biennial term, covered by this report, exceed the record of the previous term. Complete itemized statement will be furnished by the R. W. G. Secretary-Treasurer, Mrs. Maggie L. Walker; also full reports on the Emergency Fund, Valuation and Home Office Building, Legal Department and Official Publication and Juvenile.

All of which is fraternally submitted:

BOARD OF TRUSTEES

SALLIE B. PREE, Virginia.
 CHARITY JONES, New York.
 ROSA A. WOOD, New Jersey.
 C. H. KING, North Carolina.
 JOSEPHINE D. CANNADY, West Virginia.
 ANNA J. EVANS, Rhode Island and Connecticut.
 JOSIE A. GRAHAM, Pennsylvania.
 A. C. GARNER, New York.
 M. M. PEACE, Washington, D. C.
 R. A. JONES, Virginia.
 DENNIS GRICE, New York.
 O. J. ALLEN, Virginia.
 GEO. W. COLEMAN, Virginia.

A. C. RUSS, Pennsylvania.
R. H. COOLEY, Virginia.
ELLA O. WALLER, Virginia.
FRANCES COX, Virginia.
JUNIUS GRAY, Maryland.
ROSA E. WATSON, Virginia.
SALLIE W. DICKERSON, Virginia.
J. THOMAS HEWIN, Virginia.
WM. H. HUGHES, Virginia.
SARAH A. CLARK, R. W. G. Chief.
MAGGIE L. WALKER, R. W. G. Sec.-Treas.

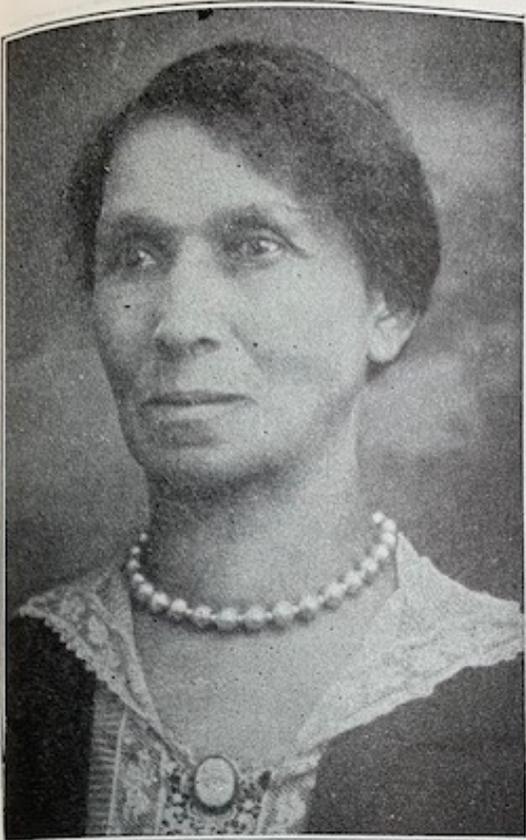
A very interesting letter was read from Rev. O. J. Allen, who at this time was in Cairo, Egypt, en route to Jerusalem. Rev. Allen regretted exceedingly his inability to get over in time for the Convention.

After announcements and introductions of visitors the meeting adjourned.

Benediction by R. W. G. Prelate, Rev. Geo. W. Simms.



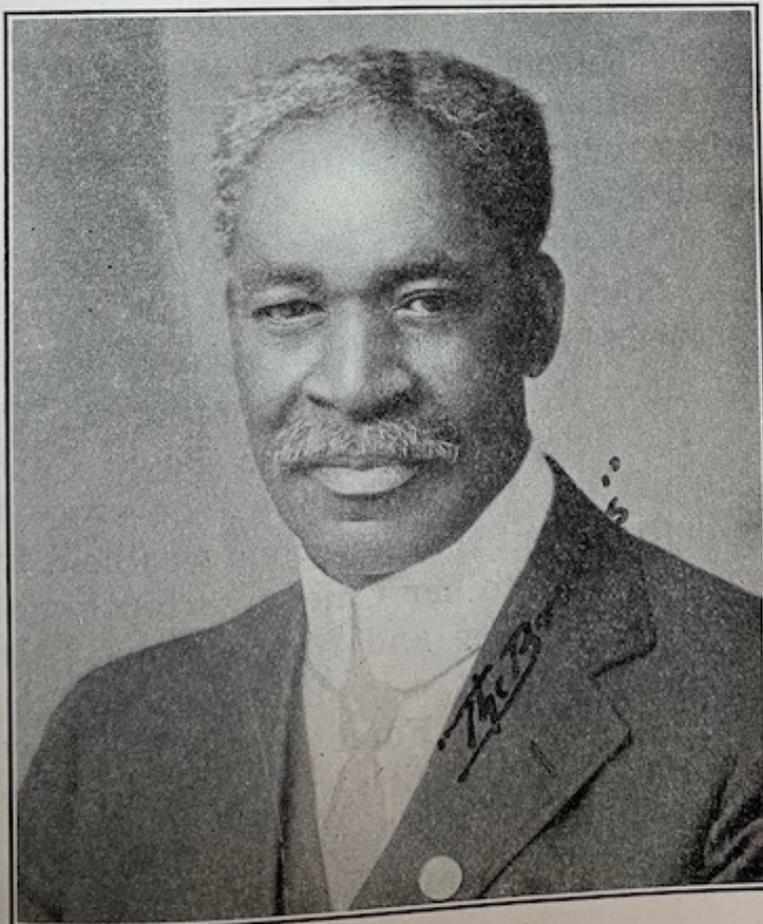
1. ~~Dennis~~ Grace, N. Y.; 2. Rosa A. Wood, N. J.; 3. M. M. Peace, D. C.; 4. Josephine D. Cannaday, W. Va.; 5. A. C. Russ, Pa.; 6. Attorney T. J. Hewin, Va.; 7. Maggie L. Walker, Va.; 8. C. H. King, N. C.; 9. O. J. Allen, Va.; 10. Sallie B. Pree, Va.; 11. Annie J. Evans, R. I.; 12. Frances Cox, Va.; Geo. W. Coleman, Va.; 14. Junius Gray, Md.; 15. Charity Jones, N. Y.; 16. Sallie W. Dickerson, Va.; 17. Josephine A. Graham, Pa.; 18. Dr. Wm. H. Hughes, Va.; 19. A. C. Garner, N. Y.; 20. Ella O. Waller, Va.; 21. R. H. Cooley, Va.; 22. Rosa E. Watson, Va.; 23. R. A. Jones, Va.



MRS. FLORENCE MCCOY
Macon, Ga.



MRS. SARAH E. COLLIER
Evanston, Ill.



DR. W. T. JOHNSON
Richmond, Va.

FIRST DAY—Evening Session

Sixth Mt. Zion Church

The evening session was called to order by District Deputy W. S. Morgan. The St. Luke's Choir led in singing, "True-Hearted, Whole-Hearted." The Scripture lesson was read by Rev W. .T. Johnson, Psalm 113. Prayer was offered by Rev. A. A. Graham. "Hear, Thou Our Prayer" was rendered by the Clay Street Baptist Female Quartette, composed of Mrs. Emma J. Baylor, Maggie L. Johnson, Marian Settles and Blanche Settles, accompanied by Mrs. Sophia Lemus.

The Chairman then presented Mr. B. L. Jordan, Secretary-Manager of the Southern Aid Society of Virginia, who delivered an address of welcome in behalf of Richmond's business interests. Mr. Jordan followed the history of the City of Richmond from the days of the slave trade up to the present day with its 600 Negro business enterprises. With a great deal of pride Mr. Jordan cited the fact that of the 200,000 population, 66,000 are colored. Richmond stood No. 1 in many fields of endeavor, of which Mr. Jordan was justly proud. To all of this he welcomed, most heartily, the visitors.

Madam Savilla E. Briggs delighted the audience with a vocal selection. It was so thoroughly enjoyed that she was compelled to respond with an encore, "Come, Summer."

Mrs. Mary G. Powell, representing the Office Force, welcomed the delegation. Madam Powell exhibited her wonderful gift of oratory, in that she swayed the whole audience to the extent that everyone was held from start to finish. Her tribute to her Chief was touching and beautiful, and showed loyalty and full support. Her welcome had the true ring and at once all felt among friends. After her conclusion the Office Force sang. The New York Club also added its bit of sunshine in the form of a bright song.

Mrs. Fannie E. Brandon, of Providence, R. I., responded for the North and East. Mrs. Brandon was en-

thusiastic in her praise for the work of the Order and expressed her thanks for the hearty welcome given.

Mrs. Adelaide M. Ward, representing the G. U. O. of Tents, responded to the welcome addresses given in behalf of the South. Mrs. Ward's address was a masterpiece of eloquence and was thoroughly enjoyed by all. She thanked the speakers for their words of welcome and assured them of her hearty appreciation.

Rev. E. Luther Cunningham was then presented and responded in behalf of the West. Rev. Cunningham added to Richmond's store of historical greatness by referring to the famous speech of Patrick Henry, which was delivered in the old St. John's Church, Richmond, when he said: "Give me liberty or give me death." The event connecting the name of Aaron Burr with that of Richmond was also referred to. Dr. Cunningham thanked the speakers for their generous welcome.

The Office Force sang, "Dwelling in Beulah Land."

At this point Rev. W. H. Crawley made a motion, which was seconded by Deputy Angel, that a vote of thanks be tendered Rev. W. T. Johnson for the splendid sermon delivered at the morning session. Carried.

The benediction was pronounced by Rev. Withrow.

SECOND DAY—Wednesday Morning, Aug. 17, 1927

The R. W. G. C., Independent Order of St. Luke was opened by R. W. G. Chief, Sarah A. Clark, at 10 A. M. The regular ritualistic service was conducted by Grand Chief. All joined in singing, "Bless Be the Tie That Binds." Psalm 133 was read, and prayer was offered by R. W. G. Prelate, G. W. Simms. Several selections were sung.

Mr. R. C. Cunningham, who had represented the Boydton Mutual Aid Benevolent Society, was introduced and told of the merging of his former society with the St. Luke.

Mrs. Daisy Lampkins, national organizer of the Federation of Colored Women's Clubs, was introduced and made a ringing speech. Mrs. Lampkins thanked Mrs. Walker for the invitation that brought her to the meeting,

and of her surprise at the work being accomplished by the Order. She confessed being a convert to the cause and pledged to begin work for and with the Organization on her return to Pennsylvania.

Mr. J. M. Pollard, representative of the National Recreation Association, was introduced. Mr. Pollard said among other things, "People have various gifts that should be used and not allowed to wane." He advised against worry. "It will shorten life," he said. He paid a fine compliment to Mrs. Walker and urged that she be relieved of all the little things that can be settled without her help.

The New York delegation sang, "The Royal Telephone," paraphrased.

Mrs. Lelia Bankett was then presented to make her report as Field Worker. Mrs. Bankett's report showed a splendid piece of work, and the fact of 4,723 new members and \$8,230.60 reported, truly speaks for itself. Our hats are off to Mrs. Bankett for this fine piece of work. Much applause greeted her both at the beginning and the close of her report.

At this time a large delegation of young women from Lynchburg entered and were greeted with a hearty welcome.

Deputy Angel then made his report. It was followed by the report of Miss Maria Burke as lecturer and field worker for the Juvenile Department. Miss Burke reported among other items the setting up of work in Memphis, Tenn.

Then followed the reports of Deputies Malinda Cobbs, West Virginia; J. S. Collins, Virginia; Sarah Collier, Illinois; Mildred E. McCormick, Maryland; Jeremiah B. McGhee, Maryland; Hezekiah Brown, Maryland; Emma L. Smith, Maryland; Annie E. Rice, Maryland; Alberta B. Turner, Maryland.

Rev. A. A. Graham was then presented and spoke very encouragingly of the work being done. He told several witty stories by which he was able to bring home the point he wished to impress. The address was enjoyed.

A special committee was appointed to look after a matter of business. The committee was composed of the following: Josephine D. Cannady, Rosa Watson, Geo. W. Coleman, C. C. James.

The meeting then adjourned to meet again at 3 o'clock. Benediction by the R. W. G. Prelate.

COMMITTEES

Courtesies

H. E. Barnett, Chr...Dist. of Col.
 Gertrude PorterNew York
 Julia H. Hayes.....Dist. of Col.
 Mary CarswellGeorgia
 Caroline TownesNew York
 Walter T. White.....Virginia
 Emma ScottVirginia
 J. J. YanceyNew York

Grievances

Rebecca ElamVirginia
 Effie B. CarterWest Virginia
 Kittie HallMichigan
 Emma P. Handy.....Maryland
 Bessie J. Brooks.....New York
 Mary SewellDist. of Col.
 Ruby M. Cheatham.....Illinois
 Mamie ButlerGeorgia
 Lettie WatersNew York
 E. LucasNorth Carolina

Memorial

R. B. RidleyVirginia
 W. H. SpurlockVirginia
 James A. SpeedOhio
 Lydia PuryearNew York
 D. V. HammondNew York
 Martha P. Watson.....Virginia
 S. L. McDowell....North Carolina
 Hannah L. Pollard.....Virginia
 Margaret LewisVirginia
 S. S. BaileyVirginia

Mary J. RustinMaryland
 Rosa F. Jackson.....Dist. of Col.
 Elizabeth WilsonNew Jersey
 James H. Harris...North Carolina
 Louise D. Simms.....New York

Grand Officers' Addresses

Jas. E. Shields, Chr.....Virginia
 Susie AngelVirginia
 J. V. GriffinVirginia
 F. D. LeeDist. of Col.
 Mary E. Oliver.....New York
 Mary E. Anderson...Rhode Island
 Caroline RaineConnecticut
 Gussie M. Kay.....Virginia
 Janie E. Bennett.....New York
 Marie E. Clarke.....New York

Nominations

Josephine D. Cannady, Chr.,
 West Virginia
 Rosa L. Hawkins.....New York
 Emma B. Jones.....Virginia
 Percy D. Landon.....Delaware
 Howard McBride.....Georgia
 Paratenia Hill Collier.....Illinois
 Ida D. SnodenMaryland
 Annie DrummondNew Jersey
 Alice StewartPennsylvania
 Yetta WalkerOhio

Resolutions

Frances, Cox, Chr.....Virginia
 Julia HopkinsNew York

Appeals

Jennie V. Roeback..Pennsylvania
 Meda JacksonWest Virginia
 Eary WinnSouth Carolina
 Lilly HardyVirginia
 Eliza A. CarterNew York

Mary O. Griggs.....New Jersey
 Marcellus Bryant..North Carolina
 Ida CalhounGeorgia
 S. P. PenickWest Virginia
 Lucy BrownOhio
 C. C. HamiltonPennsylvania
 Grace Bryant.....Michigan

WEDNESDAY AFTERNOON

The afternoon session was opened by singing, "I Heard the Voice of Jesus Say." R. W. G. Prelate Simms read a few verses from John 14, after which he offered prayer.

The minutes of the afternoon and evening sessions of Tuesday and the morning session of Wednesday were read, and on motion of Katherine Berry, seconded by Nancy Tucker, the minutes stood approved.

Reports of Deputies was then continued. Next report by Mr. J. N. Baker, Virginia. The following Deputies then reported: Annie E. Jefferson, W. H. Crawley, Cornelia J. Dickerson, Alice W. Seay, A. P. Scott.

At this point the R. W. G. Secretary-Treasurer asked Dr. W. T. Johnson to present a distinguished visitor who had just entered. Dr. Johnson paid a glowing tribute to the visitor and his work, and then introduced President Wm. John Clark, of Virginia Union University. Dr. Clark expressed his pleasure at being present. His attention was attracted to an Educational Loan poster, and he based his remarks on the importance of preparing ample accommodations for the young people who are now crowding our schools and colleges. He spoke especially of the much needed expansion of the work at Virginia Union University. When it is noted that year by year admission must be refused hundreds of young people for lack of space, it behooves each member of the race to contribute toward relieving this condition. The address was earnest and interesting.

Reports of Deputies were then continued as follows:
 Annie E. Jones, North Carolina.

The report of Committee on Nominations was then made, and on motion of Mildred Bright, seconded by W. E. Causie-Estko, the report was adopted.

By motion the Secretary was empowered to cast a ballot for the unanimous election of the following officers:

Officers

R. W. G. Chief—Elisabeth B. White, Washington, D. C.

R. W. G. Vice-Chief—Joshua Monroe, Connecticut.

R. W. G. Secretary-Treasurer—Maggie L. Walker, Virginia.

R. W. G. Messenger—Trulia Bridgeford, West Virginia.

R. W. G. Inside Sentinel—James H. Dickerson, New Jersey.

R. W. G. Outside Sentinel—Annie E. Rice, Maryland.

Trustees

Charity Jones, New York.

Rosa A. Wood, New Jersey.

C. H. King, North Carolina.

Josephine Cannady, West Virginia.

A. C. Garner, New York.

R. A. Jones, Virginia.

Florence McCoy, Georgia.

Sarah E. Collier, Illinois.

Executive Committee

R. H. Cooley, Virginia.

Rosa E. Watson, Virginia.

Rev W. T. Johnson, Virginia.

The committee also recommended that Dr. Simms receive the honors of Past Grand Chief.

The report of Committee on Credentials was then read

by Mrs. Powell, of the Office Force. A motion was made by Lucy Wade, seconded by Cora Walker, that the report be adopted.

The report was held for unreadiness by the R. W. G. Secretary-Treasurer, who insisted that all had not registered, and that since many delegates had failed to register with the Credentials Committee that the committee be continued in order that all be given a chance to register. The committee was continued.

The following Deputies then reported: Amanda S. Williams, North Carolina; Mary J. Smith, Washington; Marie E. Campbell, Washington; Florence McCoy, Georgia; E. D. Jones, Alabama.

After notices were read and announcements made the meeting adjourned to meet again Thursday A. M. All were urged to be in their places at the City Auditorium at 8 P. M.

Benediction by R. W. G. Prelate Geo. W. Simms.

PAGEANT

On Wednesday evening at 8 o'clock the City Auditorium was crowded with a capacity audience to witness the Pageant written and directed by Mrs. Lillian H. Payne.

There were 500 participants and every phase of the Organization was depicted by beautifully robed delegates.

The entire Pageant was beautiful and interesting. The costumes worn by the New York and Lynchburg delegations were sufficiently artistic and patriotic to center the attention of the most critical.

The hundreds of spectators left highly pleased, and sounding the praises of the author, Mrs. Lillian H. Payne.

THURSDAY MORNING

The session was called to order by the R. W. G. Chief Sarah A. Clark. All joined in singing, "I Heard the Voice

of Jesus Say." The 120th Psalm was read by the R. W. G. Prelate Geo. W. Simms, and prayer was offered.

The roll of officers was called and absentees noted. The minutes of the Wednesday afternoon session were read, and on motion of B. T. Evans-Stewart, seconded by Cornelia Hobson, the minutes stood approved.

The following Deputies then reported: E. D. Jones, Alabama; J. R. Ware, Virginia; Rufus Greer, Virginia; Alma Foushee, North Carolina; Rosa L. Hawkins, New York.

At this time Trustee Dennis Grice, New York, paid a glowing tribute to the work of Mrs. Lillian H. Payne, who wrote and directed the Pageant, showing the work of the St. Luke Order from its beginning to its Sixtieth Anniversary. Mr. Grice made a motion that a vote of thanks be tendered Mrs. Payne and that the Recording Secretary write a letter commending Mrs. Payne for her splendid contribution to the success of the Convention. An amendment was offered by Mrs. Walker that a check for \$300 be also sent Mrs. Payne. Carried.

The Committee on Resolutions then reported. The report was adopted by sections.

Resolution I: Recommendation of committee adopted on motion of Susie H. Robinson, seconded by J. E. Green.

Resolution II: Recommendation by motion of Willia Mae Mitchell, seconded by Mamie Wood. Adopted.

Resolutions III to X: With regard to legal reserve fund by motion of Ella Upshur, seconded by Eliza Brown. Adopted.

Resolution XI: Recommendation was adopted by motion of Laura Mitchell, seconded by Fanny Winfrey.

Resolution XII: Recommendation adopted on motion of Emma Bridgeford, seconded by Stephen Hale.

Resolution XIII: Recommendation adopted on motion of Julia B. Williams, seconded by R. S. Haskins.

Resolution XIV: Adopted by motion of Kate T. Bolland, seconded by W. H. Green. Bro. Wade, of Washing-

ton, offered an objection, but after satisfactory explanation the objection was withdrawn.

Resolution XV: Recommendation adopted by motion of Rev. Junius Gray, seconded by Hester Walker.

Resolution XVI: Had already been arranged for.

Resolution XVII: Not adopted by motion of Mary Anderson, seconded by Virginia B. Rhone.

Resolution XVIII (Invitation to hold next session in Washington, D. C.): By motion of F. D. Lee, seconded by Roland Singletary, the invitation was received and referred to the Executive Board.

Resolution XIX (That resolutions be sent to the Executive Board 30 days before convention): Much discussion pro and con resulted. Resolution was finally withdrawn by the author, Rev. Cunningham. (See report.)

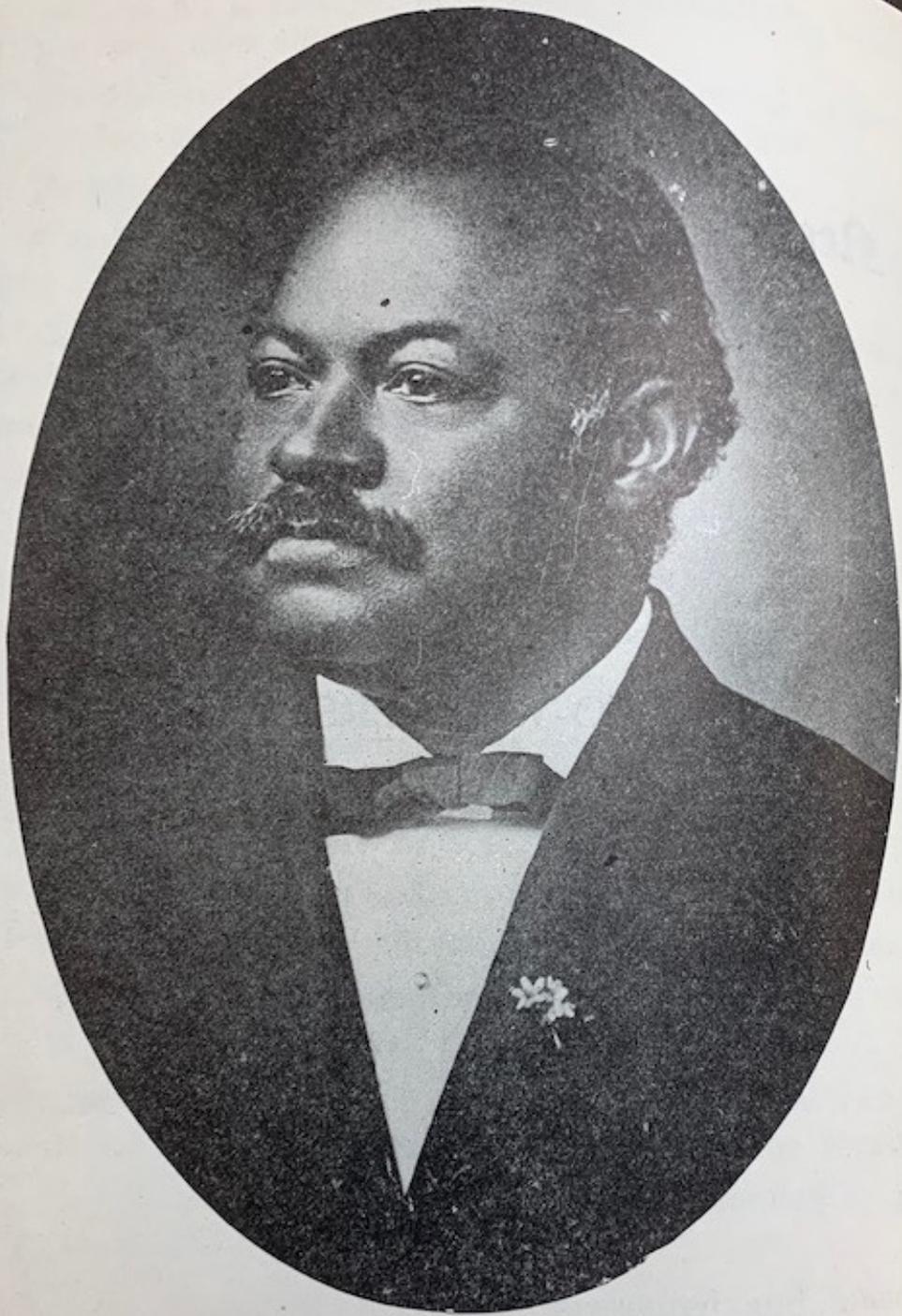
The report of Committee on Addresses of Officers was then read. The report complimented the R. W. G. Chief for her splendid report and for the work accomplished, and recommended the usual appropriation. The Secretary-Treasurer's report was adopted with the recommendation that six (6) months' vacation for rest and treatment be given at the expense of the Grand Council. R. W. G. Prelate Simms said that the time limit should be removed and that all necessary time should be taken for recuperation. On motion of Lottie V. Hammond, seconded by Martha Hatcher, the report was adopted.

Mr. C. V. Kelley was then presented and made an earnest plea for increased support of the St. Luke Herald. He mentioned the fact that the Herald had never carried a scandal nor had it lowered the standard of a clean, elevating Sheet. "We have lost hundreds of dollars by this course," said he, "but we have the reputation of giving to our people a straight, wholesome periodical." He urged each delegate to gain at least one new subscriber to the paper.

Neurology

IN LOVING MEMORY
OF OUR
DEPARTED
CO-WORKERS

The LANCET & P. LEWIS



The Late DR. Z. D. LEWIS

MEMORIAL SERVICE

"Asleep in Jesus" was sung. The 90th Psalm was read. All joined in singing "Nearer, My God, to Thee." It was announced that during the two years, 1925-1927, there had been 2,280 deaths, among them Trustee Z. D. Lewis.

The eulogistic address was delivered by the Rev. A. W. Brown, pastor of the church. He took as a base for his remarks John 11:11, "Our Friend Sleepeth." He pictured the life of Lazarus in his home with the association of Mary and Martha, and of the friendship of Jesus. He spoke of the life of Dr. Z. D. Lewis and of his vision. Among other things he said: "Heroes come out of crises. If you mean to lead, you must get a statesmanship vision. No man or woman is at his or her best unless self can be lifted above the crises. One must not only be willing to live for a cause, but to die for it. Dr. Lewis not only lived for the cause, but he died for it also." He cited Abraham's vision in his dealing with Lot. "Jacob," said he, "got his vision in a crisis. When we come out of a crisis with a vision we are prepared for useful service that can only end with death."

The eulogy was very beautiful and touched the hearts of all who heard it.

"Go On, I'll Meet You There" was sung.

After a fervent prayer all joined in singing "In That City." After another prayer the Convention sang "Shine On Me." Thus closed the memorial service.

The Committee on Appeals then reported. There were five appeals for help. A collection of \$65.40 was taken and was equally divided among the five by motion of Jennie Bennett, seconded by M. E. Bridgeford.

The Committee on Grievance reported that no matter of grievance had been reported to them. On motion of Howard McBride, seconded by B. G. Merrill, the report was adopted.

The following introductions were then made: J. E. Green, South Boston; D. C. Canady, Jewel Carrington, Leslie Claybourne, Clover, Va.

The report of Committee on Courtesies was then read by Walter White, and on motion of Julia Smith, seconded by Mary Sewell, the report was adopted.

Committee on Credentials then made its final report. Total number of delegates 1,257, visitors 586; total, 1,843. The report was adopted.

Mrs. Sarah Jackson then presented a beautiful basket of flowers in behalf of the children of Maryland to the R. W. G. Secretary-Treasurer. The children then sang their State song.

The Secretary-Treasurer thanked the children for their kindly thought of her and for the flowers.

Sister Lee, of West Virginia, was then presented and made interesting remarks. As one of the oldest members of the Order, she was listened to with interest.

The Victory Banner was then presented by Dr. A. C. Garner to the Maryland delegation for having added the greatest number of members during the two years, 1925-1927. Maryland was jubilant and marched around the room singing their Convention song.

A member of the Maryland delegation, Sister Rosetta Bell, announced to the Convention that she represented a council composed entirely of Catholics—St. Joseph by name.

Maryland continued its presentations. Mrs. Emeline Johnson, Secretary-Treasurer of the Juvenile Department, was the recipient of a beautiful boquet. Deputies Annie E. Rice, Sarah R. Jackson, Junius Gray and Mildred E. McCormick were next remembered and rewarded for faithful service.

Deputies Jeremiah B. McGhee and Hezekiah Brown received tokens of high regard from Maryland.

Henrico County, Va., remembered Mr. Randolph with a token of appreciation through its representative, Mary

E. Wood. New Jersey presented to Mrs. Rosa A. Wood a red covered cross laden with small well-filled envelopes. Virginia presented to the Secretary-Treasurer, Mrs. Walker, a sum of money that was thankfully received. Southwest Virginia honored its deputy, Cornelia Dickerson, with a gift, which was accepted with thanks.

Rev. R. H. Cooley was then made to feel happy by members of his delegation.

A very beautiful embroidered silk shawl was presented Mrs. Frances Cox by the Lynchburg delegation.

Sister Pree was next presented a gift by Mrs. Beale.

Mr. Harry Braxton received from Royal Eagle Council, presented by Sister Lucy Wade, a gift. Also another from Past Chiefs Council, No. 16, presented by Mrs. Bessie Curtis, a piece of gold money.

New York P. C. C. presented to Mrs. A. P. Scott a gift of love and high regard. Sister Hawkins presented for the joint committee of New York and vicinity a gift of flowers to the Grand Chief. New Mt. Zion, No. 53, then made a presentation to the Grand Chief.

Howard McBride made Georgia's presentation to the new trustee, Sister Florence McCoy.

The 65 councils of Washington made a presentation to Deputy M. M. Peace, for which he expressed thanks.

Mr. Arthur King, of Illinois, was presented by Mrs. Collier.

Mrs. Anna Evans was then presented a gift by Marie H. Belcher for Owens Success Council.

Rev. Dent, of West Virginia, made a presentation to Sister Malinda Cobbs, who is considered one of the most successful workers in the Order.

West Virginia also remembered with a gift R. W. G. Messenger Trulia Bridgeford, by Representative J. H. Jones.

Deputy Angel received a gift from Pennsylvania.

The P. C. C. of New York then surprised Mr. Grice

with a gift, and they were repaid with one of his rare smiles.

The R. W. G. Chief was then presented a token by the P. C. C. The Tidewater Clubs through Mrs. Mary Jennings made a presentation to Mr. John S. Collins. Mr. Harry Braxton was again remembered by Thomas Council, No. 88, through Representative W. P. Preston.

The Roanoke delegation then honored their trustee, George W. Coleman, with a token of remembrance.

The southern district of Pennsylvania made a presentation to Deputy B. B. Avery.

Wilmington and Rocky Mount (N. C.) delegations made a presentation to Deputy Amanda S. Williams.

New Haven presented a token to Trustee Anna Evans.

The following newly elected officers were then presented by Sister Josephine D. Canady to Sister Frances Cox for installation:

R. W. G. Chief—	Elisabeth B. White	-----	Washington
R. W. G. Vice-Chief—	Joshua Monroe	.....	Connecticut
R. W. G. Sec'y-Treasurer—	Maggie L. Walker	----	Virginia
R. W. G. Prelate—	E. Luther Cunningham	-----	Penna.
R. W. G. Messenger—	Trulia Bridgeford	.....	West Virginia
R. W. G. Inside Sentinel—	Jas. H. Dickerson	.....	New Jersey
R. W. G. Outside Sentinel—	Annie E. Rice	-----	Maryland

Trustees

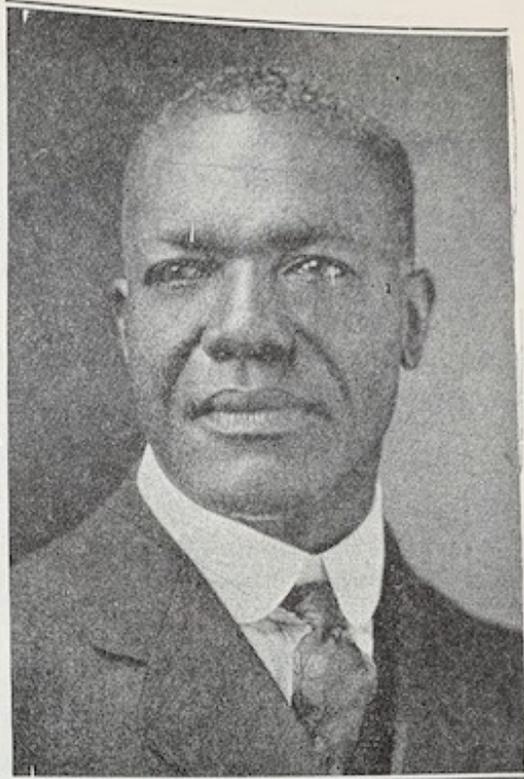
Charity Jones	.....	New York
C. H. King	..	North Carolina
A. C. Garner	.....	New York
Florence McCoy	.....	Georgia
Rosa A. Wood	..	New Jersey
Josie A. Graham	.....	Penna.
R. A. Jones	-----	Virginia
Sarah E. Collier	.....	Illinois

Executive Committee

R. H. Cooley	.....	Virginia
Rosa E. Watson	....	Virginia
Junius Gray	.....	Maryland
Dr. W. T. Johnson	..	Virginia	
Past R. W. G. Chief—	Geo. W. Simms	New York



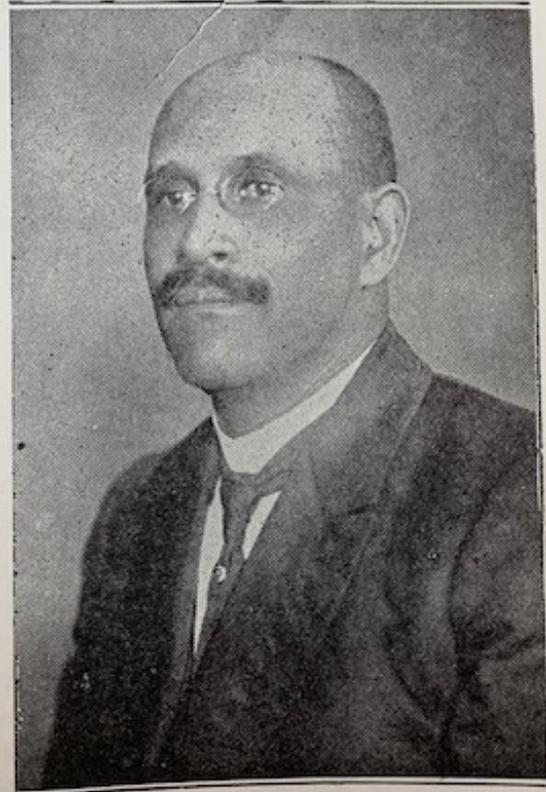
MRS. ELISABETH B. WHITE
*R. W. G. Vice-Chief,
Washington, D. C.*



JOSHUA MONROE
*R. W. G. Inside Sentinel,
Connecticut*



MRS. TRULIA BRIDGEFORD,
*R. W. G. Messenger
West Virginia*



REV. GEORGE H. SIMMS,
*R. W. G. Prelate,
New York*

The Secretary-Treasurer welcomed the newly elected officers, trustees and Executive Committee and congratulated them on their election. She expressed hope and faith in the new Board members, Sisters Collier and McCoy, and the new Executive Committeeman, Dr. W. T. Johnson, and felt that the Order was stronger for these new official links.

The business of the Convention having been completed, the newly installed Chief then took the gavel, and by virtue of her office declared the sixtieth annual and fifth biennial Convention of the Independent Order of St. Luke closed. Benediction by R. W. G. Prelate E. Luther Cunningham.

THURSDAY NIGHT

At Virginia Union University a complimentary reception was held on the above named evening. The campus and buildings were a mass of colored lights, while an immense red cross glowed in the center representing the St. Luke Order.

The banquet was a feast of delicacies to suit the eye and palate of even the most fastidious. All voted the occasion a most delightful one.

KATE TELFAIR BOLAND,
Recording Secretary.

REPORT OF COMMITTEE ON GRAND OFFICERS' REPORT

We, your Committee on Grand Officers' Reports, beg leave to present the following: We considered carefully and thoughtfully the report of the R. W. G. Chief and recommend that it be received and adopted with the thanks of this body for the unselfish work done and the manner and spirit in which it was done, and recommend that the usual appropriation be given for her splendid services.

Your committee also recommends the adoption of the Grand Worthy Secretary-Treasurer's report, a report complete in information, and business sense; yet so simple that to all it is clear as day.

We approve the adoption of the recommendations presented.

Fully recognizing the physical condition of our beloved leader, and knowing that a rest is needed, we recommend that a vacation of six months be given her for treatment and recreation, and the necessary amount be appropriated for the same by the I. O. St. Luke.

Respectfully submitted in L., P. and C.,

F. D. LEE, District of Columbia.
 JANIE E. BENNETT, New York.
 SUSIE ANGELL, Virginia.
 MARY E. OLIVER, New York.
 MARY E. ANDERSON, Rhode Island.
 MARIE CLARK, Secretary, New York City.
 JAMES E. SHIELDS, Chairman, Virginia.
 CAROLINE RAYEN, Connecticut.

REPORT OF COMMITTEE ON COURTESIES

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Grand Officers and Members of the Sixtieth Annual and the Fifth Biennial Convention of the Independent Order of St. Luke:

We your Committee of Courtesies, beg leave to submit the following report, and

Whereas, being deeply sensible of the intercourse which exists among mankind and of the relations that make for better understanding, the Right Worthy Grand Council of the Independent Order of St. Luke has appointed this committee to express for it its courtesy and regard, and

Whereas, in appreciation for the kindly interest manifested in us in services rendered, we desire to make the following recommendations, to-wit: We wish to commend the various systems of railroads for the transportation of the delegates and to thank them for every consideration for the convenience and comfort of passengers. Among the railroads we wish to name especially, the Richmond, Fredericksburg and Potomac, the Chesapeake and Ohio, the Southern, the Seaboard Air Line, the Norfolk and Western,

the Pennsylvania, and the Atlantic Coast Line for their courtesy and interest in the delegates under the care of the conductors.

The press, both white and colored, which is the great common school in the dissemination of information, gave wide publicity to the meeting in Richmond of the Sixtieth Anniversary and Fifth Biennial Convention of the Independent Order of St. Luke, and through its effort was the organization brought to the attention of the masses. We desire in an especial manner to express our sincere appreciation to them for it and ask their kindly interest in any endeavor we may make.

We wish to express our deep sense of gratitude to Rev. Dr. W. T. Johnson for his soul-stirring sermon delivered to the convention and to all the other ministers presented to the Right Worthy Grand Council. Their words of commendation of the work of the Executive Secretary-Treasurer voice the hearty appreciation and approval of the Grand Council.

And in an especial manner we wish to thank Rev. A. W. Brown, pastor of the Sixth Mount Zion Baptist Church, officers and members for their kindnesses in offering the use of the church and its annexes to the convention.

Therefore, be it resolved: That the thanks of this convention be extended to all the officers and members of the Councils of the City of Richmond, to the Office Force of the Grand Council for the entertainment presented to the delegates and their friends attendant upon the convention, and that the Secretary-Treasurer be directed to prepare and send suitable letters to persons and organizations expressive of the feelings of the Right Worthy Grand Council.

Signed:

H. E. BARNETT, Chairman, District of Columbia.
 WALTER THOMAS WHITE, Secretary, Virginia.
 GERTRUDE PORTER, New York.
 JULIA H. HAYES, District of Columbia.
 MARY CARSWELL, Georgia.
 CAROLINE TOWNES, New York.
 EMMA SCOTT, Virginia.
 J. J. YANCEY, New York.

REPORT OF COMMITTEE ON RESOLUTIONS

Most Respected R. W. G. Chief, Grand Officers and Delegates to the Sixtieth Annual and Fifth Biennial Convention now assembled:

We have carefully perused the resolutions presented to us and beg leave to make the following recommendations:

- I. We recommend the establishing of an Educational Fund.
- II. Instead of the Thanksgiving Easter Service being made a part of the growth of the Educational Fund, we recommend that during the month of October a special program suitable to each locality be given.

III.-X. Everything regarding the Legal Reserve Division Fund was adpted.

XI. Resolution referring to the meritorious work of Mrs. A. P. Scott, of New York, becoming a paid deputy was referred to the Trustee Board.

XII. Resolution referring to reduction of semi-annual tax from 50c to 25c was not adopted.

XIII. Resolution referring to badges, regalias, etc., and their purchasing price reduction from \$1.25 to \$1.00, so that new members may be enabled to purchase them more readily, was referred to Trustee Board.

XIV. Resolution pertaining to the salary of the R. W. G. Chief that the same shall be a fixed sum which shall not diminish nor increase during the term for which he or she is elected, and that the salary of the outgoing Worthy Chief shall be the initial salary of the incoming Worthy Chief. Recommended adopted.

XV. Resolution that in Journal of Proceeding there shall appear in recognition of our deceased members, for their valuable services, a Necrology Page—printed in bold type, "In Loving Memory of Our Departed Co-Workers." Resolution adopted.

XVI. Resolution that all moneys held by the R. W. G. Council in reserve from the fund contributed during the war to overseas soldiers be turned over to and become a part of the Educational Fund, and the same be used for the purpose for which the Educational Fund is maintained was adopted.

XVII. Resolution referring to reduced rate or a fixed amount for each delegate to pay, and that each delegate be required to stop among members was not adopted.

XVIII. Resolution inviting the next biennial convention to hold its sessions in Washington, D. C., was received and referred to the Executive Board.

Respectfully submited,

FRANCES COX, Chairman, Virginia.

JULIA HOPKINS, New York.

MARCELLUS BRYANT, North Carolina.

IDA CALHOUN, Georgia.

S. P. PENICK, West Virginia.

LUCY BROWN, Ohio.

C. C. HAMILTON, Pennsylvania.

MARY O. GRIGGS, Secretary, New Jersey.

RESOLUTION No. 1

Master of Ceremonies, Delegates and Friends of I. O. of St. Luke:
I am glad to meet you at this sitting of the Sixtieth Annual Convention and Fifth Biennial meeting for the first time since being united with your Order to make my annual report.
Not with ungrateful hearts for the bounty of the world and for the

blessings of life would we come together this hour, but rather with hearts overflowing with thanksgiving and praise to God, who is world's life, and to the long list of noble men and women, who accepting in past conditions as they found them mastering the forces of nature about them, have through numbered generations combined to make life for us today sweeter, forceful, uplifting and full of opportunity.

We feel proud of the vision wrought out through Miss Mary Prout and Mrs. Maggie L. Walker and her staff to send to us such a noble man as our Deputy, Mr. Collins, who with patient, willing to uplift all dark places where light may be seen brighter, seeing needs to alleviate it, whatever is crooked strive to make straight, and laboring thus with heart and brain for general enlightenment and more rapid tendency of men.

Climax Council, No. 712, Marengo, Va., organized by J. C. Thornton, of La Crosse Council, No. 1407; consecrated May 14, 1926, by State Deputy Collins, and assistance, with a membership of 15; December 6, 1926, addition of 4 members; May 11, 1927, addition of 3 members; making a total of 22 members to date. No deaths. Total amount raised since organized, May 14, 1926, 1 year 3 months, 1 day, \$392.04. Disbursements, \$331.03. Total to date left in treasury, \$61.01.

We went down upon our knees with humble thanks on the date of the 7th month, 15th day, Mrs. Maggie L. Walker's birthday, for her stay to be long with us, that it be God's will, our Heavenly Father.

We resolved, the members of Climax Council, No. 712, are trying to be true and trust to our fraternity and are looking forward for a progressive council and to make our Juvenile strong and worthwhile in the near future of our council as in the past. My prayers for renewed strength for our Right Worthy Grand Secretary-Treasurer, Mrs. Maggie L. Walker, and the co-workers.

Respectfully your committee in L. P. and C.,

MRS. MARY E. MILES,

Delegate Climax Council, No. 712, La Crosse, Va.

RESOLUTION No. 2

Whereas, we the members of the New York delegation, feel that our work can be doubly strengthened, numerically and financially, should we have a State paying Deputy of the R. W. G. C.

Therefore, we, the officers and members of the New York delegation, with pleasure do hereby recommend Mrs. A. P. Scott, our associate and organizing deputy for merotorious work, as State paying deputy of the R. W. G. C.

Soliciting your co-operation in L., P. and C.

NEW YORK DELEGATION.

L. V. HAMMOND, Vice-Chairman.

New York, August 16, 1927.

To the Right Worthy Grand Council, Independent Order of St. Luke in its Sixtieth Annual and Fifth Biennial Convention—Greeting:

The following resolutions were read and adopted at the regular meeting of Ruth Morris Council, No. 500, New York City, N. Y., and agreed upon at the regular meeting in the New York District of Councils.

Resolution No. 1

Whereas, we the members of this great and noble Order, having at heart the true principles of our fraternity, and desirous of increasing the membership as well as to hold the present membership; and

Whereas, the present semi-annual tax of 50c charged against each member of the Order could be reduced to 25c; and the several councils could raise their Sick Aid and increase the membership by such reduction, permitting the money to be placed in their treasuries for the purpose;

Therefore, be it resolved, that we, the members of the New York District of Councils, petition that this resolution be adopted for the good of the Order.

Resolution No. 2

Whereas, it being very necessary for each and every member of our beloved Order to purchase badges as a part of the official regalia; and

Whereas, the members feel at the present time that the price of these badges are a bit high, same being \$1.25.

Therefore, be it resolved, that the Right Worthy Grand Council permit each council to purchase, for sale to the members, at least one or two dozen; same to be sold for the price of \$1.00; that new members may secure these badges at the time of joining, thereby enabling the Right Worthy Grand Council to profit by the increased sale thereof.

Signed:

EDWARD NIXON, Worthy Chief.
LUVENIA NAYLOR, Recording Secretary.
GEORGETTA YOUNG, Financial Secretary.
CASSIE HOWARD, Past Chief and Delegate.
LAURA S. WHITE, Degree Chief.

RESOLUTIONS

Be it resolved, that the R. W. G. Council in convention assembled, in recognition of our highest esteem of our deceased members for their valuable services rendered the Order, do hereby order that there shall appear a

Necrology Page in the Journal of Proceedings of the conventions of the R. W. G. Council, the words or sentiment printed in bold type: "In loving memory of our departed co-workers."

H. E. BARNETT,
Hughes Council, No. 702, Washington, D. C.

Be it resolved, that all moneys held by the R. W. G. C. in reserve from a fund contributed during the war to oversea soldiers, be turned over to and become a part of the Educational Fund, and the same to be used for the purpose for which the Education Fund is maintained.

H. E. BARNETT,
Hughes Council, No. 702, Washington, D. C.

Be it resolved by the R. W. G. Council in convention assembled, that on and after the session of the meeting of the convention of 1927, the salary of the R. W. G. Chief shall be a fixed sum which shall not be diminished nor increased during the term for which he or she shall be elected or appointed; and that the amount donated the outgoing R. W. G. Chief shall be the initial salary of the incoming R. W. G. Chief.

H. E. BARNETT.
Hughes Council, No. 702, Washington, D. C.

Richmond, Va., August 15, 1927.

To the Right Worthy Grand Council, I. O. of St. Luke, in its Sixtieth Annual and Fifth Biennial Session—Greetings:

The following resolutions were read and adopted at the delegation meeting of the New York delegation, held on the above date, St. Luke Building, Richmond, Va.

Resolution No. 1

Whereas, New York represents a very large part of this grand and noble Order, and whereas it pleases us to honor meritorious workers.

We recommend Mrs. L. V. Hammond, our present District Secretary, as a worthy candidate for the Grand Council.

Whereas, the Independent Order of St. Luke in its biennial session is ordained to meet in the City of Richmond; and whereas it is the order of the R. W. G. C. that each Council and each Juvenile Circle is ordered to send delegates to such session; and whereas our people are generally poor and willing to obey the orders coming down from the R. W. G. C., though very much strained.

Therefore, be it resolved, that we petition and request by these presents that there be an Executive Board Appointing Committee, that the committee thus appointed shall select homes among the members of the Order, as far as lowest cost, so that the delegates may feel that they are fairly treated when

leaving home. Grant us this request and we will ever pray for you.
Yours in L. P. and C.,

WILLIS M. GRAVES,
District Deputy, Raleigh District, North Carolina.

Whereas, as the I. O. of St. Luke, assembled in Richmond, Va., on its Sixtieth Annual Convention, notes with pleasure the progress shown in the past year through the reports of various officers or workers. Therefore, be it resolved:

1. That we, the members of I. O. of St. Luke, heartily commend the officers or workers for their faithful service in the administration of affairs.
2. That we do return to our homes with renewed inspiration to accomplish more for our people through the agency of this grand organization in Christian leadership in all walks of life.

M. G. MARSHALL,
Delegate from Council No. 1485, Rocky Mount, N. C.

To the Officers and Delegates to the R. W. G. Council, I. O. of St. Luke Convention, assembled August 15-18, 1927—Greetings:

From the delegates representing the sixty-five councils of Washington, D. C. By a vote of the said delegation we extend a cordial invitation to your honored body to hold your next Bi-Annual Convention in the City of Washington, D. C.

Respectfully submitted,

MR. F. D. LEE, Chairman,
MRS. H. R. JOHNSON,
MR. JOSEPH JACKSON,
MRS. VIRGINIA EDWARDS.
F. F. SPARKS.

REPORT OF COMMITTEE ON GRIEVANCE

R. W. G. Chief, Officers and Delegates:

We, your Committee on Grievance, beg leave to make the following report:

We are glad to report that no matter of grievance has been reported to our committee.

Respectfully submitted,

REBECCA ELAM, Virginia.
ANNIE TURNER, West Virginia.
KITTIE HALL, Michigan.
EMMA P. HANDY, Maryland.
BESSIE J. BROOKS, New York.
MARY SEWELL, District of Columbia.
RUBY M. CHEATHAM, Illinois.
MAMIE BUTLER, Georgia.
LETTIE WATERS, New York.
E. LUCAS, North Carolina.

REPORT OF GENERAL FIELD SECRETARY

Richmond, Va., August 17, 1927.

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Delegates of the Sixtieth Annual and Fifth Biennial Convention of the Right Worthy Grand Council, Independent Order of St. Luke—Greeting:

Today is my initial appearance before you and this august body of intelligent men and women and I deem the privilege quite an honor. When last we met in New York City, 1925, I was serving in the capacity of assistant to our Right Worthy Grand Secretary-Treasurer.

At the semi-annual meeting held February 12, 1926, through the recommendation of our Right Worthy Grand Secretary-Treasurer, I was assigned the position of General Field Secretary. In submitting my first semi-annual report, August, 1926, to the Executive Board assembled, it read in part as follows: February 12, 1926, I was appointed to the position of General Field Secretary, which is a responsible as well as constructive position. Since then I've given to the Order my full time and best service, such as I have endeavored always to do all during the years of my connection with it.

I have used the term "constructive position" because it fills a larger place in my work than the word "responsible". In defining the word "construct", it means to "put together and set up; build, arrange, devise". When a subordinate council or a juvenile circle is organized, that carries out the idea of "putting together and setting up".

When a council or circle has become defunct or stagnated and is revived or additions made thereto, then the word "build" is demonstrated. When interest wanes and all kinds of conditions arise and the members grow dissatisfied, for one reason or the other, if one can adjust and put things into a definite or proper order, then the word "arrange" may be applied befittingly.

When the brain is clear and the mind active, one is able to perfect such plans as to have his work conducive of the very best results obtainable; hence the word "devise" comes in for its great share in the plans made and executed. All of these have formed a large part of my work as your General Field Secretary, and I am here today to render to you my stewardship in that field of endeavor.

After my appointment, the first big task assigned me by our Right Worthy Grand Secretary-Treasurer, was to conduct the Richmond Spring Membership Drive, which terminated March 29, 1926. With the entire office force, local members of the Trustee Board and subordinate councils working together for the common good of the cause, 1,452 new members were added to the Order.

April 5, 1926, with Supervising Deputy J. S. Collins, we visited Tidewater District (Virginia) and launched a thirty-day drive, which netted the organization 419 new members.

From June 20 to July 24, 1926, I worked with the councils in the States of Indiana, Illinois and Wisconsin, during which period we added 170 members. Illinois has as its State Deputy Mrs. Sarah E. Collier, a consecrated

Christian woman, who has the interest of the Order at heart, as well as the love and respect of her people. It is through her tireless efforts that Evanston, with its several subordinate councils, always registers a great portion of the work in Illinois.

The work in Chicago has increased splendidly. Prior to February, 1926, there were only two councils in Chicago; that number has been increased to six subordinate councils, one Past Chief and one Juvenile Circle. I have been ably assisted in the spread of the work in Chicago by the Rev. J. C. Austin, eminent pastor of the Pilgrim Baptist Church, who has one of the largest congregations in the Windy City. From his pulpit, during the progress of our membership drives, he has boosted the work at all times and spoken of Mrs. Walker and her achievements in the highest terms. This has given much impetus to our efforts.

The day following my return trip home from the West I went to Petersburg, Va., and conducted the last meeting of a series which had been held in that city from time to time to give out inspiration and to make additions. With the assistance of our two faithful Trustees, Brothers R. H. Cooley and R. A. Jones, we were able to add 209 members. Due to the indisposition of both Brothers Cooley and Jones, they expressed their gratitude to have us come over and bestir their membership to greater activity.

After vacation period was ended, September 28, 1926, I made a return trip to the West and remained there until November 2nd, conducting membership drives and holding inspirational meetings. During this period 180 members were added. While in Chicago I went to Detroit, Mich., and organized the first council in that State, known as Artresa Council, No. 1575. The Organizer, Mrs. Grace Bryant, invited me to come to Detroit the latter part of October to meet her group from another organization which had disbanded. After much persuasive talk and explaining to the satisfaction of all concerned the principles of our Order, they voted to become St. Luke and affiliated with this great Order of ours, although it was not the easiest matter to sway them our way because of many scruples they had concerning their deception in the other order of which they once were members.

During the month of January, 1927, I made several trips to Ashland, Va., with the view of starting a new council; in the meantime I had renewed my correspondence with a friend in Fredericksburg, Mrs. Gussie D. Kay, whom I had worked on for quite eight years, trying to get her to consent to organize the first council in Fredericksburg; so my efforts during the month of January were centered in these two places, which resulted in the following:

February 7, 1927, we went to Ashland and set up Golden Rose Council, No. 1431. Mrs. Nellie Woodford, at whose home we had held several weekly club meetings, rendered valuable assistance in getting this council organized.

Four days later, February 11, 1927, we went to Fredericksburg, Va., and organized Pages' Memorial Council, No. 1581, with Mrs. Gussie D. Kay organizer. We were especially proud of these two councils, because our

efforts and persistency had extended over a period of many years. We felt that quite a victory had been won to get into Fredericksburg, this being the first council ever organized there. In this instance we are reminded of the adage." "If at first you don't succeed, try, try again." We must learn that one practical virtue is persistence. To accomplish anything we must HOLD FAST! Though the journey may be long, the hill steep, the burden heavy, the climber must have the grace of persistence.

March 27, 1927, I was asked to come to Chase City, Va., by Mr. W. E. Davis, a very splendid gentleman with whom I had been in correspondence, urging him to start a council for us at his home. I spent Sunday and Monday in Chase City; spoke three times to different groups on Sunday and on Monday night, March 28, 1927, Mr. Davis gave me a pleasant surprise by presenting to me 57 paid-up members. Every one of the fifty-seven was present on the above date to be initiated into the mysteries of the Independent Order of St. Luke, with the exception of two members who were absent from the city. This council is now numbering 77 members. Mr. Davis, who has been appointed organizing deputy, promises to do some real work for us after the convention.

Through the winter months I remained in the office and conducted correspondence which brought some very splendid work to the Order. Sunday, March 13, 1927, I went to Dunnsville, Va., and spoke at Rev. William Yates' church to a large congregation. After the members listened carefully to the explanation of our work, its aims and objects, we enrolled 23 names and collected partial joining fees, amounting to \$25.00. Friday night, March 25, 1927, we succeeded in having 30 members paid in full and established what is known as Community Council, located at Dunnsville, in Essex county, Va.

RICHMOND RALLY—MARCH 29, 1927

Early in January, 1927, I was again named by our Secretary-Treasurer to maneuver the Richmond Spring Membership Drive. Detailed plans were mapped out and a general officers' meeting held January 31, 1927, with full instructions given for the termination of the drive, March 29, 1927. March 4, 1927, a mammoth membership meeting was held at the Sixth Mt. Zion Baptist Church for inspiration and enthusiasm, and from this largely attended meeting the St. Luke spirit really radiated. With everybody working in one accord to bring success to the drive, when the workers met at the Armstrong High School, March 29, 1927, and reported their new members, we were all happy at the incoming of 1,851 recruits.

The winter months having passed and with the approach of beautiful springtime and its chirping song-birds and the budding of green trees and the fragrance of sweet smelling flowers filling the air, I was reminded that it was time to start out again, so with the call to duty by our Right Worthy Grand Secretary-Treasurer, I left Richmond April 14, 1927, on a six weeks' itinerary through the State of North Carolina. Twenty-four (24) cities, towns and hamlets were visited. Lectures were made and new members solicited. I tried to straighten out all irregularities that came under my notice. The trip was resultant of 302 new members.

I noted with a degree of pleasure that where the workers were best informed there was a better understanding and the work more intelligently and systematically conducted. Too much praise cannot be given Mrs. Amanda S. Williams, deputy of Wilmington, N. C., for her well organized district, which is the best in the State of North Carolina. She has her people well trained and gives them an opportunity to serve in places where they can fill with credit to themselves and to the Order. Her lovely disposition is not only a valuable asset to her, but to the St. Luke Order in North Carolina.

June 16, 1927, I made a return trip to the West and worked in the States of Indiana, Illinois and Missouri, with headquarters in Chicago. Membership drives were launched and inspirational meetings held. After getting the workers well organized in Chicago, I went to St. Louis, Mo., Friday, July 1st, a perfect stranger, into a brand new State to meet and become acquainted with brand new people. From the minute I arrived in St. Louis until I left I worked hard both day and night to establish a new council and have my trip show good results. I allotted myself only fifteen days, as my work was so arranged in other places I had to be back in Chicago on the 16th of July; hence I had no time to lose.

The first Sunday spent in the city of St. Louis I spoke in four churches; the second Sunday I spoke in three others, trying to expound the gospel of St. Lukeism and the wonderful achievements of our magnanimous leader, Mrs. Maggie L. Walker.

In this as in all other efforts, I put God in front and invoked His divine blessings and guidance, realizing that without Him I could do nothing; so I trusted a kind and loving Father and used "WORK" as my best implement and "PRAYER" as my greatest power and "FAITH" as my victor and "DETERMINATION" as my conqueror, and the brilliant achievements of Mrs. Maggie L. Walker as a lighthouse on the hill and a city which cannot be hid; so with all these blending together success was assured. And I am happy to tell you that on July 15th, exactly two weeks from the day I arrived in St. Louis, I set up a council with 30 paid-up members, composed of some of the best men and women of that city. Still being imbued with the spirit of Colonel Charles Lindbergh, we named the council "SPIRIT OF ST. LOUIS." This gives us another brand new state, as Michigan was added last October. We do feel grateful that in less than one year two (2) new states have been added—Michigan and Missouri. Words are inadequate to fully express our thanks for Mrs. Bryant's contribution in helping to add Michigan.

July 16, 1927, I returned to Chicago from Missouri to finish the work started there. With the termination of the drive in Evanston, Chicago and Indianapolis, 150 new members were added. In this number one new circle was reported—Marguerite, No. 821, located in Chicago. Dullness of work and scarcity of money have made it quite difficult to accomplish all that our hearts desired, but we have much for which to be thankful whatever the achievements have been.

Since my appointment as General Field Secretary, eighteen months

ago, I have organized, directly and indirectly, seventeen subordinate councils, five juvenile circles, one Past Chief's council; reinstated one subordinate council, giving a total of 24 councils and circles, as follows:

REPORT

1. Golden West Council, No. 1327, Chicago, Ill., Nov. 17, 1925; Emma Lindsay, organizer.
2. Elite Council, No. 1398, Chicago, Ill., Nov. 17, 1925; Grace Burton, organizer.
3. Pride of West End Council, No. 1378, Richmond, Va., April 5, 1926.
4. Englewood Council, No. 1568, Chicago, Ill., July 26, 1926.
5. J. C. Austin Council, No. 1569, Chicago, Ill., July 26, 1926.
6. Artresa Council, No. 1575, Detroit, Mich., Oct. 28, 1926; Grace Bryant, organizer.
7. Golden Rose Council, No. 1431, Ashland, Va., Feb. 7, 1927.
8. Page's Memorial Council, No. 1581, Fredericksburg, Va., Feb. 11, 1927; Gussie D. Kay, organizer.
9. Chase City Council, No. 919, Chase City, Va., Mch. 28, 1927; W. E. Davis, organizer.
10. Community Council, No. 927, Dunnsville, Va., April 4, 1927; Elnora Yates, organizer.
11. Benjamin Council, No. 508, Richmond, Va., April 13, 1927; Marie Coleman, organizer.
12. W. I. Johnson Memorial Council, No. 615, Richmond, Va., April 13, 1927; Alease Johnson, organizer.
13. Annie's Council, No. 682, Richmond, Va., April 13, 1927; Annie T. Payne, organizer.
14. Bryant's Jewel Council, No. 1128, Farmville, N. C., June 11, 1927; M. Bryant, organizer.
15. Spirit of St. Louis, No. 1595, St. Louis, Mo., July 15, 1927.
16. Rosebud Council, No. 1195, North Carolina; Alma Foushee, organizer.
17. Elmwood Council, No. 458, North Carolina; Alma Foushee, organizer.
Past Chief's Council, No. 64, Chicago, Ill., June, 1926.

REINSTATED

1. Little Star of Hope Council, No. 1065, Yadkin Valley, N. C., Jan. 12, 1927.

JUVENILE CIRCLES

1. West End Circle, No. 400, Richmond, Va., June 4, 1926.
2. Hill Top Circle, No. 677, Richmond, Va., Dec. 15, 1926.
3. Wm. I. Johnson Memorial No. 533, Richmond, Va., Dec. 15, 1926; Alease Johnson, organizer.
4. Marguerite Council, No. 821, Chicago, Ill., July 25, 1927; Marguerite Clarke, organizer.

5. Capitol (Reinstated) Council, No. 207, Raleigh, N. C., May 31, 1927;
Mary Wall, organizer.

SUMMARY

Total number councils added.....	19
Total number circles	5
Total number new members.....	4,723
Total amount of money.....	\$8,233.60

OBSERVATION

My observation in places traveled is that the harvest is ripe and the field is waiting and in need of new workers—capable, efficient, well informed, trained workers. In order to have our workers well versed with every phase of the work, it will necessitate having a training school some day, or the coming together of the workers in a two or three-day instruction course, under the tutelage of our Right Worthy Grand Secretary-Treasurer or her appointees; that where we have capable field workers and deputies the work is more flourishing and the people place a higher premium upon the Order, because very often an organization is judged by its representatives, whether good or bad; well dressed or poorly clad; fully conversant with the Order or insufficient knowledge.

CONCLUSION

When I look back over the years—24 in number—that I have been under the instruction of our beloved Right Worthy Grand Secretary-Treasurer, Mrs. Maggie L. Walker, I do rejoice that I have been given the privilege to WORK and to touch shoulders with her. I may not be able to say (as no living person can hardly say), that I've had all sunshine and no shadows; all joys and no sorrows; all of clear understanding and no misunderstanding; but each day as I grow older I am learning new lessons and getting from Mrs. Walker's tutorship a better understanding of life. And when my earthly journey has been run I want to be able to say:

“If some great angel spake to me tonight
 In awful language of the unknown land,
 Bidding me choose from treasure infinite,
 From goodly gifts and glories in his hand,
 The thing I coveted, what should I take?
 Fame's wreath of bays? The fickle world's esteem?
 Nay, greenest bays are worn on brows that ache.
 And world's applauding passeth as a dream.
 Should I choose Love, to fill my empty heart
 With soft, strong sweetness, as in days of old?
 Nay, for Love's rapture hath an after smart,
 And on Love's rose the thorns are manifold.

Should I choose Life, with long succeeding years?
 Nay, earth's longest life is longer time for tears.
 I would choose work and never failing power
 To work without weak hindrance by the way.
 Ah, if an angel came to me tonight?
 Speaking in language of the unknown land,
 So would I choose from treasure infinite.
 But well I know the blessed gift I crave,
 The tireless strength for never ending task,
 Is not for this life. But beyond the grave
 It may be I shall find the thing I ask;
 For I believe there is a better land,
 Where will and work and strength go hand in hand."

Respectfully submitted in L. P. and C.,

LELIA W. BANKETT,
 General Field Secretary.

**REPORT OF R. W. G. JUVENILE LECTURER AND ORGANIZER
 JULY 27, 1926—JULY 27, 1927**

R. W. G. Matron, R. W. G. Deputy-Patron, Members of the Executive Board, Delegates and Visitors, attending the Fifth Biennial Convention of the Matrons' Conference of the Juvenile Department, I. O. of St. Luke:

Dear Fellow-Workers:

It seems but as yesterday since the gates of the great metropolis swung open and more than 1,500 delegates and visitors marched triumphantly into the city of New York, there to be in attendance at one of the greatest conventions ever held on the eastern side of our country.

The air, which was permeated with the echoes of convention songs, cheers and yells, seems to waft to us even now the sweet melody of that "Old St. Luke Spirit," but as vivid as those scenes may appear and as enchanting as their memories may be, two years have elapsed and today by the mercies of a benevolent Providence we are face to face in another Matrons' Conference. During this interim four executive sessions have convened and as the result of a recommendation offered by the R. W. G. Matron to the Executive Board August, 1926, we are before you today to render our first annual report as R. W. G. Juvenile Lecturer and Organizer.

We were assigned the territory in the western section of Virginia, beginning with Charlottesville and going through to White Sulphur Springs, W. Va. From September 26 until October 23 we visited Charlottesville, Staunton, Lexington and Harrisonburg. Inspirational meetings were held for the St. Luke groups; new workers appointed on organization of new work, and public meetings were also held for the citizens in the several localities, at which time we endeavored to review the past achievements of the Order, its present policy and activities for the future.

We returned to Richmond on October 23 and remained in the Home Office until February 23.

On invitation of Deputy J. R. Ware, we attended a meeting at Apple Grove, Va., on December 19, at which time representatives from five councils were present. An address relative to the Juvenile work was delivered and a worker appointed on organization of a circle.

In the Board meeting held in February we were instructed to go to Memphis, Tenn., and there complete the work started by another worker. We left Richmond February 23, arriving in Memphis February 25, and remained there until April 24. After having been in the city three weeks, we were successful in establishing one council. We had begun to feel that it would be utterly impossible for us to get any more work, as the city was being swept by a civic movement and at the close of it we were hemmed in by one of the greatest floods of this century. Fortunately for the citizens of Memphis and for the work, our R. W. G. Matron spent a week there, en route home from Hot Springs, Ark. A mammoth mass meeting was held in Avery Chapel Church on Sunday afternoon, April 10, at which time the citizens of Memphis were given an opportunity to see and hear the great magnate of our Order. The address delivered by Mrs. Walker on that occasion seemed to have eclipsed all others, and so well did it impress the audience that another council and three circles were organized during the next week.

We arrived in Richmond April 25 and remained in the Home Office until June 28, when we paid another visit to Charlottesville, Staunton and Clifton Forge. We found the circle that was organized in Charlottesville in October to be in fine shape; the matron encouraged and ready for the Convention. In Staunton we found three councils without circles and we set ourselves to the task of trying to organize a circle to each council. Clifton Forge yielded ripe territory and through the assistance of the members of the councils we had no trouble in establishing a circle in three days.

Following is a summary of the work established during the four months that we spent out of the office actually doing field work:

CHARLOTTESVILLE, VA.

1 Reinstated Juvenile Charter.....	30 Members
Adults	10 "
	<hr/>
	40 Members

LEXINGTON, VA.

1 New Juvenile Charter.....	21 Members
Adults	7 "
	<hr/>
	28 Members

CLIFTON FORGE, VA.

1 Reinstated Juvenile Charter.....	27 Members
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STAUNTON, VA.

1 Reinstated Juvenile Charter.....	20 Members
Adults	3 "

HARRISONBURG, VA.

1 Reinstated Council.....	14 Members
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APPLE GROVE, VA.

1 Reinstated Juvenile Charter.....	28 Members
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RICHMOND, VA.

Blue Bell Circle, No. 32.....	53 Members
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MEMPHIS, TENN.

City of Memphis Council, New Charter.....	23 Members
New Idea Council, New Charter.....	25 "
Maples Circle, New Charter.....	27 "
Donelson Circle, New Charter	13 "
Golden Rule Circle, New Charter.....	14 "

102 Members SUMMARY—NEW MEMBERS

SUMMARY—CHARTERS

	280 Juvenile Members
4 New Juvenile Charters	62 Adult Members
4 Reinstated Juvenile Charters	
1 Reinstated Adult Charter	
2 New Adult Charters	
11 Charters	342 Members

We could not conclude this report without saying that the foregoing results were not accomplished by your Lecturer and Organizer alone. Had it not been for the illustrious and sainted Mary Prout, who chiselled the foundation, and William M. T. Forrester, who added the stories and gave to the structure its architectural trimmings, we would have had no building from which to have stood and sounded the gospel of St. Luke. Even though these pioneer workers blazed the path and gave to us the building, we would not have been able to have reached its apex had it not been for our first and only R. W. G. Matron Maggie L. Walker, who erected the ladder

by which we mounted stair after stair, until we reached the summit of a building, whose foundation cannot be shaken by criticism nor skepticism, and there in tones loud and strong we have endeavored to constrain every man, woman and child with whom we have come in contact to join the ranks of the St. Luke army. This ladder, composed of 29 rounds, represents 29 years of sacrifice, uncomplaining suffering; service loyal and undeviating. May we pause here, to say to you, Mrs. Walker, that we pray most fervently that God will spare you to place more rounds in this ladder, and may He send to you workers who will never do one thing to desecrate its honor.

Respectfully submitted in Love, Purity and Charity, this 15th day of August, 1927,

MARIA E. BURKE,
R. W. G. Juvenile Lecturer and Organizer.

REPORT OF DEPUTY A. F. ANGEL

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Trustees, Deputies and Friends:

I thank the good Lord that I have the privilege to be here to say good morning and to render my twenty-fifth year's report. Last June twenty-five years ago I started on my bicycle to advocate the cause of St. Lukeism.

I began in 1900 to talk up St. Luke work from one circular and I cooled off a little, but in 1901, in the fall of the year, when I returned from Rock Alum Springs, far up in the mountains in the western part of Virginia, I started out with renewed vigor to finish the job. We had no deputy to come to us and explain the work, but one little circular, and when we were ready Mrs. Maggie L. Walker, Mrs. Young (now Mrs. Binga), and Mrs. Griffin came to Charlottesville and set up my first council.

I was offered a commission, but I refused it, saying I had organized it because I believed it was a good work, because of its principles of Love, Purity and Charity.

I could see in it the getting together of our people that in organization there is strength.

I could see in it as the poet says:

"Little drops of water, little grains of sand,
Makes the mighty ocean and the pleasant land;
Little deeds of kindness, little words of love,
Make earth an Eden, like the heavens above.

We told the people that one thousand pennies made ten dollars and ten thousand pennies made one hundred dollars.

That if we would plant pennies, nickels and dimes together we soon would have a bank, stores, mills and factories.

And besides it helped widows, orphans and distressed persons, for Christ said, "Inasmuch as you have done it unto the least of these my little ones, you have done it unto me."

We made our work hum by bringing in new members every meeting night, by bringing in five, ten and fifteen new members. The byword was

originated by Mrs. Hardy, "And still they come." We stirred the old town from center to circumference, while the people were singing "There Is a Hot Time in the Old Town Tonight."

I made things hum before I was salaried or was a deputy. When I was asked to be a deputy I had to look in the dictionary to find what that word meant. I have never asked anybody to put me in any place as officer. If the people could see in me anything worth while and wanted me, then I would do my best for success.

I did not want the place as deputy, neither did I ask for the place as Grand Chief, but Mr. Armstead Walker thought I was worthy, in other words, had merited the place. So I was nominated from the floor in the great convention and elected unanimously.

I felt unworthy for that. David was a shepherd and watched over the sheep and took his lamb from the bear and from the lion's jaws, and slew the great giant because he felt unworthy in himself, but because the oil of the Holy Spirit was poured upon him and he felt the fire burning in his bones, and he trusted in God and overcame all obstacles.

First make yourself worth while and make your work pay and show the people your work and let it speak for you.

When a great artist was called upon to speak, he arose and pointed to the great stone cut in the shape of a man and sat down, meaning that the work spoke for itself.

Are you willing to first prove yourself worth while?

Moses' mother when she saw he was a goodly child she hid Moses three months, then turned him loose to the crocodiles and the river, trusting in God for his future as to what it should be.

He was educated in Egypt for forty years, and yet he was not fitted to do what God had planned for him, so he spent forty years in the mountain, in the wilderness, the very country God had planned to bring the Israelites through, and Moses led the flock to the backside of the desert and came to the mountain of God, even to Horeb.

The Lord watched how he cared for the sheep and saw he was a fit man to lead the Israelites out of Egypt. He knew every path in the wilderness, so the Lord appeared in a burning bush and talked with him—"I want you to go down and lead them to the land of Canaan." He said, "I am not eloquent, I am slow of speech."

I said the same thing when Mrs. Walker sent Attorney James H. Hayes to talk with me. I told him that I was not able to do it, so I recommended a lady to him, and in turn the lady sent him back to me and told him I could do it.

I had roamed over the mountains and valleys and knew the territory and the people. I was but a bashful youth.

I kept on building my council and said I couldn't do it, so you can see I had no self in it, but Mrs. Walker said I could do it, and Rev. Quarles, D. D., said so, too.

I wrote Mrs. Walker that I would try it three months, so on June 1, 1902, I started through the same woods and valleys I had roamed through

as a lad. And for a hundred miles around the people knew I was on the scene. Many times I had only ten minutes to tell the story, and I have been telling it over twenty-five years.

And most of the first councils are living today in Virginia. I have been in every state where the work is planted.

I have tried to build with the line of honor, the level of truth, and the square of integrity, education, courtesy and mutuality.

I first learned this lesson from some ruffians who knocked me down, but I got up in Jesus' name and went forward.

I've always said a good word about every enterprise. When you say good things about others, it is like a rubber ball, it will rebound. I once met three ruffians and stood the test.

They shall grow who believe they can. I am so glad whatever may be the attainments of the mind of man, God, the Father of us all, is saying Come up higher! Come up higher! That is the every day speech of the Maker. There is required now of us all such ability to plan the work that will multiply ability to work the plan.

We should honor our great leader, Mrs. Maggie L. Walker, who has given her life for the cause that is so very beneficial and uplifting to our people. And we should let her know now while she can see and hear and see and speak how we appreciate the great work she has done.

And we must use every and all means possible to carry out the plans she has given. We must talk it, work it and pray for it.

Two years ago we met in New York. Since that time I have had two spells of sickness. In September, 1925, I went to Ohio, stopping in Youngstown. We set up a council of forty persons, Paid Through, organized by Mrs. Lelia Gibson and Mrs. Yetta L. Walker.

These are the new organizers who volunteered in July, 1927: Youngstown, Mrs. Andrew Johnson, Mrs. Yetta L. Walker, Mrs. Moore; Campbell, J. B. Singletary; Barberton, Charles W. Bell, Akron, Mrs. Cora Anderson; Columbus, Miss Nellie Guthrie, Bro. Cunningham, Mrs. Mattie Franklin, Mrs. Edna Anderson, Mrs. Carrie Shepherd, Mrs. Lula D. Franklin, Mrs. Rosa B. Guthrie.

And thence on to Cleveland, and set up and consecrated two councils of thirty members each, one organized by Mrs. Lelia Gibson, and one by Mrs. Mary Smith.

Returning to Philadelphia, in a few weeks sickness overtook me and for three or four months under the care of a physician.

Two rallies were held, aided by the Deputies, and Mrs. Josephine Graham, Trustee.

In the spring of 1926, after my May rally, I visited every council in Ohio, New Castle, Pa., and Pittsburgh. In meeting that had been arranged by Trustee A. C. Russ and Deputy Gibbs and Mr. Isaac Fassett. Spoke three times in churches and once in the hall, and we returned to their rally.

We visited Warren, Wadsworth, Akron, Cleveland, Ironton, St. Clairsville, East Liverpool and Columbus. We held two meetings in one of the

finest churches in this country, built and pastored by Rev. Dr. Burke. They gave us twenty-nine new members there.

In July, about two weeks after we returned from Ohio, we were taken with the worse spell we've ever had. We were rushed to the hospital, where we stayed three months. Had two blood transfusions and was operated upon; seven long months to lie in bed. The doctors, nurses, friends and all who saw me, thought in a short while I would have been in another world, but the good Lord lifted me from the jaws of death. Thousands prayed for my recovery, even called my name in the churches in their prayers. Many dear friends came to see me, my brothers and sisters from Virginia, Mrs. Maggie L. Walker, Mrs. Emeline Johnson, the city editor of the St. Luke Herald, Mr. Savage and Trustee A. C. Garner, of New York. Dr. W. F. Graham came every week. They brought sunshine in their faces, though their hearts were sad. Mrs. Angel came every time they would admit her. And when the radio cry went forth, many volunteered to give me some of their blood. The doctors chose my youngest brother, George W. Angel. The Lord was with me and He will guide me unto the end, and I expect to follow him and trust Him for His grace until He says come up higher.

I have done my best under the circumstances. Rev. Scott introduced me to his church as Lazarus.

So after my spring rally in May I wrote all the councils in lower Delaware and Eastern Shore, Maryland, and Ohio to put on a rally for the jubilee year.

So the last of June I started. July 1st, Chestertown, Md.; July 2nd, Milford, Del., and July 3rd, Salisbury, Md. Back to Philadelphia, on my way West, stopping at Coatesville, and had an inspiring meeting there, and at Altoona, and spoke at the Baptist church there, pastored by Rev. Pinson, and on to East Liverpool, and spoke to a nice crowd there; but in the coal sections we found out that the coal strike had been since February, also the same thing at St. Clairsville.

However, Rev. J. H. Younger worked up a nice meeting for me, but most of the members had gone to Virginia to work while the mines were closed.

We arrived at New Castle, Pa., where we had made and degreed some of the members for this council. Found the work where we left it, so we changed the officers. I think they will pull through this time. This work was gotten together thus far by Mrs. Gibson.

And on to Youngstown, though it was very hot, yet a splendid crowd came out. At the close of our remarks I called workers, three responded, Mrs. Yetta Walker, Mrs. Johnson, Mrs. Moore. At Campbell next day we had a splendid meeting. Many of the good workers came over with the Campbell Council. They reported two adults and twenty-five children. Mrs. Ethel Singletary is matron of the circle. They paid the second time for the children, as the first money never reached the headquarters.

Mr. J. B. Singletary will organize a new council at Warren. We found the council was out on account of bad management. We hope to get it

reinstated. At Akron we had a fine meeting in Rev. Jones' church. Mrs. Janie Graham is a very active member in the St. Luke's work. She gave us two organizers to get up a council here. At Wadsworth we had a pretty good meeting. Mr. Bell volunteered to get up a new council at Barberton.

And on to Cleveland. We stayed there two days; spoke on Sunday morning at the M. E. Church. We saw a very few of the Cleveland members. On Monday we mounted "Big Four" for Columbus. We had three fine meetings there. Six persons volunteered to organize a new council.

And on back to Philadelphia. We had our rally again—90 adults and children reported.

The following councils and circles organized and reinstated from August 1, 1925, to August 5, 1927:

Pennsgrove, Miss Julie Lee Wilson, organizer; consecrated by A. F. Angel.

Youngstown, Cleveland, Ohio, 1529, Lelia Gibson and Yetta Walker, organizers, consecrated by A. F. Angel.

Lelia's, Cleveland, Ohio, Lelia Gibson, organizer; consecrated by A. F. Angel.

Reinstated Excelsior, 561, Rhoda Thomas, organizer; consecrated by A. F. Angel.

Keystone, 446, Mrs. Cornelia Weaver, organizer; consecrated by A. F. Angel.

B. T. Washington, 517, Mrs. Mary Fields Harris, organizer; consecrated by A. F. Angel.

Mary E. Wilson, 1514, M. E. Wilson, organizer; consecrated by A. F. Angel.

Past Chiefs, 36, Mary H. Fultz and Charles A. Hopkins, organizers; consecrated by A. F. Angel.

Rev. W. G. Parks Memorial, 1589, Anna Bryant Williams, organizer; consecrated by A. F. Angel.

Circles:

Slaughters Tulip, Mary Slaughter, organizer; consecrated by A. F. Angel.

Blaines Liberty, Annie Blaine, organizer; consecrated by A. F. Angel.

White Rock, Mazora Newbille, organizer; consecrated by A. F. Angel.

Reinstated McCoy-Holmes, Violet, 421; consecrated by A. F. Angel.

Josephine Holmes and Nora McCoy, organizers; consecrated by A. F. Angel.

Steel Valley, Ethel Singletary, organizer; consecrated by A. F. Angel.

Madison Bethel, A. R. Johnson, organizer; consecrated by A. F. Angel.

Johnson Union, A. R. Johnson, organizer; consecrated by A. F. Angel.

Through councils, circles and rallies:

August 1, 1925, to January, 1926.....	127
January to July, 1926.....	164
December rally, 1926.....	150

January, 1927	40
February, March, April.....	85
May 26, June, 1927.....	165
July 26th, August 6th.....	90
Fall 1925, Ohio.....	100
Spring 1926, Ohio.....	29
1927, Ohio	37
Delaware and Maryland	7
	994

Lectures, 245; talks, 38; visits, 112; day's canvassed subscribers to Herald, 97; badges and regalia, \$67.00; visited Ohio three times; Delaware and Eastern Shore, Md., three times; around the State, Pittsburgh twice; Richmond and Charlottesville, twice.

PRESS ON!

Press on! there's no such word as fail;
 Press nobly on; the goal is near;
 Ascend the mountain; breast the gale;
 Look upward, onward—never fear.
 Why shouldst thou faint? Heaven smiles above
 Though storm and vapor intervene;
 That sun shines on, whose name is love,
 Serenely o'er life's shadowed scene.

Press on! surmount the rocky steeps,
 Climb boldly o'er the torrents' arch;
 He fails alone who feebly creeps;
 He wins who dares the hero's march.
 Be thou a hero! let thy might
 Tramp on eternal snows its way,
 And through the ebon walls of night,
 Hew down a passage unto day.

Press on! if once, and twice thy feet
 Slip back and stumble, harder try;
 From Him who never dreads to meet
 Danger and death, they're sure to fly.
 To coward ranks the bullet speeds;
 While on their breast who never quail,
 Gleams, guardian of chivalric deeds,
 Bright courage, like a coat of mail.

Press on! if fortune play thee false;
 Today, tomorrow she'll be true;

Whom now she sinks, she now exalts,
 Taking old gifts and granting new;
 The wisdom of the present hour
 Makes up for follies past and gone;
 To weakness strength succeeds and power
 From frailty springs—Press on! Press on!

Press on! what though upon the ground,
 Thy love has been poured out like rain;
 That happiness is always found
 The sweetest that is born of pain.
 Oft mid the forest's deepest glooms,
 A bird sings from some blighted tree;
 And in the dearest desert blooms,
 A never dying rose for thee.

Therefore, press on! and reach the goal,
 And gain the prize, and wear the crown;
 Faint not, for the steadfast soul;
 Come wealth and honor and renown.
 To thine ownself be true and keep
 Thy mind from sloth, thy heart from soil
 Press on! and thou shalt surely reap
 A Heavenly harvest for thy toil.

—Park Benjamin.

“But the feeble hands and helpless,
 Groping blindly in the darkness,
 Touch God's hand in that darkness,
 And are lifted and strengthened.”

—Longfellow.

I hope these few lines will find you well.
 Yours in L., P. and C.,

A. F. ANGEL,
 Supervising Deputy.

BIENNIAL REPORT OF SUPERVISING DEPUTY J. S. COLLINS

R. W. Grand Chief, R. W. Grand Secretary-Treasurer, Officers and Members:

To appear in person before you upon this occasion, the celebration of the sixtieth anniversary of the Independent Order of St. Luke, in which we do honor to the memory of its founder, Miss Mary Prout, is to me an exceptionally happy privilege. I am reverently grateful to God for His infinite love and mercy shown toward us, in that He has kept us amid

dangers, seen and unseen, and has brought us safely through many thrilling experiences since we assembled in our Fifty-eighth Annual Session.

Notwithstanding the automobile accident on June 5, 1926, while on our way from Richmond to Phoebus, in which both my wife and I had a narrow escape with our lives, we resumed our motoring on the 20th of October, and have been over almost all of the State twice since then, with a St. Luke message in both words and stereopticon pictures. This service has been rendered in strict co-operation with all of the St. Luke forces, especially those at work building and maintaining the membership in Virginia.

Dynamic Forces—Home Office and Field.

I am making no special reference to any particular person (with the probable exception of three characters, to who I reserve the right to refer ad lib), or district, because it would consume entirely too much of your time to make proper mention of all who deserve special commendation. However, I must refer in a general way to the dynamic forces at work. Our Home Office with its various departments and the Field, which includes the Board members, Grand Officers, Deputies, Associate Deputies, Officers and members of subordinate councils and juvenile circles, working in our State.

Office Force

We highly commend the Grand Council Office Force for the important part played in BOOSTING the Order, adding new members and for their willingness to co-operate with the Supervising Deputy in an effort to supply the needs of the Field. Whether it was special information or other forms of service required they have generously and promptly met every requirement.

Field

The working forces of the Field deserve no less measure of commendation for the remarkable manner in which they have responded to every call made by the Grand Council and co-operated with the Supervising Deputy.

Combined Forces Unsurpassed

My impression is that the noblesness of the hearts and minds of those who constitute our combined forces at work in Virginia is unsurpassed in the St. Luke realm. I sincerely feel that my association with them has greatly enriched my life, for which I am indeed grateful.

To the credit of those with whom I have worked so happily, I am submitting the following summary of new work reported:

New Adult Charters applied for.....	5
Reinstated Adult Charters	18
Total Adult Charters put in force.....	— 23

New Juvenile Charters	1
Reinstated Juvenile Charters	11
Total Juvenile Charters put in force.....	— 12
Total Charters put in force.....	35
New Adult Members.....	1,897
Reinstated Adult Members	35
Past Worthy Chiefs	45
Total Adults added	1,977
New Juvenile Members	849
Total Members added	2,826

Inasmuch as our R. W. Grand Secretary-Treasurer, Mrs. Maggie L. Walker, always includes a detailed report of councils and circles organized and reinstated, I have purposely avoided submitting such a list at this time.

As usual, I am sincerely grateful to the Trustees, Executive Board, Grand Officers, Home Office Force, Deputies, Officers and Members of Subordinate Councils, and Juvenile Matrons for their confidence as evidenced by the loyal support given me. I count myself fortunate to be in personal contact and co-operation with one of the most magnanimous personalities that God has ever created. I refer to no other than our matchless leader, Mrs. Maggie Lena Walker. Long live our Queen.

I am proud to be identified with an organization that is sixty years old, with an enviable history and not second-handed, but ours from its birth.

Last, but by no means the least, is a brief reference to the valuable unselfish service that has been rendered the Order by my wife, Mrs. Helen B. Collins, who has accompanied me on all tours and worked in the capacity of assistant with diligence.

By the grace of God I have endeavored to keep busy, happy and loyal during the biennial period just ended, the same as in former years; as to whether or not I have succeeded in these endeavors I leave my colleagues to be the judge.

Respectfully submitted in L., P. and C.,
 J. S. COLLINS,
 Supervising Deputy, Virginia.

REPORT OF SARAH COLLIER, STATE DEPUTY

Richmond, Va., August 17, 1927.

R. W. Grand Chief, R. W. Grand Secretary-Treasurer, Grand Officers, Deputies, Delegates and Visitors of the Sixtieth Annual and Fifth Biennial Meeting of the Independent Order of St. Luke—Greetings:

I thank the Lord that we are yet alive and have the privilege to stand before you today and report the work done during the past two years

along the North Shore District, State of Illinois. This report does not measure up to the desire of our hearts, nor for all that we had hoped. Disappointments have been many. Sorrow, even death, has entered the ranks. However, we do not propose to burden the hearts of this grand body with our short comings. I thank the Lord that it is as well with us as it is.

We are very grateful to Mrs. Maggie L. Walker and the Executive Board for the strong help sent us from time to time in the person of Mrs. Lelia W. Bankett, General Field Worker.

She has always found a faithful few who are ready to do their bit when called upon for duty. Our success throughout the State is due to the well-arranged membership campaign conducted by Mrs. Bankett.

Therefore, I submit the following report from August 1, 1925 to August 1, 1927:

Adult members put in the Class A.....	215	
Adult members put in the Class B.....	7	
Adult members put in the Class C.....	30	
Juvenile members	151	
		403
Class A members	215	\$376.05
Class B members	7	14.00
Class C members	30	67.50
Juveniles	151	75.50
Past Chiefs	10	2.50
P. C. Streamers	7	10.50
Sixth Degree Streamers	43	65.00
New Charters applied for	1	25.00
Transfers	9	
Books and other supplies		18.00
Lectures	18	
Visits	40	
Total money sent to office		\$654.05

Respectfully submitted,

Yours in L., P. and C.,

SARAH COLLIER,
State Deputy.

REPORT OF MILDRED E. McCORMICK, ORGANIZING DEPUTY

Baltimore, Md.

Grand Chief, Officers, Members and Visitors to the Sixtieth Annual and Fifth Biennial Meeting of the I. O. of St. Luke:

I beg leave to submit the following report, through and with the support of my co-workers of Baltimore, Md, namely: Richmond Council, 1421, Mrs. Bettie Fauntleroy; Scott Brown, 1418, Mr. Frank D. Warren; Naomi, 1410, Mrs. Isabelle Young; Maggie L. Walker, 644, Mrs. Rosa Brown, Joshua Moore, Mary J. Williams, Eula Scott, Emma C. Hill; Warren, 965, Mrs. Eva Freeman; Layne, 773, Mrs. Mary E. Robinson, Rosa Hunter; Green Success, 1182, Mrs. Lottie Rollins; Reid Memorial, 902, Mrs. Jennie Green, Mrs. Mattie Burley, Octavia Parker, Mrs. Cassie Coles, Mrs. Julia Miller Lipscomb.

Total number adults from August 26, 1925, to August 1, 1927:

Adults	142	\$248.50
Past Chiefs	8	2.00
Juveniles	90	45.00
<hr/>		
Total number of members.....	240	
Reinstated Juvenile charters	2	4.00
Sixth Degree Streamers.....	14	19.50
Past Chief Streamers	3	17.25
Gold Crosses	2	8.00
White Crosses	7	3.50
Financial Cards	300	9.00
Set Officers' Cards	1	1.50
Juvenile Badges.....	6	3.00
Set Regalia	1	7.00
General Laws	6	1.50
Matron Badge	1	1.00
Subscriber to Herald	1	1.25
Education Fund		5.75
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Total moneys sent to office		\$379.75

Yours in L., P. and C.,
MILDRED E. McCORMICK.

REPORT OF JEREMIAH B. McGEE, ORGANIZING DEPUTY

Baltimore, Md., August 8, 1927.

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Grand Officers and Representatives to the Sixtieth Annual and Fifth Biennial Meeting of the Right Worthy Grand Council Independent Order of Saint Luke:

It affords me great pleasure to bring to you this my first report as organizing deputy, and beg to leave to submit the following report:

Adult Members added	394	
Juvenile Members added	135	\$689.50
Past Chiefs added	95	67.50
		23.75
Total members	624	
Supplies ordered		\$780.75
		492.70
Grand total		\$1,273.45

It has been my good fortune and pleasure with the help of God and my co-workers to set apart four councils and three juvenile circles. Namely:

1. Trude Devine Council, No. 1552, with Mr. Jessie Mercer as organizer.
2. Ettamah Council, No. 1553, Pasadena, Md., Mr. Washington A. Hall, organizer.
3. Callie Watkins Council, No. 1562, Miss Callie Watkins, organizer.
4. Pearman Council, No. 1565, Solley, Md., Mr. Charles Pearman, organizer.

Circles:

1. Annie Monroe Circle, No. 781, Pasadena, Md., Mrs. Annie Monroe, matron.
2. Elizabeth Circle, No. 792, Solley, Md., Mrs. Elizabeth Kelley, matron.
3. Olivia Circle, No. 805, Mrs. Olivia Smith, matron.

I have labored to bring in a good report. My success is not what I had desired, but I thank God, our Supreme Being, who is too wise to err for His blessing and shall continue through His help to do all in my power for the uplift of this grand and noble Order.

Respectfully submitted—Yours in Love, Purity and Charity,

JEREMIAH B. McGEE,

Organizing Deputy.

REPORT OF HEZEKIAH BROWN, ORGANIZING DEPUTY

From July 26, 1925, to July 26, 1927:

New Adult Members	336	\$588.00
New Juvenile Members	173	86.50
P. W. C. Streamers sold	60	90.00
Sixth Degree Streamers sold	13	16.25
Seals and other supplies		58.25
P. W. C. Council	22	27.50
Outfits	6	
Subscribers to the Herald	3	7.00
New Charters applied for	6	60.00

New Charters, Juvenile	2	8.00
Number of Lectures made	200	

Amount of money sent to office		\$787.25
		90.00

\$877.25

Name of places visited: Preston, St. Michael, Easton, Delmar, Truitland, Taylor's Island, Cambridge, Trappe, Oxford, Herlock, Dame's Quarter, Rocks, Aberdeen, Bel Air, Annapolis, Arnold, Round Bay, Parole, Glen Burnie, Frederick, Buckerstown, Middletown, Rockville, Sugarland, Poolsville, Brook Grove, Norbeck, Norrisville, Atholton, Guilford, Nurkirk, Crystal Spring, Laurel, Cockersville, Reistown, Lutherville, Huntingtown, Prince Frederick, etc.

Respectfully submitted,

HEZEKIAH BROWN,

Organizing Deputy.

REPORT OF ANNIE E. RICE, ORGANIZING DEPUTY

Baltimore, Md., August 15, 1927.

R. W. G. Chief, R. W. G. Secretary-Treasurer, Grand Officers, Delegates and Visitors to the Sixtieth Annual Convention and the Fifth Biennial Meeting of the Right Worthy Grand Council of the I. O. St. Luke:

I beg leave to submit my report with a heart filled with joy and thanksgiving to the blessed Lord for preservation of my life to meet again in our council session. With the help of my co-workers of the several councils, namely: Alexander, 1069, Mamie J. Rustin and Annie C. Scott; Alexander, Jr., 1847, Esther McCarthy and Mary Watson; Lane and Davis, 1468, Ada Jones and Mason Jones; Peck and Owens, 1445, Mamie Owens and Nannie Palmer; William and Dorsey, Mary Williams and Mary Taylor; Golden Globe, 1362, Viola Taylor and Mamie J. Hawkins; Beacon Light, 1551, Julia Folks and Ada Scott; Queen Elizabeth, 1326, Martha Carpenter and Annie Estep; Carroll, 1406, Jannie Adams and Viola Williams.

From July 26, 1925, to July 26, 1926:

Adults	211	\$429.00
Juveniles	85	42.50
P. W. G. Streamers	18	27.00
Cards	376	7.80
Juvenile Streamers	4	2.00
P. C. put in	17	4.50
Outfit	2	28.00
Seal	2	12.00
New Charter	2	50.00

Total money \$602.55

From July 26, 1926, to July 26, 1927:

Adults	196	
Juveniles	192	\$325.00
P. W. C. Streamers	40	96.00
Roll Book, Draft Book, St. Luke Button.....		59.00
Cards	175	8.50
P. W. C. sent in	10	3.96
Outfit	2	2.50
St. Luke Herald	1	28.00
Juvenile Charters	4	1.25
		28.00
Total for 1927		\$562.21
Total for 1926		\$602.55
Grand total for two years		\$1,164.76

Number of members for two years, 701.

New councils and circles set apart:

Councils:

February 16, 1926—Beaconlight, No. 1551, Annie E. Rice, organizer.

May 17, 1926—Silver Leaf, No. 1560, Addie Wood, organizer.

Juvenile Circles:

July 9, 1926—Twilight, No. 791, Annie E. Rice, organizer.

January, 1927—Magnolia, No. 789, Viola Taylor, organizer.

January 14, 1927—Morning Glory, No. 808, Annie E. Rice, organizer.

January 13, 1927—Rosebud, No. 806, Nannie Palmer, organizer.

Respectfully submitted—Yours in L. P. and C.,

ANNIE E. RICE,

Organizing Deputy.

REPORT OF ALBERTA B. TURNER, ORGANIZING DEPUTY

Baltimore, Md., August 15, 1927.

To the Right Worthy Grand Chief, Vice-Chief, Executive Board, Officers and Members of the Sixtieth Annual and Fifth Biennial Convention, Independent Order of St. Luke—Greetings:

I am overcome with gratitude and feel it an honor as well as a great privilege to stand here to render this my report of my work as an Organizing Deputy for the past two years, giving all that was best in me for the good of our grand and noble Order, and too much praise cannot be given to my loyal and faithful co-workers, namely: Mrs. Mary Dean, Mrs. Wilhemina Moore, Mrs. Anna Belle Nash, Mrs. Maria Jones, Mrs. Hannah Dawson, Mrs. Georgia Norman, Miss Ruth Taylor, Mrs. Mary Mosely, Mrs. Mary L. Johnson, Mrs. Lou Winston, and others, including Mrs. Sarah Jackson, whom I wish to give special thanks for helping me to set up the following named councils and circles:

Phyllis Wheatley Council, No. 1539, Baltimore, Md.
 Frances E. Harper Council, No. 1550, Sparrows Point, Md.
 Mary Prout Council, No. 1559, Baltimore, Md.
 Harriet Tubman Circle, No. 772, Sparrows Point, Md.
 Moore's Circle, No. 807, Baltimore, Md.
 Reinstated Sweet Beulah Circle, No. 477, Baltimore, Md.
 New members added as follows:

Adults	354
Juveniles	263
Total	<u>617</u>

Itemized Statement

12 Heralds	\$ 15.00
Money sent in for New Members.....	737.20
Money sent in for Three Adult Charters.....	75.00
Money sent in for Two Juvenile Circles.....	22.00
Money sent in for One Reinstated.....	2.00
Money sent in for One Gold Cross, Sixth Degree Steamers, P. W. Chiefs, Matrons, Juveniles, 125.....	194.00
Money sent in for Miscellaneous Supplies.....	103.75
Total	<u>\$1,148.95</u>

Recapitulation

New Members, 617	\$ 737.20
Three New Adult Charters	75.00
Two Juvenile Circles	22.00
One Reinstated	2.00
125 Streamers for Sixth Degree, P. W. Chief, Matrons, Juveniles....	190.00
One Gold Cross	4.00
Miscellaneous Supplies	103.75
12 St. Luke Heralds	15.00
Grand total	<u>\$1,148.95</u>

In submitting this my report for the first time I wish to express my sincere appreciation and most hearty thanks to our Right Worthy Grand Secretary-Treasurer, Mrs. Maggie L. Walker, for the confidence imposed in me by appointing me to this great office and honorable position, also to the Trustees in approving same, and to the Office Force here in the City of Richmond, Va., for their consideration and patience in handling my reports sent in from time to time, and to every one who has aided me in any way, from the depths of my heart I say God bless you all.

They say that man is mighty,
 He governs land and sea.
 He wields a mighty sceptre,
 O'er lesser powers than me.
 But a power mighty and stronger,
 Man from his throne has hurled.
 For the hand that rocks the cradle,
 Is the hand that rules the world.

Great statesman govern nations,
 Kings mould the peoples fate.
 But the unseen hand of velvet,
 These giants regulate.
 The iron arm of fortune,
 With woman's charm is pearled.
 For the hand that rocks the cradle,
 Is the hand that rules the world.

We all give thanks and praise to God for the great and noble women that He has raised up in our Race whose words and deeds stand out in history and cherished in our memories like Phyllis Wheatley, Harriet Tubman, Frances E. Harper, Mary E. Prout, our founder, but all honor and high praise to our Right Worthy Grand Secretary-Treasurer, Mrs. Maggie L. Walker, for her courage, vision and faith in God, and her Race to take up this work when all was dark and hopeless and has given her life and has worn herself almost down physically but comes up to this Sixtieth Session and Fifth Biennial Convention smiling and cheering like the valient colored soldiers in the late Civil War, who said the "old flag did not touch the ground." The name of the Independent Order of St. Luke and Maggie L. Walker will live and prove a blessing to God and to humanity.

Respectfully submitted,

ALBERTA B. TURNER,
 Organizing Deputy.

REPORT OF ANNIE E. JEFFERSON, ORGANIZING DEPUTY

R. W. G. Chief, R. W. G. Secretary-Treasurer, Members and Friends to the Sixtieth Annual and Fifth Biennial Convention of the I. O. of St. Luke, assembled:

I bring you greetings from the Northern Neck of Virginia, or "No Man's Land" as it is commonly called by some; but it is a place that is very dear to my heart, my birthplace and my home. I am also rendering to you my first report as Organizing Deputy for the Independent Order of St. Luke for the two years ending August, 1927. When I left New York two years ago I was filled with inspiration, and right there I formulated plans in my mind by which I might put over a large program for this great

organization. I have worked and prayed to accomplish this great aim, but I regret to say that owing to circumstances over which I have no control I have fallen short of my expectations. However, I will assure Mrs. Walker that before our books close December, 1927, I shall see to it that the Northern Neck will bring up her end. The following is a brief summary of my work:

From August, 1925, to August, 1926, number of members secured—	
Adults and Juveniles	155
August, 1926 to 1927—Adults and Juveniles.....	201
Total.....	356

New charters secured: Friendship, No. 1580, Templemans, Va.

Reinstated charters: Blue Ribbon, No. 54, Litwalton, Va.; Golden Leaf, No. 923, Heathsville, Va.

One P. W. C. charter for P. W. C. Council, No. 78, Kilmarnock, Va.

One Juvenile charter for Dandelion Circle, No. 46, Lancaster, Va.

One Juvenile charter for Blooming Rose, No. 610, Heathsville, Va.

Transferred three Juveniles; reinstated six Adults; contributed \$17.59 to Educational Loan Fund; secured two subscribers to the Herald.

I could not close without expressing my sincere appreciation to our matchless leader, Mrs. Maggie L. Walker, and her office force for the visit that they made me last June. They made a lasting impression upon the people of the Northern Neck, and we have unanimously voted to set aside one day in each year to entertain Mrs. Walker and whoever she may choose as her guests. Our Supervising Deputy, Mr. J. S. Collins, and his faithful wife have won the hearts of the people of the Neck, and our doors as well as our hearts are always open to them. We wish also to express our appreciation to our Deputy who has so ably assisted us in accomplishing what we have accomplished.

Respectfully submitted in L., P. and C.,

ANNIE E. JEFFERSON,
Organizing Deputy,
White Stone, Va.

REPORT OF DEPUTY W. H. CRAWLEY

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Grand Officers, Executive Board and Members of the Independent Order of St. Luke:

It gives me untold pleasure to present to you the sixtieth annual report of my stewardship as deputy of the grand old historic order of St. Luke since July, 1925. I have been laboring almost exclusively in the following counties: Pittsylvania, Halifax, Charlotte and Mecklenburg, including the towns of Danville, Chatham, South Boston, Chase City, Halifax, Clover and many other smaller towns. I am pleased to say each county and town is

in a flourishing condition, with a steady St. Luke growth. We have not only been able to retain our numerical strength of councils and members, but we have been able to organize four new councils with a membership of 150 and an addition of 80 new members to the old councils, giving us a new membership of 230. We have sold on the field fifty new regalias for \$75.00, and have been instrumental in selling other supplies. We have made 360 lectures and have traveled night and day, hot and cold, for the spread of the principles of the Order, because I believe they have few equals and no superiors. The field was never whiter and projects never brighter for St. Luke achievements than now. As the people became better educated in the principles of the Order they will join more rapidly in the future than in past. I am glad to report that peace and harmony prevail throughout my entire district and the councils are in a healthy condition. I pray that we may have the most harmonious and prosperous session in the history of the Order. May the blessing of Almighty God rest upon us now and forever more.

Yours in L., P. and C.,

W. H. CRAWLEY,
Deputy.

REPORT OF DEPUTY EMMA L. SMITH

R. W. G. Chief, Officers and Members of the Sixtieth Annual and Fifth Biennial Convention here assembled:

I bring you greetings and beg leave to make my report for the work which has been accomplished by me in the past two years.

Through the power of God and the co-operation of the people in Maryland, I have been able to add 381 members to our Order. Reinstated five Adult charters; reinstated two Juvenile charters; set apart one new circle, with the co-operation of the workers, namely: Mrs. Lelia Walters, Mrs. Katherine Cooper, Mrs. Addie Taylor, Mrs. Rosa Skinner, Mrs. Alice Mason, Mrs. Martha Price, Mrs. Alice Smith, Mrs. Olivia Durbin, Mrs. Adella Lisby, Rev. Simon Dupree, Mrs. Laura B. Mitchell, Mrs. Charity Jones, Mrs. Maria Redd and others. Sold several regalias, made several lectures throughout the State of Maryland, set apart one Past Chief's council.

I cannot say that the way has always been smooth, but I can say, by trusting in the Almighty God through sunshine and through rain He has brought me through all difficulties. Sister Walker, the Queen of the South, has had my prayers for the restoration of her limbs. I am proud to stand in this old home town church, where I grew up in the Sunday School and listened to Rev. John Jasper preach. I bring you good news and glad tidings from Maryland in behalf of the organization.

Respectfully submitted in L., P. and C.,

EMMA L. SMITH.

BIENNIAL REPORT OF DEPUTY HARRY BRAXTON

The R. W. G. Council, I. O. of St. Luke, R. W. G. Secretary-Treasurer and

Members of the Trustee Board in session at Richmond, Va., August 15 to 19, inclusive, 1927—Greetings:

It affords me great pleasure in submitting to you my report—August 1, 1925, to August 1, 1926:

Adult members added.....	98
Amount	\$177.74
Juveniles added	120
Amount	32.25
Past Chiefs added.....	10
Amount	2.50
Duplicate policies applied for.....	4
Amount	2.00
Adults reinstated	25
Juveniles reinstated	10
Juveniles transferred, Class B.....	15
Total new members added.....	228
Amount	214.49
Supplies ordered—Amount	133.00
Total.....	<u>\$347.49</u>

August 1, 1926, to August 1, 1927:

Adult members added.....	106
Amount	\$188.75
Juveniles added	132
Amount	66.00
Past Chiefs added.....	9
Amount	2.25
Duplicate policies applied for.....	26
Amount	13.00
Adults reinstated	34
Juveniles reinstated	15
Juveniles transferred, Class B....	13
Total new members added.....	247
Amount	270.00
Supplies ordered—Amount	128.00
Total.....	<u>\$398.00</u>
One new Juvenile charter, "Braxton Blooming Youth," No. 799, organized by Mrs. Lucy J. Wade, Mrs. Rosa Jones and Mrs. Sallie Edwards—Amount	\$ 7.00

One new Juvenile circle, "Chaney Wade," No. 800, organized by Mrs. Laura B. Fultz, Mrs. E. A. Wade and Mrs. Mary Patter-son—Amount

Grand totals, 1925-1927:

New members..... 475 Total all purposes..... 7.00

Respectfully submitted—Yours in L., P. and C., \$759.00

HARRY BRAXTON,
Deputy.

Report of Deputy C. J. Dickerson

Roanoke, Va., August, 1927.

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Officers and Representatives to the Sixtieth Annual Convention, the Fifth Biennial Meeting of the Independent Order of St. Luke:

I bring you greetings from Wythe, Grayson and Carroll counties, and from these various counties we have ten delegates and among these delegates are Sister Jennie Carter, Sister Mollie Campbell and Sister F. N. Robinson. They have left nothing undone that would add success to this order.

As a group we feel happy to say that there cannot be found anywhere such a group more loyal than these women. We are proud of our organization and our great leader, Sister Maggie L. Walker, the greatest of all women. It is she that talks health, happiness and prosperity to us and make us feel that there is something in us. It is she that helps us forget the mistakes of the past and press on to the greater achievements of the future.

I am glad to be here with you all as a co-worker to take a part in this program and submit the report of the work being done by me since we met last.

I have succeeded in adding 317 men, women and children to our various councils and circles. Number of subscribers to the St. Luke Herald, five; for printing, \$3.50; for regalia and other supplies, \$10.00. Reinstated one Juvenile charter at Independence, Va. Have new work at Allisionia, Va. Through the efforts of Sister Mollie Campbell we are able to complete this work. Money sent in for Education Loan Fund, \$35.00. We thank God for their splendid efforts that came from our "Education Board." Something to help our children, for we understand the lessons of the I. O. of St. Luke are scriptural, its teachings are moral, and its purposes are beneficial.

Its obligations are based on the honor of the female sex who obtain its ceremonies. No finer demonstration of brother and sisterhood, co-op-

eration and helpfulness could be imagined than that of the I. O. of St. Luke to which we have in Wythe, Grayson and Carroll counties. We ask your prayers that we may continue in this way.

Yours faithfully,

C. J. DICKERSON,
Organizing Deputy.

Report of Deputy Alice W. Seay

Richmond, Va., August 17, 1927.

Through the tender mercies of a never failing Providence we are again permitted to meet and greet each other in this our Sixtieth Annual and Fifth Biennial-Convention of the R. W. G. Council of the Independent Order of St. Luke, and we all can truly say and are yet alive to see each other's face. Not all has been accomplished that I had hoped for. However, I am glad to say the efforts have been made, new territories invaded, the seed sown, and we come today with thankful hearts, bringing some of our sheaves with us.

Among the new fields entered since we last met is Cumberland county, the birthplace of our R. W. G. Prelate, Rev. G. H. Sims. We did not have easy sailing all the way, but with faith in God and in those with whom we worked, with happy delight we report to this convention four new councils from Cumberland county, comprising a membership of 200. Too much praise cannot be given to my loyal and faithful co-workers who are largely responsible for this splendid edition to our organization. To each of them I wish to express my thanks, not only for their assistance in the work, but for the comfort and care I received in their home.

Through the persistent efforts of our newly appointed Organizer, Mr. A. R. Venable, three new councils have been added to Prince Edward county composing some of the most influential citizens of the county. In this connection I am not unmindful of the many kindnesses shown me by Rev. Anthony and Mrs. Green in their home and church, and we pray God's richest blessings upon them.

I have nothing but words of praise for the councils, Powhatan, Notoway, Amelia county and Farmville, where our own Mrs. Eliza Brown, whose loyalty to the bed-rock principles of our Order cannot be questioned. My association with the workers in the rural districts have been most pleasant, and I wish to thank each of them for their hearty co-operation in my work.

I am especially grateful to the following matrons: Mrs. Annie Woodson, Mrs. Fannie Wilkerson, Mrs. Ida Dickerson and Mrs. Lucy Jones, who have added four new circles to our Juvenile Department from Amelia county.

I wish also to express my appreciation to the pastors and deacons of the various churches not only for their warm welcome and opportunity given me to present our Order to their people, but most of them joined our organization themselves, thus giving inspiration and encouragement to others.

Time and space would fail me to mention all who have been helpful

in spreading our beloved Order in the rural district. We can only say may
God bless each one individually.

From July 31, 1925, to July 26, 1927:

Adult members	304	
Juvenile members	119	\$ 622.75
Juvenile charters	5	59.50
Six degree streamers		25.00
P. C. Council	1	140.25
Outfits		18.25
St. Luke Heralds	5	9.25
New Adult charters	9	6.25
		165.00
		<hr/>
		\$1,047.25

Yours in L., P. and C.,

ALICE W. SEAY.

Report of Deputy A. P. Scott

New York City, August 17, 1927.

I feel that a great honor has been conferred upon me by being permitted to stand before this august body in your fifth biennial session and the sixtieth anniversary of this grand and noble Order.

This organization that was once a little acorn has grown to be a massive oak, with branches covering twenty-four States.

Miss Mary Prout planted the seeds so deep, and though the winds have blown and the storms raged, yet the tree still marched on to the tune of progress for more than half a century and is still getting bigger and better each day through the untiring efforts of our matchless leader, Mrs. Maggie L. Walker, Right Worthy Grand Secretary-Treasurer.

I am proud to be one of the cross-bearers of this great army. Let us all endeavor to put self in the background, forget about rewards or personal gain, aim to do that which is most beneficial and helpful to the individual member and the Order in general.

Two years have elapsed since we have met, and I will now proceed to give an account of my work during this time.

I have visited nearly all of the councils in my district, rendered assistance in any way that I could. Have taken special interest in all councils and circles that I am deputy of. By doing this new workers are strengthened.

Adult members from August, 1925, to July, 1927.....	480	\$ 793.31
Juvenile members from August, 1925, to July, 1927.....	268	142.00
Reinstated members	6	10.20
Past Chief	10	2.50
Name changed on charter.....	1	5.00
Name changed on policies for.....	27	13.50
New charters, Adult	2	50.00
New charter, Juvenile	1	7.00

Supplies		277.89
Grand total members.....	791	\$1,301.40

Respectfully submitted in L., P. and C.,

A. P. SCOTT,
Deputy.

REPORT OF REV. A. B. SMOOT, OF STATESVILLE, N. C.

Worthy Grand Chief and Grand Secretary-Treasurer, Officers and Delegates of the Sixtieth Annual Convention and Biennial Meeting of the Independent Order of St. Luke:

I am indeed glad to stand in your presence once more, to bring you greetings from Western North Carolina, and report my work in this great cause of the uplift of falling humanity.

Since I last met this great convention in New York I have traveled and lectured much for St. Luke cause, but I had many obstacles on my way. I have surmounted all at present. My success was beyond my expectation. I will pause here to thank Mrs. Lelia W. Bankett for assistance in coming through Western North Carolina. I needed her help. She did great good in that part of the State. I did my best for her. I have a great territory to work in. I have organized two councils, namely: Sunnyside, No. 1574, Statesville, N. C.; Crimson No. 1583; Salisbury, N. C.; Reid Minor Circle, No. 782, Greensboro, N. C. I have initiated: Adults, 236; Juveniles, 111; making total 337. I have one circle club organized in Newton and two Adult clubs organized, one in Newton and one in Lenoir, N. C., and one Past Chief club organized in Statesville, so I am doing all I can for the St. Luke cause under the present circumstances.

REV. A. B. SMOOT,
Deputy Organizer.

REPORT OF DEPUTY MARY J. SMITH

Washington, D. C., July 29, 1927.

To the R. W. G. Council, I. O. of St. Luke, Officers and Members of the Trustee Board:

I beg leave to make the following report for the work sent by me for the last two years:

Beginning August, 1926, through July, 1926, for first year ending July, 1926:

Adult Class A.....	236
Adult Class B.....	12
Adult Class C.....	10
Past Chief	26
Juvenile	122

Total number members..... 406

Reinstated three Adult charters. One new Juvenile charter.
 Transferred 8 Juveniles to Class B
 Transferred 2 Juveniles to Class C

Total.....10 transferred to Classes B and C

Amount of money sent to office:

- \$239.81 for regalia and other supplies
- 6.25 St. Luke Herald
- 413.00 Adult policies
- 61.00 Juvenile policies
- 6.50 Past Chief
- 15.00 Reinstated charters.
- 11.00 One new Juvenile charter

\$752.56 Amount for first year from all sources

Second year beginning August 31, ending July, 1927:

First six months, ending February, 1927:

Adults and Juveniles	183
Second year ending July, 1927:	
Adults	143
Juveniles	59
Past Chiefs	5

Total members..... 392

Amount of money sent to office:

- \$175.86 Adult and Juvenile policies
- 1.00 St. Luke Herald
- 76.50 Regalia and other supplies
- 7.00 Reinstated charters

\$260.36 Total amount sent from all sources

Grand total new members, first year..... 406

Grand total new members, second year..... 392

Total for two years, members..... 798

Total amount of money from all sources:

- \$ 752.56 Amount for first year
- 260.36 Amount for second year

\$1,012.92 Total amount sent to office from all sources

Those assisting me in the work: Cecelia Carter, Mary H. Talley, Matilda Young, James Penn, Mary Sewell, Sarah Reynolds, Lillie Lewis, Marie E. Campbell, Annie Taylor, Lelia Dandridge, Carrie Edwards.

Humbly submitted—Yours in L., P. and C.,

MARY J. SMITH,

Organizing Deputy, District of Columbia.

Report of Deputy Florence McCoy

Macon, Ga., August 16, 1927.
 Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer, Grand Officers and Representatives of the Sixtieth Annual Convention and Fifth Biennial Meeting of the Independent Order of St. Luke—Greetings:

It affords me great pleasure to stand in your midst today and be present at this grand convention of the I. O. of St. Luke held in the city of Richmond and give an account of the work accomplished in the State of Georgia for the past two years. How quickly the time has passed, seemingly morning and evening. Yes, a day and a night. Night because of sickness and sorrow, disappointment and even death. And yet great joy—joy not because we have done so much ourselves, but that the good Lord remembered us in the time of weakness. So we are thankful to present to you the facts and figures, hoping that you may see that I have done the best I could considering the circumstances. Therefore, I submit the following from July 26, 1925, through July 26, 1927:

Adult members, A, B and C.....	166
Juvenile members	346
Past Worthy Chief streamers.....	10
Sixth Degree streamers	42
Supplies	\$14.15
Past Chiefs	6
St. Luke Herald subscriptions.....	1
New charters	7
Reinstated charter	1
Children transferred	14
Number of lectures.....	126
New work	\$602.78

Yours in L., P. and C.,
 FLORENCE McCOY,
 Deputy.

Report of Deputy E. D. Jones

January, 1926-August, 1927:

Galilee Council, No. 1548; Marshall Johnson, No. 1558.....	\$14.40
Sent to the office.....	.18
St. Luke Herald.....	<u> </u>
	\$14.58

Respectfully submitted,
 E. D. JONES.

MODERN LIFE

Modern industry has become so complex with its many branches and ramifications so innumerable that no individual can comprehensively determine all of the facts or having determined them can give them their broadest

scientific interpretation as the basis of offering a dependable guide to modern life.

Modern life demands that individuals and group of individuals be guided by a collective mind, in which each individual mind is turned to the particular parts it is to play. We realize that the collection of minds can most effectively be brought about through organization. We should always remember that the leaders of the Independent Order of St. Luke deserve much credit for the manner in which they have guided us, the work seem to have been team work at the headquarters. The strongest thing in civilization is organization. Organization means the grouping together of men and women whose interests are in common with each other, in order that there may be ideas and views that may be helpful. There is nothing more needed than the wholehearted co-operation of men and women engaged in business, working together to solve the problems confronting them, and becoming instruments of service to each other. This can be done by adjusting ourselves to the needs of our members, helping to bring about such an effective co-operation as will promote their best welfare.

This institution is not only desirable but necessary, because it intends to attain its greatest possible development. The best results will not be achieved unless all pull together. This institution is the steel structure around which may be built a stately monument that shall ever stand to be looked upon as an edifice built upon the rocks of sincerity to weather the storms of all future frictions that may arise from a disgruntled precipitation. This Order stands for more than burying the dead, it means the emancipation of all the people. It means candor instead of hypocrisy; it is found upon facts and faith. We don't try to live by ourselves in this Order. There is a saying that a man wrapped up in himself makes a very small package. One so unwilling to accept advice from friends that will add more to his knowledge is not only losing contact in life, but has passed the fruitful years of maturity and have only a few years left to do anybody any good. Get in your youth if you would do good. We often get too old to do good and lose faith in ourselves. Youth is not a time in life, it is a state of mind, not a matter of ripe cheeks and red lips, but a temper of the will. It is a refreshness of the deep spring of life and courage. No man grows old by living a number of years; people grow old by losing their ideas. Years only wrinkle the skin, but giving up enthusiasm wrinkles the soul. Here are some things that make you old: Worry, doubt, fear, distrust, despair makes long years and turns the body to the grave. You are as old as your doubts, as young as your faith, young as your confidence, old as your fears; young as your hopes. You have a wireless telephone in the center of your heart. So long as you receive messages of hope, beauty and love, cheer, courage and power from God you are young. When the wires are down and the center part of your heart is covered with doubt, you are old, and may God have mercy on your soul.

We must love each other. Nothing can endure whose foundation is not built upon love. Love alone diminishes not and shines with its own

light. Love maketh an end to discord, softens the fires of hate, restores peace, brings together all the people, redresses wrongs, aids all and injures none. Who so invokes love will find peace and have no fear for future ills. There is one episode in the Subordinate Lodges should be stopped; some leaders use their personal authority against members to defeat the honest demands of poor people. There may be some who are here today. The plain people are putting money in the councils for protection of their beneficiaries, these fellows steal it and lay it on the headquarters. Many advise wrong in their councils. Is it any wonder that respect is lacking when we put such men and women in office. The everlasting disgrace such men and women inflict on our councils is not soon forgotten. If respect in our councils is to be maintained there must be greater care in selecting officers in our Subordinate Councils.

Some men cannot be relied upon to mete out justice to our plain people, they get too big for their pants. As soon as we make him a big man we will lose him. We are tired of making big men to lose. Foresight and forethought have saved many a pang of remorse. Looking ahead and providing for the unforeseen is the mark of the man who is wise.

Takes a wise man to build, but a fool can tear down. The time has arrived that we must bend our human energies to the education of the people, especially the children. Better educated children will make better men and women, better prepared to lead in our fraternal work in the future. The work can be done more wisely, judiciously, conservatively and better.

This will fit all of our professions for a position of greater usefulness in our civilization.

CONCLUSION

Let our Order be an inseparable union, and as long as our minds are fixed it will never sink in the sea of oblivion. Let us answer that our efforts shall not fail and all we have and all we are let us dedicate it to our lives, our love and our hopes. May the goddess of liberty that stands at the gateway of our Order ever bear the torch of truth and light.

PROF. E. D. JONES.

Report of Deputy Rosa L. Hawkins

For the work done by me as Deputy since appointed, December, 1926,

I beg leave to render my report:	90
Mercy Seat Council, No. 1566, Mrs. Eva Hill, W. C., organizer -----	34
Mercy Seat Junior, No. 811, Mrs. Eva Hill, matron, organizer.....	34
Hycinthe Circle, No. 796, Rosa L. Hawkins, organizer.....	2
Ever Ready Rose Circle, No. 662, Martha Coleman, matron -----	2
Tulip Circle, No. 319, Kate Harris, matron.....	2
King David Council, No. 901, Kate Harris, matron.....	67
New York Progressive Council, No. 932, R. L. Hawkins, organizer....	1
I. B. Abbott, No. 1163 -----	

Subscriptions to the St. Luke Herald (5).....		
Supplies, one set officers' regalias.....		\$ 6.25
One Bible		25.00
Three gold crosses		2.00
One Adult charter, two Juvenile charters.....		12.00
Cash		22.00
New members added:.....		\$335.00
Adults		160
Juveniles		85
		245

REPORT OF DEPUTY AMANDA S. WILLIAMS

To the Sixtieth Annual Session and Fifth Biennial Convention of the Independent Order of St. Luke—Greeting:

It is indeed a pleasure to me to be permitted to render my report of work to this grand body from July 26, 1925, to July 26, 1927:

New Adult members.....	318	\$556.50
B and C Class members.....	29	50.50
New Juvenile members	210	105.00
Gold Cross	1	4.00
Supplies		13.91
New P. C. put in P. C. Councils.....	44	11.00
Subscriptions to Herald	4	5.00
Officers' sets	1	7.00
New charters applied for (Adult).....	1	25.00
Past Chiefs	1	10.00
Reinstated charters (Juvenile)	4	8.00
	347	
Total Adults.....	347	
Juveniles	210	
Past Chiefs	44	
	601	
Grand total.....	601	
Total money sent to office for new work.....		\$861.91

Councils: Mt. Mitchell, organized by Mrs. Zellie Pittman; Mt. Zora, organized by Mrs. Zellie Pittman.

Reinstated circles: 360, organized by Mrs. Ethel Drake; 366, organized by Mrs. Julia Page; 396, organized by Mrs. Zellie Pittman; 391, organized by Mrs. Hattie J. Boney.

I wish to thank Mrs. Sarah Williams, Laura Howard, Cora Beatty, Eliza Davis, Maggie Thompson, Susan Webb, Julia Page, Lee Ethel Drake, and Zellie Pittman for their loyal support in helping me to add new members. May 1, 2 and 3, Mrs. Lelia W. Bankett, General Field Secretary, was our guest and inspired the St. Luke. One hundred and thirty-two members

were reported to her from the rally—96 of them to my credit. May God bless us that greater results may be accomplished.

AMANDA S. WILLIAMS.

Report of Deputy Alma C. Foushee

To the R. W. Grand Chief, Grand Vice Chief, R. W. G. Secretary-Treasurer, Officers and Members here assembled—Greetings:

"I hail from the land of the long leaf pine,
The summer land where the sun doth shine;
Where the weak grow strong and the strong grow great—
Here's to down home, the Old North State."

Some years ago there came one to Reidsville, N. C., to introduce St. Lukeism. I did not think much of St. Luke then, but this one thing stayed with me. She said: "In Richmond, Va., there lives one of the greatest women in this country, who has organized a bank and is head of that bank." I decided that very night that I wanted the good Lord to let me live long enough to get to this city and see Mrs. Walker. That privilege has been granted. I am proud today to be a member of this grand Order.

Mrs. Maggie L. Walker's sticking to it has brought all of us here in this wonderful convention and made it possible for each of us to come up with our reports from all over this great country.

My report is not all that I want it to be, but for the time I have worked I have tried to do my very best. Since beginning my work, March, 1927, I have organized two councils—Rosebud at Statesville, N. C., and Elmwood Council at Elmwood, N. C.

Rosebud has seventeen loyal members, five young ladies and twelve young men. This council being unable to finance a delegate, the young men went down in their pockets and sent a young lady to represent them. One \$8.00, one \$6.00, eight \$1.00 each.

Elmwood, numbering 26 members: Ten, \$300.00; twelve, \$500.00; four, \$100.00.

Diamonds are chunks of coal that stuck to their job.

Look around you and everywhere you will see Mrs. Maggie L. Walker forging because she has been able to stick to her task.

J. P. Morgan was sixty before he did his greatest work and seventy before Wall Street in its hour of trouble acknowledged him as its leader.

Hill's hair was gray before he became empire builder of the Northwest.

At fifty Woodrow Wilson was a little known college professor.

Washington was no youngster when he won the immortal title of "Father of His Country."

They all were stickers. They had selected their goal and pressed on determinedly, unflinchingly, unswervingly, hurdling more obstacles than you or I are ever likely to meet. To make good one must stick to his task.

With best wishes for you, Mrs. Walker, for a long life of happiness.

Let us ever remember that life is divided into three terms—that which was, which is, and which will be.

May every member of this noble Order of St. Luke learn to profit by the present, and from the present live better for the future of the Order.

Let us then be up and doing,
With a heart for any fate,
Still achieving, still pursuing,
Learn to labor and to wait.

Respectfully submitted—Yours in L., P. and C.,
ALMA C. FOUSHEE,
Organizing Deputy.

Report of Deputy J. R. Ware

Hewlett, Va., August 15, 1927.

Right Worthy Grand Chief, Right Worthy Grand Secretary-Treasurer and Deputy and Representatives and Member of the Sixtieth Convention of St. Luke:

I beg leave to make the following report from May 1, 1926, to July 30, 1927: I put in Council 85 Adult members; 27 children in Circle. I built a new Council at Noel, Va., True and Faithful, No. 683. I built a Circle at Apple Grove. I made 34 visits and gave 26 lectures on the work. I put one member in the \$500.00 Class. Appointed eight matrons over circles. I have had seven union meetings. Three subscribers to St. Luke Herald. I sold six Past Chief streamers. I gave the Seventh Degree to four Councils. Installed officers whenever convenient. I have two clubs started and one circle will build in the near future. I bought working set, costing \$7.00, for Council.

Money turned in to the Grand Council:

For members	\$148.75
One member in \$500.00 Class.....	5.00
Three subscribers to St. Luke Herald.....	3.75
For working set regalia.....	7.00
Six streamers sold.....	7.50

\$172.00

J. R. WARE,
District Deputy.

REPORT OF COMMITTEE ON APPEAL

We beg leave to recommend to you our Brother Rufus Greer as Deputy to still remain and preside with us for the ensuing term, as he has been so helpful and instructive to us.

FLORENCE E. BROWN,
Past Chief, Busy Bee, 1499.
M. L. RAY, Sec., R. S.
J. H. BEVERLY, R. S., 1193.

To the R. W. G. Council, I. O. of St. Luke, now in session—Greetings:

We, members of the Councils of the State of South Carolina, do earnestly and kindly ask that a Deputy or Field Agent be appointed to take up the work of organizing and fostering the cause of the great Order in the great State of South Carolina, saying in the words of our blessed Master: "The harvest is great, the laborers are few."

REV. L. A. WELLS,
ARIE WINN.

Coming from Sister Mary Bowman, Blackstone, Va., asking for help from the loss of her pocketbook containing \$10.00.

Macon, Ga.

To the Right Worthy Grand Council of this Convention, I. O. of St. Luke:

That a provision be made whereby any worthy member can borrow money from the Education Fund or surplus funds of the Order to build him or her a home by showing good faith by paying \$5.00 a month to the office of the Right Worthy Secretary-Treasurer for twenty-four months, equalling \$120.00; then pay \$100.00 cash, making a total of \$220.00. Then if the Chief Counselor or the Secretary-Treasurer approve the same, then the loan be perfected.

H. G. McBRIDE,
Georgia Supreme Council, No. 1632.

Buckner, Va., August 15, 1927.

To the Right Worthy Grand Council of the Independent Order of St. Luke,

Richmond, Va.—Greeting:

Brother Willie Waddy, of the Pleasant View Council, No. 161, Buckner, Va., lost his house and all he had by fire last February and he will be thankful of any assistance that you can render him.

Yours in L., P. and C.,

(MRS.) IRENE JACKSON,
Representative.

J. R. WARE, District Deputy.

R. W. G. Chief, R. W. G. Secretary-Treasurer, Grand Officers, Trustees, Executive Board, Deputies and Members of the R. W. G. Council I. O. of St. Luke, attending the Sixtieth Annual and the Fifth Biennial Convention:

Report of Committee on Credentials

We, your Committee on Credentials, present to you the following report:

	Councils Present	Councils Absent	Total No. Councils	Fines Paid	Annual Fees Paid
State	1	1	2	.....	.....
Alabama	4	2	6	.....	4.00
Connecticut	4	4	8	.....	19.00
Delaware	51	11	62	5.00	12.00
District of Col.....	0	1	1	.....	113.00
Florida	11	4	15	.....	.....
Georgia	4	8	12	.....	24.00
Illinois	0	1	1	.....	16.00
Indiana	0	2	2	.....	.....
Massachusetts	55	32	87	.....	144.00
Maryland	2	0	2	.....	4.00
Michigan	40	19	59	10.00	110.00
New Jersey	61	43	104	10.00	166.00
New York	37	38	75	15.00	117.00
North Carolina ..	6	9	15	5.00	23.00
Ohio	45	36	81	10.00	120.00
Pennsylvania	6	2	8	5.00	19.00
Rhode Island	2	0	2	.....	4.00
South Carolina	0	4	4	.....	2.00
Tennessee	0	1	1	.....	.....
Wisconsin	40	35	75	.....	108.00
West Virginia	449	131	580	5.00	1,019.00
Virginia	32	51	83	.....	84.00
P. Chief					
	850	435	1,285	\$65.00	\$2,099.00

Number of councils present 850
 Number of councils absent 435
 Total number of councils 1,285
 Delegates present 1,757
 Grand Officers, Trustees, Executive Board and Deputies 78
 Visitors 708
 Total number present 2,543

LUCINDA S. DAGGETT, Chairman, Virginia
 NANNIE ANGEL, Pennsylvania.
 SADIE MORALIS, New York.
 SARAH R. JACKSON, Maryland.
 SARAH PAGE, West Virginia.
 MARY G. POWELL, Secretary, Virginia.

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CREDENTIALS

ALABAMA		No.	Location	Representative	A. F.	Date
Name of Council		1548	Bessemer, Ala.	Edward D. Jones	\$2.00	6-28-27
p-Galilee		1558	N. Birming. Ala.		2.00	7-25-27
p-Marshall Johnson						
CONNECTICUT						
p-East Rock		533	New Haven, Ct.		2.00	Susp.
p-Autumn Leaf		539	Ansonia, Ct.			
p-Queen Esther		705	New Haven, Ct.	Caroline L. Raine	2.00	6-27-27
				Maude Carmon		
p-Twin City		775	S. Norwalk, Ct.	Elizabeth Patterson	2.00	6-30-27
p-Fidelity		893	Norwich, Ct.	Emma Minnis	2.00	8- 5-27
p-A. E. Kenney's		1553	Stamford, Ct.	Alfred E. Kenny	2.00	8- 1-27
				(Alt) Hattie Brooks		
DELAWARE						
p-Noah Moore Memo		814	Wilmington, Del.	William D. Laws	2.00	6-13-27
				Wm. W. Woolford		
s-Dunbar		966	Laurel, Del.		2.00	7- 8-27
p-Ellett Dickerson		988	Seaford, Del.	Martha J. Lingo	2.00	8-10-27
p-Golden Cross		1033	Houston, Del.		2.00	7-15-27
p-Harriett Tubman		1039	Ellendale, Del.	(Alt) Jas. Graham Scott		
s-Villa		1044	Smyrna, Del.		2.00	6- 7-27
s-Willie A. Ellett		1122	Felton, Del.			
p-Ella O. Waller		1171	Wilmington, Del.	Corinne Johnson	2.00	6-27-27
				F. T. Moore		
				E. J. Oliver		
DISTRICT OF COLUMBIA						
p-Phyllis Wheatley		234	Washington, D. C.	Rosa F. Jackson	2.00	7- 9-27
p-Victoria		237	Washington, D. C.	Lucile Bobbitt	2.00	7-19-27
p-Agnes		242	Washington, D. C.	Mattie Johnson	2.00	8- 2-27
				Georgia Bell		
				Ellen Tinsley		
s-Helena		296	Washington, D. C.	Hattie R. Johnson	2.00	6-27-27
p-Loyalty		297	Washington, D. C.	Elizabeth Johnson	2.00	6-30-27
p-Roberta		352	Washington, D. C.	Grant P. Smith		
				Fine	5.00	7-13-27
					2.00	
s-Cedar of Lebanon		357	Washington, D. C.	Mary H. Tally	2.00	8-16-27
p-Majola		375	Washington, D. C.			
s-T. T. Sparks		378	Washington, D. C.	Rosetta Dutch	2.00	6-21-27
p-Taylor's		400	Washington, D. C.	Dora Weaver		
				Alice Brewer		
				Mary E. Anderson	2.00	7-19-27
p-Laura Tyler Memo		401	Washington, D. C.	George Newsome		
				Mable Roy	2.00	7-23-27
				Sus.	2.00	8-15-27
s-Julia Celestia		405	Washington, D. C.			
s-Deborah		418	Washington, D. C.	F. H. Norman—Sus.	2.00	8-15-27
p-Beatrice		423	Washington, D. C.	Eliza Dean	2.00	5-30-27
p-Amanda Smith		431	Washington, D. C.	Mary A. Thomas	2.00	8-16-27
p-Rose of Sharon		454	Washington, D. C.	Sadie Winfield	2.00	7-27-27
p-Wash. City		467	Washington, D. C.			
s-E. B. Walker		480	Washington, D. C.	Sallie Johnson	2.00	8-16-27
p-Nannie H. Burroughs		481	Washington, D. C.	Gertrude Green	2.00	6-20-27
p-V. E. Robinson		485	Washington, D. C.			
s-Myrtle		489	Washington, D. C.	Beatrice Bundy	2.00	7-13-27
p-Plymouth		496	Washington, D. C.	Mildred L. Knight		
p-Josephine		502	Washington, D. C.	Matilda Young	2.00	7-26-27
				Martha Hatcher	2.00	7-26-27
				Malchia E. Branch	2.00	8- 5-27
				Beverly Weaver	2.00	7- 7-27
p-Constantine		503	Washington, D. C.			
p-Sadie G.		524	Washington, D. C.	F. D. Lee	2.00	6-23-27
p-Orion		556	Washington, D. C.	Ella Bernice Paris	2.00	7-19-27
p-National Capital		562	Washington, D. C.	J. W. Williamson	2.00	6-25-27
p-Patience		564	Washington, D. C.			
p-Rosa Conley		571	Washington, D. C.		2.00	8-19-27
s-Martha R. Briggs		613	Washington, D. C.		2.00	7- 8-27
s-Metropolitan		636	Washington, D. C.	Nina Lipscomb		
p-G. W. Hayes		677	Washington, D. C.	L. J. D. Lipscomb		

Name of Council	No.	Location	Representative	Date
p—Hughes	702	Washington, D. C.	Horace E. Barnett	A. F. 1-28-27
p—Brooks	721	Washington, D. C.	Julia H. Hayes	2.00
a—Sharon Success	737	Washington, D. C.	Eunice Williams	2.00
p—Mary E. Collins	783	Washington, D. C.	Blanche Langon	2.00
p—John T. Johnson	789	Washington, D. C.	Rosa Richardson	2.00
p—Rowena	796	Washington, D. C.	Edmonia Carter	2.00
p—Eva Belle	813	Washington, D. C.	Ella Coursey	2.00
p—Azara	826	Garfield, D. C.	Henry Heath	2.00
p—Military	830	Washington, D. C.	Cornelius Gray	2.00
p—Emma V.	842	Washington, D. C.	Jennie Caldwell	2.00
p—Peace	854	Washington, D. C.	Mary L. Mason	2.00
a—Olive Leaf	857	Washington, D. C.	Wm. R. Jones	2.00
p—Athena	862	Washington, D. C.	Ruby Williams	2.00
p—Rachel Watson	863	Washington, D. C.	Mamie Taylor	2.00
p—New Era	878	Washington, D. C.	Iola N. Moss	2.00
p—Bloom of Youth	882	Washington, D. C.	Susie Payne	2.00
p—Susie B. Smith	892	Washington, D. C.	Mamie Gilbert	2.00
p—Lovely Zion	970	Washington, D. C.	Alberta Graham	2.00
p—Alberta Johnson	1029	Washington, D. C.	James S. Pinn	2.00
a—Ellen G. J. Scott	1072	Washington, D. C.	Mabel Lewis	2.00
p—Ella N. Wash.	1113	Washington, D. C.	Margaret E. Brooks	2.00
p—Jas. E. Willis	1114		Lucy Marshall	2.00
p—Wade	1151	Washington, D. C.	Chas. C. James	2.00
p—M. M. Sparks	1156	Washington, D. C.	Margaret Ridley	2.00
p—Joseph P. Green	1211	Washington, D. C.	Claudie E. Peace	2.00
p—Hawthorne	1252	Washington, D. C.	Richard Walker	2.00
p—C. C. James	1270	Washington, D. C.	Sarah D. Reynolds	2.00
p—Q. V. Scipio	1377	Washington, D. C.	Mary Sewell	2.00
p—Jackson	1447	Washington, D. C.	Clara Harad	2.00
p—E. B. White	1454		James L. Coles	2.00
a—Jacksonville	693	Jacksonville, Fla.	J. H. Wade	2.00
p—Emanuel	757	Macon, Ga.	T. T. Sparks	2.00
p—Angels Jewell	822	Macon, Ga.	Susana Blackwell	2.00
p—Peerless	823	Macon, Ga.	W. H. Minor	2.00
p—Ga. M. L. Walker	905	Macon, Ga.	Daisy L. Jones	2.00
p—Pride of Macon	1022	Macon, Ga.	Eliza Derman	2.00
a—Deborah	1068	Macon, Ga.	Q. V. P. Scipio Holmes	2.00
p—M. L. Banks	1097	Macon, Ga.	Irene Braxton	2.00
a—Lily of the Valley	1174	Macon, Ga.	Virginia Chambers	2.00
p—Band of Love	1262	Macon, Ga.	Ada N. Jackson	2.00
a—Lois	1309	Savannah, Ga.	Elizabeth Brown	2.00
p—Savannah	1335	Savannah, Ga.	Hattie Winston	2.00
p—M. L. Banks Memo.	1424	Macon, Ga.	Catherine V. Berry	2.00
p—J. B. Green	1471	Macon, Ga.	Mamie Butler	2.00
a—City of Atlanta	1557	Atlanta, Ga.	Carrie D. Duncan	2.00
p—Ga. Supreme	1563	Atlanta, Ga.	Chas. L. Kendrick	2.00
p—Star of Bethlehem	973	Evanston, Ill.	Florence Story	2.00
a—North Shore	974	Glencoe, Ill.	Mary Carswell	2.00
a—B. T. Washington	1116	Chicago, Ill.	Alma R. Lowe	2.00
p—New Hope	1167	Evanston, Ill.	Carrie Everett	2.00
p—Jordan	1212	Chicago, Ill.	Ida Mae Calhoun	2.00
a—Mt. Horeb	1317	Evanston, Ill.	Sarah Coles	2.00
			Sallie McIrvin	2.00
			Grace Jackson	2.00
			Ola B. Green	2.00
			H. G. McBride	2.00
			(Alt) Tillie Corswell	2.00
			Arthur King	2.00
			Paretine Hill	2.00
			Ruby M. Cheatham	2.00
			Sus.	2.00

Name of Council	No.	Location	Representative	A. F.	Date
a-Sidney Ann	1340	Evanston, Ill.			
a-Beacon Light	1383	Evanston, Ill.			
a-Elite	1398	Chicago, Ill.			
a-Queen Esther	1469	Evanston, Ill.		2.00	8-17-27
p-J. C. Austin	1569	Chicago, Ill.	Marguerite Clarke	2.00	8-15-27
a-Good Will	1585	Evanston, Ill.		2.00	8-15-27
INDIANA					
a-Indianapolis	962	Indianapolis, Ind. ..			
MASSACHUSETTS					
a-Mary E. Lee	817	Cambridge, Mass. ..			
a-Wm. H. Carney	920	Malden, Mass.			
MARYLAND					
p-Balt. Bethel	550	Baltimore, Md.	Lillie E. Taveres	2.00	6-28-27
			Sarah R. Jackson		
p-Maggie L. Walker	644	Baltimore, Md.	Eula Scott	2.00	7-23-27
p-Laynes Excelsior	773	Baltimore, Md.	Maggie Washington	2.00	7-26-27
			Henry S. Richardson		
			(Alt) Mary E. Robinson	2.00	6-15-27
p-Helen Bell	801	Shiloh, Md.	George H. Shade	2.00	8-19-27
a-Brentwood	855	Rockville, Md.	Sus.	2.00	7-27-27
p-Smith Faith	869	Baltimore, Md.	Jackson Henry	2.00	
			Evangeline Arrington		
			Annie Hearn	2.00	8-13-27
p-Reed Memo.	902	Baltimore, Md.	G. W. Warrington	2.00	7-21-27
p-Criterion	914	Pocomoke, Md.		2.00	8-15-27
a-Sugarland	924	Sugarland, Md.		2.00	7-20-27
p-Calvary	934	Salisbury, Md.	May Chism	2.00	8-20-27
a-Poolesville	936	Poolesville, Md.		2.00	8-17-27
a-Martinsburg	937	Martinsburg, Md. ..	Sus.	2.00	8-17-27
a-Sellman	940	Sellman, Md.		2.00	8-11-27
p-Shining Star	941	Bengies, Md.	Elizabeth Staten	2.00	8-20-27
a-Golden Link	942	Princess Anne, Md..			
a-White Rose	944	Green Spring Val..			
a-Seneca Twilight	961	Seneca, Md.		2.00	8-13-27
a-Warren	965	Baltimore, Md.			
a-Lena	971	Baltimore, Md.			
a-Poplar Grove	977	Gaithersburg, Md. ..	Wm. T. Holmes	2.00	7-21-27
p-Pleasant Zion	979	Sparrows Pt., Md..		2.00	8- 9-27
a-B. E. Hollins	998	Federalburg, Md. ..			
a-B. T. Washington	1005	Federalburg, Md. ..			
a-Monumental City	1011	Baltimore, Md.	Katie F. Thompkins	2.00	7-13-27
p-Sabbath	1015	Baltimore, Md.	Ida Brown		
			Hugh H. Clark	2.00	6-29-27
			Adelaide Anderson		
			Mattie Burley		
p-B. E. Star	1030	Baltimore, Md.	Emma P. Handy	2.00	7-13-27
a-Star S. Banner	1035		Robert E. Townsend		
a-Handy Star	1047	Tyaskin, Md.	James F. Right	2.00	6-13-27
			Rosetta E. Bell	2.00	6-21-27
p-Ers-Ward-tis	1048	White Haven, Md..	Mamie J. Rustin	2.00	7- 7-27
p-St. Joseph	1054	Issue, Md.	Wm. H. Dashfield	2.00	7- 9-27
p-Alexander	1069	Baltimore, Md.			
p-Lowber Friendship	1077	Wetipquin, Md.	John D. Goodman	2.00	7- 7-27
a-Catonsville	1102	Baltimore, Md.			
p-Clarietta	1104	Baltimore, Md.			
a-Else's G. Link	1118	Nanticoke, Md.	John H. Stanley	2.00	6-28-27
a-Hospitality	1126	Bozman, Md.			
p-Katheline Eureka	1131	Aireys, Md.	Josephine Miller	2.00	6-30-37
a-Light of Newton	1150	Clara, Md.	Elsie Kelly	2.00	6-27-27
p-Jones	1154	Baltimore, Md.	Goldie Mintis	2.00	7- 6-27
p-Psalmist	1158	Baltimore, Md.		2.00	7-26-27
			Mary E. Mosley	2.00	
a-St. Paul	1160	Baltimore, Md.	Lottie Rollins	2.00	8-16-27
p-Louisa Anna	1180	Baltimore, Md.	Sus.		
p-Queen of Success	1182	Baltimore, Md.	Beulah S. Richardson	2.00	8-16-27
a-Daniel B. Snowden	1184	Baltimore, Md.	Mary Woodson	2.00	8-17-27
			Sus.	2.00	8-17-27
p-Enon	1194	Baltimore, Md.		2.00	7-26-27
a-S. A. Waters	1210	Chestertown, Md. ..		2.00	8-16-27
a-M. L. W. Victory	1240	Stevensville, Md. ..	Henry Brown		
a-Gypson	1273	Baltimore, Md.	Sophie Jefferson		
p-Union	1276	Baltimore, Md.	Mattie Watson	2.00	6-21-27
			Josephine Johnson		
p-Charity R. Sun	1286	Baltimore, Md.			

Name of Council	No.	Location	Representative	A. F.	Date
p—Queen Elizabeth	1326	Baltimore, Md.	Martha Carpenter Susie S. Hall	2.00	7-11-27
a—Lee Progressive	1337	Baltimore, Md.	Isaac Sydnor	2.00	6-28-27
p—Golden Globe	1362	Baltimore, Md.	Viola M. Taylor Katie Scott	2.00	7- 5-27
p—Bloom of Youth	1376	Baltimore, Md.	John W. Johnson Beatrice McGhee	2.00	8-16-27
p—Mt. Ararat	1385	Baltimore, Md.	Martha M. Price	2.00	7-26-27
p—Wayland	1386	Baltimore, Md.	Coleman W. Callahan	2.00	6-22-27
p—Jeremiah	1399	Baltimore, Md.	Mary Jane Adams	2.00	8-12-27
p—Carroll	1406	Baltimore, Md.	Isabella Young	2.00	7-22-27
p—Naomi	1410	Baltimore, Md.	Charles Cole Cassie Cole	2.00	8- 2-27
p—Scott Brown	1418	Baltimore, Md.	Bettie Fauntleroy	2.00	8-16-27
p—Richmond	1421	Baltimore, Md.	Rosa Skinner	2.00	7-16-27
p—Macedonia	1429	Harve de Grace, Md.	Laura Mitchell Mamie Owens	2.00	6-28-27
p—Peck & Owens	1445	Baltimore, Md.	Addie Green	2.00	6-21-27
a—St. Peters	1446	Rossville, Md.	Ada Jones	2.00	7-18-27
a—Young Maple Leaf	1451	Baltimore, Md.	Lucy Halcom	2.00	7- 5-27
a—Naomi	1453	Baltimore, Md.	Esther McCarthy	2.00	7-25-27
p—Lane & Davis	1468	Baltimore, Md.	Mary E. Watson Mary Williams	2.00	7- 6-27
p—Alexander, Jr.	1487	Baltimore, Md.	Wilhemina Moore Clara Seay	2.00	6-27-27
p—Wm. & Dorsey	1492	Baltimore, Md.	Bessie Stansmore	2.00	7-12-27
p—Lavinia's Henry Mem.	1508	Baltimore, Md.	Mary Unella Penn Eva Moss	2.00	7-19-27
p—Olivia	1509	Baltimore, Md.	Mary R. Page W. D. Winston	2.00	7-25-27
p—Blooming Rose	1519	Baltimore, Md.	Ruth E. Taylor	2.00	8- 2-27
p—Mt. Zion	1525	Baltimore, Md.	Georgie Norman Maggie E. Friend	2.00	8-15-27
p—Fruitland Star	1530	Fruitland, Md.	Gabriel Friend, Jr.	2.00	7-12-27
p—Phyllis Wheatley	1539	Baltimore, Md.	Pearl Burley Elizabeth Sheppard	2.00	7-27-27
p—Preston	1540	Preston, Md.	Hannah Dawson L. F. Thomas	2.00	8-11-27
p—Progressive	1541	Baltimore, Md.	Carrie R. Pitts	2.00	8-16-27
p—Frances E. Harper	1550	Sparrows Pt., Md.	Washington A. Hall Henson Richards	2.00	8-16-27
a—Beacon Light	1551	Baltimore, Md.	Anna Belle Nash	2.00	8- 5-27
p—True Divine	1552	Baltimore, Md.	Grace Todd	2.00	7- 9-27
p—Ettamah	1555	Pasadena, Md.	Charles Pearmon	2.00	6-22-27
p—Mary Prout Memo.	1559	Baltimore, Md.	Addie Taylor	2.00	6-15-27
a—Silver Leaf	1560	Baltimore, Md.	Ada Bouldin	2.00	
p—Callie Watkins	1562	Baltimore, Md.	Patrick Taylor	2.00	
p—Pearman	1565	Solly P. O., Md.		2.00	
p—Taylor Deborah	1578	Baltimore, Md.		2.00	
a—Purity	1579	Baltimore, Md.		2.00	
MICHIGAN					
p—Artresa	1575	Detroit, Mich.	Grace Bryant	2.00	7-20-27
p—Pride of Calvary	1577	Detroit, Mich.	Kittie Hall	2.00	6- 6-27
NEW JERSEY					
p—Mt. Joy	115	Newark, N. J.	Elizabeth Wilson	2.00	7-27-27
p—Imperial	164	Newark, N. J.	William P. Burrell	2.00	8- 1-27
p—Mt. Pisgah	229	Jersey City, N. J.	Samuel Smith	2.00	7-23-27
a—Macedonian	475	Newark, N. J.	Alice Mariano	2.00	7-25-27
a—Purity	477	Newark, N. J.		2.00	8-15-27
p—St. James	478	Newark, N. J.	Luke H. Dancy	2.00	6-24-27
p—La Fayette	510	Jersey City, N. J.	Lucy A. Thomas	2.00	6-29-27
p—Bethany	511	Newark, N. J.	Emma Jones	2.00	7- 9-27
p—Ruth	512	Orange, N. J.	Nellie M. T. Smith	2.00	7-11-27
p—Elizabeth	522	Elizabeth, N. J.	Annie Drumond	2.00	7-26-27
a—Pride of Essex	573	S. Orange, N. J.	Ellen B. Whitmore	2.00	6-29-27
p—Jersey Union	583	Mt. Clair, N. J.	Carrie Kornegay	2.00	7-19-27
p—Celestial	614	Orange, N. J.	Jennie Hunt Julia Smith	2.00	

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

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Name of Council	No.	Location	Representative	A. F.	Date
p-Calvary	633	E. Orange, N. J.	Sylvia Bess	2.00	7-25-27
a-Jersey Eureka	655	Jersey City, N. J.	Mary E. Harris	2.00	6-18-27
p-Rosewood	661	Orange, N. J.	Rebecca Bush	2.00	7-1-27
p-Babe of Bethlehem	671	Atlantic City, N. J.	Louise Hammond	2.00	7-30-27
a-Queen of East	678	Salem, N. J.	Natalie Burrell		
a-Rose of Sharon	706	Westfield, N. J.	Thomas Goode	2.00	6-16-27
p-Red Bank	710	Red Bank, N. J.	India Wood	2.00	6-15-27
p-Orange Union	711	Orange, N. J.	Ella Upshur		
a-Angel's H. Hand	748	Salem, N. J.		2.00	-8-16-27
a-Jersey Excelsior	753	Newark, N. J.	Mary Powlett	2.00	6-11-27
p-Morristown	772	Morristown, N. J.	Mary O. Griggs	2.00	6-21-27
p-Hilton Memo.	806	Newark, N. J.	Sarah Reddick	2.00	6-15-27
a-Atlantic	809	Atlantic City, N. J.	Lavina B. Scott		
p-T. Saunders Memo.	811	Newark, N. J.	Fine	5.00	7-25-27
a-Jewel	820	Camden, N. J.	Sus.	2.00	8-16-27
a-Martha Taylor	938	Patterson, N. J.	Fine	5.00	7-16-27
a-St. Matthews Jewel	946	Delair, N. J.	Annie Clemons	2.00	6-29-27
p-West Park	1074	Asbury, Park, N. J.	Cora Cornell	2.00	6-13-27
p-C. Lucas Memo.	1081	Bayonne, N. J.	Sarah Bynam	2.00	8-18-27
p-Magnolia	1107	S. Orange, N. J.	William Berry	2.00	7-6-27
p-Fidelity	1133	Montclair, N. J.	Olivia B. Bank	2.00	6-20-27
p-Zion	1137	Atlantic City, N. J.		2.00	8-13-27
a-Friendship	1139	Atlantic City, N. J.	Charlotte Ross	2.00	6-17-27
p-Royal	1140	Atlantic City, N. J.	Mary Lackland	2.00	6-14-27
p-Rising Star	1148	E. Orange, N. J.	Geneva Smith	2.00	6-21-27
p-Sample of Roses	1183	Englewood, N. J.	Rosa B. Samples		
p-Rose City	1259	Madison, N. J.	Clara Gibbs	2.00	7-25-27
p-Orange Victory	1266	Orange, N. J.	Daisy T. Johnson	2.00	6-22-27
p-Rebecca	1267	Summit, N. J.	Robt. Burwell	2.00	7-26-27
p-Keyport	1299	Keyport, N. J.	Anna E Brooks	2.00	6-25-27
a-Lakewood	1304	Lakewood, N. J.		2.00	7-27-27
a-Pride of Bergen	1331	Ridgewood, N. J.	Blanche Webb	2.00	7-22-27
p-Uplift	1363	Montclair, N. J.	C. B. Smith	2.00	6-15-27
p-King David	1405	Orange, N. J.		2.00	8-16-27
a-Alpha	1414	Patterson, N. J.	Bessie Mention	2.00	8-17-27
p-Capital City	1420	Trenton, N. J.	Henry Cheatham	2.00	7-14-27
p-Progressive	1440	Jersey City, N. J.	Lizzie Cheatham		
p-Pride of Mt. Clair	1443	Mt. Clair, N. J.	Malissa Barnes	2.00	6-22-27
p-Mt. Carmel	1465	Hackensack, N. J.	Louise Donnell		
p-Ga. Queen Memo.	1483	Atlantic High, N. J.	Nellie Walker	2.00	7-15-27
p-Morning Star	1495	Nutley, N. J.	Thomas Ross	2.00	6-27-27
p-Atlantic Union	1503	Atlantic City, N. J.	Nannie Robinson	2.00	8-17-27
a-Dorcas	1513	Jersey City, N. J.	Anna Bronough	2.00	7-1-27
p-Gethsemane	1516	West, N. Y., N. J.	Ida B. Brown	2.00	7-12-27
a-Pennsgrove	1534	Pennsgrove, N. J.		2.00	6-14-27
a-Unity	1515	Patterson, N. J.		2.00	8-18-27
NEW YORK					
p-New Mt. Zion	53	New York, N. Y.	Sadie Morales	2.00	6-10-27
p-Mt. Olivet	100	New York, N. Y.	Eliza Carter	2.00	7-16-27
p-Timothy	350	New York, N. Y.	Marie Clark	2.00	6-27-27
p-M. W. Gilbert	468	New York, N. Y.	Anna Knight		
a-Bethel	474	New York, N. Y.	Joseph J. Yancey	2.00	7-15-27
p-Concord	476	Brooklyn, N. Y.	Clemetine Barbour	2.00	7-27-27
p-New Antioch	479	New York, N. Y.	Mary Chaplin	2.00	7-9-27
p-Minors	483	New York, N. Y.	Janie E. Bennett	2.00	7-5-27
p-Ruth Morris	500	New York, N. Y.	Cassie O. Howard	2.00	6-16-27
p-Queen of North	514	New York, N. Y.	Rachel Thomas	2.00	6-27-27
p-Guardian Angel	523	New York, N. Y.	Addie Enas	2.00	7-9-27
p-Star of North	544	New York, N. Y.	Lydie B. Jones	2.00	7-18-27
p-C. T. Walker	605	New York, N. Y.	Rosa Revears	2.00	6-23-27
p-Agnes Mason	758	New York, N. Y.	Anna Goins		
p-R. H. Jones Memo.	767	New York, N. Y.	A. P. Scott	2.00	7-27-27
a-Hattie Mercer	782	New York, N. Y.	Elizabeth M. Denton	2.00	6-28-27
a-Pansy Blossom	800	New York, N. Y.	Bessie J. Brooks	2.00	7-2-27
			Katie Terry		
			Sarah Jones		

Name of Council	No.	Location	Representative	A. F.	Date
a—Bright Jewer	803	New York, N. Y....	Fine	5.00	8-17-27
a—Royal Sq. Deal	805	New York, N. Y....	Hattie L. Mojett	2.00	7- 8-27
a—Fred Douglas	824	New York, N. Y....	Julia Hopkins	2.00	6-13-27
p—N. Y. Good Idea	846	New York, N. Y....	Mary C. Thayer	2.00	8- 1-27
p—Easter Lily	856	New York, N. Y....	Katie Harris	2.00	8-17-27
a—Terrace City	887	Yonkers, N. Y....	Rosa L. Hawkins	2.00	7-15-27
p—King David	901	New York, N. Y....	Viola L. Clements	2.00	7-25-27
p—New York Prog.	932	New York, N. Y....	Rebecca J. Woods	2.00	7-25-27
a—Green Bay City	933	New York, N. Y....	John S. Savage	2.00	6 -6-27
p—Adonis	943	New York, N. Y....	Cora Elliott	2.00	7-25-27
a—Saulsbury	953	New York, N. Y....	Robert McShane	2.00	8-16-27
p—John S. Savage	986	New York, N. Y....	Henrietta Ferdinand	2.00	8-16-27
p—R. M. Bolden	1004	New York, N. Y....	Lottie Ruffin	2.00	8-12-27
p—Manhattan	1052	New York, N. Y....	Ida M. Townes	2.00	6-17-27
p—M. A. Johnson Memo	1136	New York, N. Y....	Miriam Rattigan	2.00	6-22-27
p—I. B. Abbott Memo	1163	New York, N. Y....	Marie L. Cosey	2.00	8-16-27
p—A. T. Jones Memo	1189	New York, N. Y....	Corinne Thomas	2.00	7-20-27
p—L. R. Jones Memo	1206	New York, N. Y....	Aretha Wiggins	2.00	7-26-27
p—M. McCoy Memo	1207	New York, N. Y....	Olivia B. Edgeron	2.00	8-16-27
p—Mt. Lebanon	1225	Brooklyn, N. Y....	Blinder Ann Post	2.00	8-16-27
a—J. W. Patterson	1242	New York, N. Y....	Sus.	2.00	7-25-27
p—C. R. Oliver Memo	1246	New York, N. Y....	Mary E. Oliver	2.00	6-29-27
p—Bessie Bartlett	1268	New York, N. Y....	Arthur Williams	2.00	6-27-27
a—Ebenezer	1269	Jamaica, N. Y....	Bessie E. Robinson	2.00	7-14-27
p—Bursting Buds	1275	New York, N. Y....		2.00	7-25-27
a—Patience	1281	Buffalo, N. Y....		2.00	7-14-27
a—Mysterious	1290	New York, N. Y....		2.00	7-14-27
a—Dewey Leading Star	1296	New York, N. Y....		2.00	7-14-27
a—Maud L. Adair Memo	1297	New York, N. Y....		2.00	7-14-27
a—New York Prog.	1298	New York, N. Y....		2.00	7-14-27
p—Queen of Sheba	1307	White Plains, N. Y.	Caroline Towns	2.00	7- 2-27
a—Rose Leaf	1310	Brooklyn, N. Y....		2.00	7-14-27
p—Walker's Memo	1320	New York, N. Y....	Belle Randolph	2.00	6-23-27
p—Alice Paige	1321	New York, N. Y....	Margaret R. Allen	2.00	7-14-27
p—Meridian	1325	New Rochelle, N. Y.	Lettie A. Waters	2.00	7- 6-27
a—St. Mark	1329	New Rochelle, N. Y.		2.00	8-15-27
a—Lily of the Valley	1343	Hempstead, L. I.		2.00	7-25-27
a—Brown's Memo	1344	Brooklyn, N. Y....		2.00	6-29-27
a—Joshua	1345	Brooklyn, N. Y....		2.00	6-23-27
a—Queen Victoria	1347	New York, N. Y....		2.00	8-16-27
p—Charity Jones	1350	New York, N. Y....	Julius W. Watson	2.00	8-11-27
p—Fidelity	1351	New York, N. Y....	Madeline C. Thomas	2.00	7-20-27
p—Florence W.	1353	New York, N. Y....	Addie E. Mack	2.00	6-17-27
p—Geo. Bapt. Memo	1359	New York, N. Y....	Jieudetta Temple	2.00	7-15-27
p—Thessalonian	1367	New York, N. Y....	Mary Byrd Ford	2.00	7-26-27
a—Delvina	1372	New York, N. Y....		2.00	6-11-27
a—Nora F. Taylor	1373	New York, N. Y....	Ella Banks	2.00	8- 2-27
p—Mary E. Stives	1381	New York, N. Y....		2.00	7-15-27
p—Pride of Charity	1388	New York, N. Y....	Eliza B. Anderson	2.00	7-26-27
p—Walter B. Dickerson	1389	New York, N. Y....	Gertrude Porter	2.00	6-11-27
p—Excelsior	1391	New York, N. Y....	Pleasant Mozby	2.00	8- 2-27
a—Martha	1392	New York, N. Y....		2.00	7-15-27
p—Starlight	1393	New York, N. Y....	Mary L. Woodson	2.00	6-21-27
a—Ithaca	1394	Ithica, N. Y....		2.00	7-12-27
a—H. M. Forbes	1395	Ithica, N. Y....		2.00	7-26-27
p—John Wesley	1396	Ithica, N. Y....	Martha Thomas	2.00	8-15-27
p—Prosperity	1408	Ithica, N. Y....	James Henderson	2.00	7- 6-27
a—Mary Magdalene	1411	Jamaica, N. Y....		2.00	6-15-27
a—Moses Brown Memo	1412	New York, N. Y....		2.00	6-16-27
p—Union	1413	New York, N. Y....		2.00	7-25-27
a—Mando-Mozart	1415	New York, N. Y....	Mary Pulliam	2.00	7-25-27
a—Flushing	1426	Flushing, L. I., N. Y.		2.00	7-25-27
a—Hospitality	1427	New York, N. Y....		2.00	7-25-27
p—Imperial	1435	New York, N. Y....		2.00	7-25-27
a—Advancement	1436	New York, N. Y....	Govan A. Johnson	2.00	7-25-27
p—Star of Bethlehem	1437	New York, N. Y....	Annie Ware	2.00	7-25-27
p—Pearl	1441	White Plains, N. Y..	J. B. Calloway	2.00	7-25-27
a—Far Rockaway	1444	New York, N. Y....	Palmer Johnson	2.00	7-25-27
			Fine	5.00	

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
P-Volunteer	1448	New York, N. Y.	Mary Savage	2.00	7-12-27
P-Rose of Sharon	1459	New York, N. Y.	M. Williams		
P-Geo. H. Sims	1460	New York, N. Y.	Elias Vanconklin		
P-Lily of the Valley	1461	Mamaroneck, N. Y.	Louise D. Sims	2.00	7-14-27
P-Harriet Tubman	1462	New York, N. Y.	L. V. Hammond	2.00	6-29-27
P-Empire City	1478	New York, N. Y.		2.00	7-26-27
P-Heliotope	1479	New York, N. Y.		2.00	6-27-27
P-Arverne	1480	Arverne, N. Y.		2.00	7-21-27
P-Y. V. Washington	1481	New York, N. Y.	Elizabeth Wilson	2.00	6-28-27
P-Hattie L. Van Memo	1502	New York, N. Y.	Mary E. Bridgeford	2.00	7-22-27
P-Star of East	1505	Brooklyn, N. Y.	Lydia Puryear	2.00	7-23-27
P-St. Nicholas	1531	New York, N. Y.		2.00	7-21-27
P-Progressive	1542	Nyack, N. Y.	Lizzie H. Ross	2.00	7-26-27
P-F. B. White	1543	New York, N. Y.	M. J. Price		
P-R. E. Morris	1544	New York, N. Y.	Eva Hill	2.00	8-17-27
P-M. J. Price	1545	New York, N. Y.	Edith Ford	2.00	6-24-27
P-Richmond Burough	1564	W. New Britg., N. Y.			
P-Mercy Seat	1566	New York, N. Y.			
P-W. Hamilton's Memo	1576	New York, N. Y.			
NORTH CAROLINA					
P-Liberia	376	Wilmington, N. C.	Cora Beatty	2.00	8-16-27
P-Sabbatical	387	Wilmington, N. C.	Dianna Robinson	2.00	7- 8-27
P-Celestial City	404	Wilmington, N. C.	Mary L. Deburna	2.00	6-29-27
P-Raleigh	421	Raleigh, N. C.	L. A. Nelson	2.00	7-29-27
P-Branch Chapel	444	Rich Square, N. C.		2.00	7-22-27
P-White Pine	447	Raleigh, N. C.	Ida Stafford	2.00	6-29-27
P-Love and Charity	452	Raleigh, N. C.	Willis M. Graves	2.00	7-26-27
P-Jonas Clarke	458	Elmwood, N. C.	Julia Wideman	2.00	8-16-27
P-Old North State	520	Elmwood, N. C.			
P-Apex	549	Apex, N. C.			
P-Southern Light	577	Raleigh, N. C.	Mary Wall	2.00	8-16-27
P-Crimson	583	Salisbury, N. C.			
P-Beautiful Star	587	Wilmington, N. C.	Ellen M. Neil	2.00	6-24-27
P-Leola	607	Wilmington, N. C.	Mary B. Small	2.00	7-25-27
P-Friendship	626	Williamston, N. C.	Susan Webb	2.00	7-27-27
P-Olivet	638	Wilmington, N. C.			
P-Rehoboth	641	Rehoboth, N. C.	R. A. Taylor	2.00	7-25-27
P-Star of Life	668	Stovall, N. C.	Bettie Owen	2.00	7-18-27
P-Zaradatha	717	Wilmington, N. C.	Fine	5.00	8-16-27
P-Yanceyville	743	Yanceyville, N. C.			
P-Wilmington	784	Wilmington, N. C.	James H. Harris	2.00	7-23-27
P-McDowell	787	Old Fort, N. C.			
P-Asheville	836	Asheville, N. C.			
P-Blue Ridge	858	Asheville, N. C.			
P-Yadkin Valley	859	Yadkin Valley, N. C.		2.00	8-20-27
P-Wms. Delight	864	Wilmington, N. C.		2.00	8- 8-27
P-St. John	867	Fayetteville, N. C.		2.00	8- 1-27
P-Grand Union	907	Asheville, N. C.	Fine	5.00	8- 1-27
P-Mt. City	916	W. Asheville, N. C.		2.00	7- 2-27
P-Liberty	918	Liberty, N. C.			
P-Rudd	972	Brown Summit, N. C.			
P-McLeans Alpha	996	Winston Salem, N. C.	Sarah Palmer	2.00	7- 1-27
P-Mt. Airy	997	Mt. Airy, N. C.	Onie Hoover	2.00	6-22-27
P-Mosella File	1012	Winston Salem, N. C.	A. L. Hawkins	2.00	8-16-27
P-Success	1017	Elizabeth City, N. C.	Irene Lowry	2.00	7-13-27
P-Brown's Twin City	1018	Winston Salem, N. C.	Beulah Brown	2.00	8-16-27
P-Turner	1020	Wilmington, N. C.	Eliza Pierce	2.00	7- 7-27
P-Winston Astoria	1026	Winston Salem, N. C.	Henry Williamson	2.00	6-25-27
P-Bell View Star	1045	Bell View, N. C.			
P-Wm. New Bethel	1049	Winston Salem, N. C.			
P-Chowan	1059	Edenton, N. C.	Mollie Reid	2.00	7-22-27
P-Murphy's Greensboro	1061	Greensboro, N. C.		2.00	6-25-27
P-Little Star of Hope	1065	Yadkin Valley, N. C.		2.00	6-15-27
P-Jacksonville Cong.	1078	Greensboro, N. C.	P. N. Boykins	2.00	7-27-27
P-Shady G. Delight	1125	Carthage, N. C.	Marcellus Bryant		
P-Bryants Jewel	1128	Wake Forest, N. C.	Emma Bryant	2.00	7-18-27
P-First Light	1129	Garner, N. C.	R. H. Neely		
P-Jeffries S. Key	1135	Cooleemee, N. C.			

Name of Council	No.	Location	Representative	A. P.	Date
p—Prospect Hill	1165	Woodsdale, N. C.	O. B. King	2.00	6-15-27
p—Coronation	1168	Statesville, N. C.	Ada Glen	2.00	6-15-27
a—Pride of Manteo	1188	Manteo, N. C.	Marie Douglass	2.00	6-15-27
p—Rosebud	1195	Statesville, N. C.	Alma Foushee	2.00	6-15-27
p—Mt. Pleasant	1204	Harrellsville, N. C.	Laura Sawyer	2.00	6-15-27
p—Mt. Vernon	1209	Durham, N. C.	S. L. McDowell	2.00	6-15-27
a—St. Luke	1214	Plymouth, N. C.	Cornelia Maston	2.00	6-15-27
p—Allen Metoka	1231	Statesville, N. C.	P. J. N. Alexander	2.00	6-15-27
a—J. H. Hamlin	1251	Winston Salem, N. C.		2.00	7-6-27
a—Glade Valley	1254	Glade Valley, N. C.		2.00	6-23-27
a—Wonderful	1311	E. Spencer, N. C.		2.00	7-6-27
a—Smoot	1380	Asheville, N. C.		2.00	6-23-27
a—O. J. Allen	1384	Gastonia, N. C.		2.00	6-23-27
p—Pittman	1397	Rocky Mt., N. C.	Mildred Ford	2.00	7-6-27
p—Lloyd Progressive	1402	Wilmington, N. C.	E. Lucas	2.00	6-23-27
p—Mt. Mitchell	1417	Rocky Mt., N. C.	Martha Gavins	2.00	7-6-27
a—Bessie Wilson	1419	Winston Salem, N. C.	Wm. Mitchell	2.00	7-6-27
p—Bunns	1485	Rocky Mt., N. C.		2.00	7-6-27
p—Statesville	1490	Statesville, N. C.	M. G. Marshall	2.00	7-6-27
a—Pleasant Home	1491	Crumpler, N. C.	Daisy Patterson	2.00	7-6-27
p—Mary's Jewel	1510	Wilmington, N. C.	J. W. Moore	2.00	7-23-27
a—Gate Ajar	1523	Burgaw, N. C.	Fine	5.00	8-16-27
a—Sampson Ideal	1524	Wilmington, N. C.		2.00	7-23-27
p—Silver Star	1536	Chadburne, N. C.		2.00	7-23-27
p—Oliver Moore	1571	Jonesville, N. C.	W. L. Reaves	2.00	8-1-27
a—Sunnyside	1574	Statesville, N. C.	Albertha Briggs	2.00	6-15-27
a—Crimson	1583	Salisbury, N. C.		2.00	8-1-27
p—Mt. Zora	1584	Rocky Mt., N. C.		2.00	6-23-27
			Mary Harris	2.00	8-1-27
				2.00	7-18-27
OHIO					
p—E. Liverpool	540	E. Liverpool, Ohio	James E. Speed	2.00	6-6-27
p—Elizabeth Rose	1071	Columbus, Ohio	Alice J. Price	2.00	7-16-27
p—Cooper's Delight	1086	Columbus, Ohio	Minnie Gray	2.00	7-1-27
a—Wade Olympia	1293	Ironton, Ohio	Lucy Brown	2.00	7-1-27
a—Warren	1375	Warren, Ohio	Julia Perkins	2.00	8-16-27
a—Cleveland Lily	1464	Cleveland, Ohio	Fine	5.00	8-16-27
a—Lincoln	1470	Cleveland, Ohio		2.00	7-11-27
p—Royal A	1472	Akron, Ohio		2.00	8-17-27
a—Early Lee	1486	Wadsworth, Ohio	Janie Graham	2.00	8-17-27
a—Naomi	1493	St. Clairsville, Ohio		2.00	8-17-27
a—R. R. Morton	1512	Lisbon, Ohio		2.00	8-17-27
a—Lelia's	1527	Cleveland, Ohio	Sus.	2.00	8-17-27
p—Youngstown	1529	Youngstown, Ohio	Yetta L. Walker	2.00	7-27-27
a—Betsy Ross	1532	Cleveland, Ohio		2.00	6-1-27
p—Steele Valley	1546	E. Youngstown, Ohio	Rowland Singletary	2.00	6-1-27
PENNSYLVANIA					
p—J. H. Minors	191	Pittsburgh, Pa.	Sidney Parker	2.00	7-14-27
p—Eastern Star	257	Pittsburgh, Pa.	Mary C. Dryer	2.00	8-16-27
p—St. Mary's	407	Alleghany, Pa.	Mahalia Harris	2.00	7-29-27
a—Keystone	446	Philadelphia, Pa.		2.00	7-23-27
a—Western Star	456	Philadelphia, Pa.		2.00	8-16-27
a—Holy Trinity	487	Philadelphia, Pa.		2.00	7-23-27
a—Penn. Bethlehem	490	Chester, Pa.		2.00	8-16-27
a—P. L. Dunbar	498	Philadelphia, Pa.	Sus.	2.00	7-26-27
p—St. Elizabeth	504	Pittsburg, Pa.	L. D. W. Mason	2.00	6-16-27
p—White Rock	507	Philadelphia, Pa.	St. Geo. Tucker	2.00	6-27-27
p—B. T. Washington	517	Philadelphia, Pa.	Mary E. Fields Harris	2.00	8-16-27
a—Monumental	531	Philadelphia, Pa.		2.00	8-16-27
a—Mary Prout	560	McDonald, Pa.		2.00	8-16-27
p—Excelsior	561	Coatsville, Pa.	Matilda Gasney	2.00	6-13-27
p—Miller Memo.	576	Philadelphia, Pa.	Lola B. Washington	2.00	8-16-27
a—Uniontown	610	Uniontown, Pa.		2.00	8-16-27
a—Homestead	611	Homestead, Pa.		2.00	6-23-27
p—Penn. Angel	616	Philadelphia, Pa.	Ida L. Goode	2.00	6-23-27
p—Anna L. Bryant	652	Philadelphia, Pa.	Mary Slaughter	2.00	
a—Royal Light	653	Philadelphia, Pa.	Winfred Nedd	2.00	
a—Corinthian	665	Philadelphia, Pa.			
a—Wms. Good Idea	667	Philadelphia, Pa.			

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
P-Royal Trinity	674	Meda, Pa.	Anna M. Ball	2.00	6-28-27
P-Barton Union	694	Duquense, Pa.	Elizabeth Love		
P-Philadelphia	709	Philadelphia, Pa.	Lucy Robinson	2.00	6-23-27
P-White Rose	725	Pittsburgh, Pa.	James Buffalo	2.00	8- 8-27
P-Central Star	727	Philadelphia, Pa.	Sus.	2.00	8-17-27
P-P. V. L. H. Success	750	Philadelphia, Pa.	Nellie A. Sockett	2.00	8-16-27
P-Union Bethel	754	Philadelphia, Pa.	Amy B. Johnson	2.00	
P-Zenobia	766	Pittsburgh, Pa.	Alice Stewart	2.00	7-15-27
P-Pleasant Union	776	Philadelphia, Pa.	Mary E. Holcomb	2.00	6-18-27
P-M. P. Excelsior	778	Philadelphia, Pa.			
P-Keystone	779	Pittsburgh, Pa.			
P-Monroe B. Bee	816	Philadelphia, Pa.			
P-Frederick Endeavor	840	Philadelphia, Pa.			
P-Bethel Jewel	896	Philadelphia, Pa.	Susie Bolden	2.00	7-22-27
P-Lovely Zion	910	Philadelphia, Pa.			8- 5-27
P-Josephine Prog.	935	Philadelphia, Pa.	Elsie M. Brown	2.00	7-21-27
P-Mt. Carmel	945	Philadelphia, Pa.	Cora Hickman		
P-Sweet Beulah	990	Philadelphia, Pa.	Willie Harris	2.00	8- 1-27
P-Mt. Sinai Star	1009	Landsdowne, Pa.	Bettie Dandridge		
P-St. Aloysia	1010	Philadelphia, Pa.			
P-Phoenix Majestic	1050	Philadelphia, Pa.	Olline M. Duncan	2.00	7-21-27
P-Pilgrim Prog.	1056	Philadelphia, Pa.	Fine	2.00	7-26-27
P-Roseleaf	1064	Pittsburgh, Pa.	George D. Wilson	5.00	8-17-27
P-Silver Moon	1073	Philadelphia, Pa.	Lula Burges	2.00	6-11-27
P-Rising Sun	1075	W. Philadelphia, Pa.	Eliza Brown	2.00	6-15-27
P-Mt. Zion Jewel	1079	Philadelphia, Pa.	Caldonia Clayton	2.00	6-25-27
P-Golden Link	1087	Germantown, Pa.			8-20-27
P-Reed's Memo.	1105	Pittsburgh, Pa.	Jennie Stevenson	2.00	7-26-27
P-Angel's Delight	1111	Philadelphia, Pa.	Agnes Hunt		
P-Mt. Olivet Gem	1130	Philadelphia, Pa.	Maria L. Stewart	2.00	7-13-27
P-Golden Jubilee	1132	Philadelphia, Pa.	Fine	5.00	8-18-27
P-Beaver Valley	1166	Beaver Falls, Pa.	Edward T. Butts	2.00	7-25-27
P-Good Shepherd	1203	Philadelphia, Pa.	Mamie F. Mickey		
P-Rumbeans R. Pride	1221	Philadelphia, Pa.	Houston Sheridan	2.00	7-14-27
P-Dauphin St. Bapt.	1223	Philadelphia, Pa.	Margaret McCoy	2.00	6-23-27
P-Mary H. Fultz	1255	Philadelphia, Pa.	Sallie Troxler		
P-Floods Jewel	1256	Philadelphia, Pa.	Cla E. Shaw	2.00	7- 7-27
P-Avery's Union Bapt.	1257	Philadelphia, Pa.	Edward Fleming		
P-Easter Lily	1260	Pittsburgh, Pa.	B. T. Fleming		
P-Purity	1271	Pittsburgh, Pa.			
P-Anderson's Magn.	1279	Philadelphia, Pa.			
P-Star of Bethlehem	1289	Farrell, Pa.			
P-Sam'l Pride of Pa.	1291	Philadelphia, Pa.	Henrietta C. Jackson	2.00	8-16-27
P-Wayland Temple	1322	Philadelphia, Pa.	Mary E. Robinson		
P-Lovely Zoar	1324	Philadelphia, Pa.			
P-West Chester Banner	1358	W. Chester, Pa.	Rachel Ray	2.00	7-21-27
P-A. B. Johnson	1360	Philadelphia, Pa.			8- 2-27
P-Mary L. H. S. Light	1370	Philadelphia, Pa.	Flora C. Hayes	2.00	6-24-27
P-Fowler's Success	1387	Pittsburgh, Pa.	Clara B. Newport	2.00	7-22-27
P-Sidney Hope	1463	Pittsburgh, Pa.	Isabella Hornsby	2.00	8-11-27
P-Wilkinsburg	1466	Pittsburgh, Pa.	Willa Mae Mitchell		
P-Keystone	1488	Steelton, Pa.	Jennie V. Roebeck	2.00	7-20-27
P-Harrisburg C. City	1489	Harrisburg, Pa.	Nannie Providence	2.00	8-16-27
P-Sarah Love	1501	Pittsburgh, Pa.	E. Luther Cunningham	2.00	7-21-27
P-Rjoda Prog.	1504	West Grove, Pa.	Sarah Powers	2.00	6-28-27
P-P. Davies Exc.	1517	Philadelphia, Pa.	Lydia Cole		
P-Bright Hope	1520	Philadelphia, Pa.			
P-Shiloh	1521	Philadelphia, Pa.			
P-Bristol Liberty	1522	Bristol, Pa.			
P-Prov. Alpha	320	Providence, R. I.	Sarah D. Roe	2.00	8- 4-27
P-Owen's Success	621	Newport, R. I.	Annie Blaine		
			Benjamin F. Mills	2.00	6-27-27
			Marie H. Belcher	2.00	6-14-27

Name of Council	No.	Location	Representative	A. F.	Date
p—Priscilla	756	Providence, R. I.	Mary E. Anderson	2.00	7-25-27
a—What Cheer	761	Providence, R. I.	Fannie E. Brandon		
p—Ella	1303	Providence, R. I.	Fine	2.00	6-21-27
a—Cripsus Attucks	1323	Providence, R. I.	Mary Colburn	5.00	7-19-27
p—Bethlehem	1355	Providence, R. I.		2.00	7-18-27
a—Anna	1404	Providence, R. I.	Ella Mars		
				2.00	6-21-27
				2.00	6-14-27
SOUTH CAROLINA					
p—Evergreen	1186	Sumter, S. C.	Eary Winn	2.00	
p—Atkins	1265	Atkins, S. C.	L. A. Wells	2.00	6-25-27
					7-26-27
TENNESSEE					
a—Bristol	455	Bristol, Tenn.		2.00	
a—R. H. Boyd	1526	Nashville, Tenn.			7-26-27
a—E. W. D. Issac	1538	Nashville, Tenn.			
a—Memphis	1572	Memphis, Tenn.			
WISCONSIN					
a—Beulah	1334	Milwaukee, Wis.			
WEST VIRGINIA					
p—Lily of the Valley	114	Huntington, W. Va.	Annie Turner	2.00	6-20-27
p—Morning Star	118	Hinton, W. Va.	R. L. Pendleton	2.00	6-28-27
p—Jubilant	124	Alderson, W. Va.	S. P. Penick	2.00	7- 1-27
p—Elkhorn	197	Elkhorn, W. Va.	W. O. Moore	2.00	8-16-27
p—Star of West	199	Powelson, W. Va.	Fannie L. Hamilton	2.00	7-12-27
p—Royal	204	Kimball, W. Va.	Fannie Elliot	2.00	8-17-27
a—Pride of West	215	Ashland, W. Va.			
a—Rising Sun	216	Welch, W. Va.		2.00	7-25-27
p—Silver Spray	218	Freeman, W. Va.		2.00	6-29-27
p—Kindly Light	222	Eckman, W. Va.	Beatrice Pannell	2.00	8- 4-27
a—Cobb's Memo.	224	Rolfe, W. Va.			
p—Lincoln	253	Bluefield, W. Va.	L. J. Wright	2.00	6-21-27
			Ossie Warren		
a—St. Andrews	258	Switchback, W. Va.		2.00	6-28-27
p—Maybeury Star	263	Maybeury, W. Va.	Mary Rennie	2.00	8- 6-27
a—Arlington Royal	279	Arlington, W. Va.			
p—Bianca	283	Bluefield, W. Va.			
p—Patriarch	284	Gary, W. Va.	Katie Reeves	2.00	8- 1-27
p—Levi's Prog.	302	Plus, W. Va.	C. V. Harvey		
a—Princeton	358	Princeton, W. Va.	Dora Washington	2.00	6-20-27
a—Free Will	406	Glen Jean, W. Va.	Christabel Jackson	2.00	6-15-27
p—Seven Stars	412	Mora, W. Va.		2.00	6-25-27
p—Myrtle	439	Bluefield, W. Va.	Sarah J. Lee	2.00	7-22-27
			Cecil Richards	2.00	8- 8-27
			Susie Goff		
a—Morning Star	482	Coalwood, W. Va.		2.00	8-15-27
a—Love and Purity	541	Smithers, W. Va.			
p—R. C. Bearers	579	Ronceverte, W. Va.	Elizabeth Graves	2.00	7-22-27
p—D. of Berwind	642	Berwind, W. Va.	Frances Austin	2.00	6-18-27
a—Provident	657	Charleston, W. Va.	Sus.	2.00	8-15-27
p—St. Stephens	680	Charleston, W. Va.	Maud Smith	2.00	6-21-27
a—Sylvia's Light	780	McAlpin, W. Va.			
a—Newsome	785	Beckley, W. Va.			
a—L. Star of Edgew.	831	Raleigh, W. Va.			
a—Susanna	851	St. Albans, W. Va.		2.00	7-26-27
p—Busy Bee	861	Tams, W. Va.	T. H. Wiley	2.00	6-22-27
a—White Swan	870	Ecles, W. Va.			
a—Beamers Beauty	894	Crystal, W. Va.		2.00	8-20-27
p—Happy Logan	921	Winding Gulf, W. Va.	Minnie Taylor	2.00	7- 5-27
a—Morning Glory	921	Glen White, W. Va.			
a—Beckley Banner	982	Beckley, W. Va.		2.00	8-20-27
a—Union Grove	1031	Itmann, W. Va.			
p—Moores's Success	1063	Keystone, W. Va.	J. H. Jones	2.00	7- 2-27
	1080		Lydia Hannah	2.00	8-13-27
p—Jeffers Preston	1088	Tralee, W. Va.	Pollie Jeffress	2.00	6-24-27
p—Geraldine	1090	Tams, W. Va.	Carrie Reid	2.00	7-25-27
p—Hiawatha H. Surprise	1143	Hiawatha, W. Va.	Fannie Miller		
			Mary Harris		
a—Wheeling	1149	Wheeling, W. Va.		2.00	7-22-27
a—Parson's Success	1187	Gary, W. Va.			
a—Elbert Sunflower	1200	Elbert, W. Va.			
a—Good Will O'tool	1208	Anawalt, W. Va.			
p—Hallelujah G. Will	1237	East Gulf, W. Va.	Willie Rollins	2.00	8-16-27

Name of Council	No.	Location	Representative	A. F.	Date
p-Sunflower of Wilcoe	1244	Wilcoe, W. Va.	Leona Mason	2.00	7- 2-27
p-United Friendship	1282	Bescoe, W. Va.	Coleman P. Tate	2.00	6-15-27
p-White Sulphur	1283	White Sulphur, W. Va.	Susie Penn	2.00	8-12-27
p-T. L. of Liberty	1295	Tracoal, W. Va.	Janie Hayes	2.00	7-25-27
p-Star of Bethlehem	1302	Corinne, W. Va.	Jennie Turnbull	2.00	7-23-27
p-P. of Killarney	1312	Killarney, W. Va.	Willie Cooper	2.00	8- 1-27
p-Ambrosia	1339	Bushy Ridge, W. Va.	Sarah H. Page	2.00	7- 1-27
p-Hamoth	1374	Elkhorn, W. Va.	M. E. C. Fraser	2.00	8- 5-27
p-Kanawha	1379	Charleston, W. Va.	Mattie J. Craighead		
p-Arista	1401	Arista, W. Va.	Bessie Bristol	2.00	6-17-27
p-Cook's Memo.	1409	Iroquois, W. Va.	Sarah H. Page	2.00	8-15-27
p-Page's Pride	1423	Kimbal, W. Va.	Bessie M. Shufford	2.00	6-30-27
			Rosa L. Lewis	2.00	7-18-27
p-Frances E. Cox	1425	Spring Hill, W. Va.	Viola Jackson	2.00	7-22-27
p-Emanuel	1428	Devilsfork, W. Va.	B. S. Dent	2.00	7-13-27
p-Wooding's Delight	1432	Kimball, W. Va.		2.00	8-11-27
p-Twin Star	1433	Twin Branch, W. Va.	P. R. Valentine	2.00	6-25-27
p-T. V. Delight	1450	Northfolk, W. Va.	Maybel Roberson		
p-P. of Huntington	1455	Huntington, W. Va.	Emma Taylor	2.00	7-27-27
p-L's Triumph	1497	Lester, W. Va.	Rachel A. Williams, sus.	2.00	8-16-27
p-Morris Star	1511	Glen Morrison, W. Va.	Florence Childs	2.00	8- 4-27
p-Willing Workers	1537	Bluefield, W. Va.	John H. Braxton	2.00	8-16-27
p-Meda	1549	Stotesbury, W. Va.	James E. Shields	2.00	7- 6-27
p-Long Branch	1554	Long Branch, W. Va.	James Brown		
p-Calvary	1567	Hemphill, W. Va.	Victoria Bassett	2.00	7-22-27
p-Bridgeford's Pride	1570	Landgraff, W. Va.	Mary V. Parham		
VIRGINIA					
p-Prout	2	Norfolk, Va.	Sophia Lemus	2.00	7-26-27
p-Wisher	3	Portsmouth, Va.	Emma B. Jones		
a-St. Mary	5	Petersburg, Va.	Lavinia Mangrum		
p-Mt. Olive	8	Richmond, Va.	Ida B. Merriweather	2.00	7-20-27
p-Forrester	9	Richmond, Va.	Victoria King		
p-Mt. Lebanon	10	Petersburg, Va.	Rebecca A. Elam	2.00	6-15-27
			Cora Smith	2.00	7- 8-27
			Carrie Copeland		
p-Ruth	11	Richmond, Va.	Mattie O. Brooks	2.00	7-25-27
a-Good Hope	15	Richmond, Va.	Georgie Cheatham		
p-Good Idea	16	Richmond, Va.	Minnis W. Hill	2.00	8- 5-27
			Shepherd Randolph	2.00	7-26-27
			Sallie Anderson	2.00	8-12-27
			Maria C. Smith	2.00	7-22-27
			Jas. H. Blunt	2.00	7-22-27
			T. C. Hayes	2.00	7-26-27
			Mary T. Jones	2.00	8-16-27
			Joe Jefferson, sus.	2.00	6-11-27
			Lucy Penn	2.00	7-27-27
			W. A. Weaver	2.00	6-28-27
			Lee Jackson	2.00	6-29-27
			Absalam Randolph	2.00	8- 1-27
			Florence S. Moore	2.00	
			Phillip A. Patterson	2.00	
			J. V. Griffin		
			Thomas Iverson		
			Willie M. Southall	2.00	7-26-27
			Annie B. Reid	2.00	7-14-27
			A. C. Barbour	2.00	7-29-27
			J. H. Epps	2.00	7-21-27
			S. W. Hill	2.00	7-26-27
			J. A. Lee	2.00	7-22-27
			W. B. Preston	2.00	7-16-27
			Lillie E. Epps		
			S. S. Bailey		
p-Thomas	88	Salem, Va.			
p-Hatcher	89	Almagro, Va.			

Name of Council	No.	Location	Representative	A. P.	Date
p-Union Prospect	93	Richmond, Va.	Mary E. Christie	2.00	8-1-27
			Elizabeth C. Payne		
			Mary Perry		
p-Rose Hill	94	Charles City, Va.	Mary L. Wallace	2.00	7-21-27
p-Golden Key	98	Burgess, Va.	Elen R. Gordon	2.00	8-11-27
p-Elijah	99	Hampton, Va.	R. B. Ridley	2.00	7-21-27
p-St. Joseph	101	Richmond, Va.	Wm. Clarke	2.00	6-14-27
p-Silver Key	102	Berkley, Va.	Frances Dunston	2.00	6-24-27
			Berkley Ward	2.00	7-21-27
			Jennie Griffin		
p-Enoch	108	Halifax, Va.	J. E. Green	2.00	
p-Randolph	110	Ellerson, Va.	Christina Smith	2.00	8-17-27
p-Cunningham	111	Richmond, Va.	Fred Jackson	2.00	6-17-27
p-Springfield	112	Henrico, Va.		2.00	8-16-27
a-Silver Leaf	116	Tampico, Va.	Sidney Chisman	2.00	
a-Ridge	117	Charlottesville, Va.		2.00	7-13-27
p-Ezekiel	120	Tunstall, Va.	Beverly Macon	2.00	
a-Rowanta	121	Dinwiddie, Va.		2.00	6-25-27
p-Star of East	122	Richmond, Va.	W. H. Singleton	2.00	6-27-27
			B. H. Beverly	2.00	8-5-27
			I. H. Carter		
p-Hannah's	123	Richmond, Va.	Lillie E. Goode	2.00	7-14-27
			Jennie Alexander		
			Emma Baylor		
p-Magdalene	125	Richmond, Va.	Lucy B. Johnson	2.00	7-2-27
			Rosa R. Hicks		
			Mary W. Ball		
p-Camp Chapel	126	Carrollton, Va.	Beverly Brown	2.00	6-22-27
p-Coral Reef	130	Richmond, Va.	Fannie Anderson	2.00	6-23-27
p-Sussex	131	Rudder, Va.	Mary Williams	2.00	6-21-27
p-E. E. Union	132	Richmond, Va.	Mary E. Crump	2.00	6-11-27
			Sarah Breckenbrough		
p-Indiana	134	Richmond, Va.	Lillian D. Morton	2.00	6-27-27
			Sarah Minor		
p-Jeremiah	136	Palls, Va.	W. T. Henry	2.00	7-24-27
p-Good Will	137	Richmond, Va.	Margaret P. Lewis	2.00	6-20-27
			Pinkie Price		
p-Malachi	138	King William Co., Va.	Bessie Morris	2.00	8-12-27
p-Hawesville	139	Studley, Va.	A. Shackelford	2.00	7-25-27
p-Nahum	141	Rumford, Va.	Horace G. Banks	2.00	8-4-27
p-Branches of the V.	147	Richmond, Va.	Nettie Brooks Holmes	2.00	8-5-27
p-America	148	Richmond, Va.	Annie Deane	2.00	7-25-27
p-Bloom of Youth	149	Richmond, Va.	Midred Robinson	2.00	8-3-27
			Katie Cox		
p-Rescue	150	Richmond, Va.	E. Douglas Hood	2.00	8-3-27
p-Good Prospect	151	Richmond, Va.	W. H. Spurllock	2.00	8-4-27
p-Willing Workers	153	Richmond, Va.	Rechel Scott	2.00	8-8-27
p-Rebecca	154	Richmond, Va.	Mary J. Daniel	2.00	6-24-27
p-Evergreen	159	Richmond, Va.	Estella Adams	2.00	6-16-27
p-Heliotrope	160	Richmond, Va.	Lillie S. Kenney	2.00	7-29-27
			Cora J. Mayo		
p-Pleasant View	151	Buckner, Va.	Irene Jackson	2.00	6-21-27
a-Golden Link	162	Ashland, Va.			
p-Sarah's	163	Richmond, Va.	Lillian Lewis	2.00	8-11-27
p-Sarah Scott Memo.	165	Richmond, Va.	Alice Cooper	2.00	8-4-27
p-Heliotrope, Jr.	167	Richmond, Va.	William Wright	2.00	8-5-27
p-Onley	168	Richmond, Va.	D. W. Dawson	2.00	7-28-27
			C. L. Johnson		
			Frank Miller		
p-Holt	169	Richmond, Va.	W. S. Morgan	2.00	6-30-27
p-S. M. James	170	Richmond, Va.	Minnie Pelham	2.00	7-18-27
p-Southside	172	So. Richmond, Va.	Rosa S. Jackson	2.00	8-4-27
			Rosa E. Archer		
			Susie H. Robinson		
p-Howard	173	Richmond, Va.	Charlotte B. Jefferson	2.00	8-16-27
a-Excelsior	174	Wytheville, Va.	Benj. R. Adams	2.00	6-14-27
p-Hams	175	Henrico, Va.		2.00	6-14-27
p-Free Will	176	Richmond, Va.	Florence Byrd	2.00	7-23-27
p-Progressive	177	Talleysville, Va.	Lily Hardy	2.00	7-23-27
p-Habakkuk	178	Henrico, Va.	J. S. McKins	2.00	7-14-27
p-Athaline	180	Richmond, Va.	P. H. Johnson	2.00	7-14-27
p-Christian	181	Richmond, Va.	Lucy Benjamin	2.00	6-22-27
			Mamie Christian		
			Rebecca W. Jackson	2.00	
p-Oak Grove	182	King Wm. Co., Va.	Fannie Griffin	2.00	6-22-27

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
W-Welcome Home	183	Richmond, Va.	Willie G. Jefferson	2.00	7- 2-27
a-Imperial	184	Richmond, Va.	Harriet V. Minnis		
a-Halcyon	185	Richmond, Va.	Ruth Smith		
a-Zenith	186	Richmond, Va.		2.00	7-26-27
a-Friendship	187	Richmond, Va.		2.00	8- 5-27
a-Universal	188	Richmond, Va.	W. E. Causie Estko	2.00	8-16-27
a-J. H. Holmes	189	Richmond, Va.	Lizzie Crymes	2.00	8-16-27
a-King's Bright Hope	190	Richmond, Va.	Rhoda Booth	2.00	7-13-27
a-Martha's	192	Richmond, Va.	Julia A. Mallory	2.00	8-12-27
a-Oak	193	Lynchburg, Va.	India B. Moore		
a-St. Elmo	194	Richmond, Va.	Julia Russell	2.00	7- 6-27
a-Little Zion	195	Tamworth, Va.	Ida Clark		
a-Unity	196	Petersburg, Va.	Clara Virginia Johnson	2.00	8-11-27
a-Acme	198	Richmond, Va.	Hester Shanks	2.00	7-20-27
a-Dover	201	Manakin, Va.	Charlotte Wooldridge	2.00	8-16-27
a-Helena	202	Richmond, Va.	Josephine J. Henley	2.00	7-22-27
a-Morning Star	206	Chesterfield, Va.	Cornelia V. Hobson		
a-McKinley	207	Newport News, Va.	Fannie Jackson	2.00	6-23-27
a-Fidelity	208	Charlottesville, Va.	Lucy V. Bland	2.00	7-25-27
a-Sunbeam	210	Richmond, Va.	Annie W. Bright	2.00	6-25-27
a-Macedonia	212	Richmond, Va.	Catherine Knight		
a-Rose of Sharon	217	Petersburg, Va.	Agnes M. Scott		
a-Branch	220	Lynchburg, Va.	Susie Angel	2.00	7- 7-27
a-Thomas Branch	221	Wellsville, Va.	Cora Sallee	2.00	7-12-27
a-Lowry	223	Petersburg, Va.	Maggie Coleman		
a-Constantine	226	Richmond, Va.	Mabel Jordan		
a-Prudential	227	Richmond, Va.	Mary Hill Griffin	2.00	8-11-27
a-Coronation	228	Portsmouth, Va.	Hassie Pearman	2.00	6-20-27
a-Williamsburg	231	Petersburg, Va.	Fannie Hawkes	2.00	7-19-27
a-Dorcas	232	Norfolk, Va.	Robert S. Thomas		
a-St. Frances	235	Blacksburg, Va.	George Munford	2.00	7-14-27
a-Myosotis	236	Lynchburg, Va.	Lillie D. Frye	2.00	7-26-27
a-Union Ridge	239	Rio, Va.	Mary Brown	2.00	8-16-27
a-Addison	240	Albemarle, Va.	Grace J. Creckmur		
a-Ever True	241	Richmond, Va.	I. E. Hoard	2.00	6-15-27
a-Brilliant Star	243	Richmond, Va.	Annie E. Jones	2.00	7-15-27
a-Pleasant Grove	244	Rowanna, Va.	Bertha Whitehead	2.00	7- 6-27
a-Pocahontas	245	Pocahontas, Va.	Annie Cooper		
a-St. James	250	Norfolk, Va.	Annie K. Page	2.00	7-16-27
a-Center Union	2 2	Sunn Side, Va.	Joseph G. Holmes	2.00	6-16-27
a-Smith	254	Norfolk, Va.	D. S. Woolfolk	2.00	7- 6-27
a-Powhatan	255	Sub'letts, Va.	Phyllis Jackson		
a-Aetna	256	Richmond, Va.		2.00	6-21-27
a-Easter Grove	259	Boydton, Va.	Walker Quarles	2.00	6-21-27
a-Bethel	262	Mt. Fair, Va.	Henry Crowder		
a-Old Kimages	264	Roxbury, Va.	Hazel Tyler	2.00	6-13-27
a-St. John	265	Henrico, Va.	Minnie Hackett		
a-Magic City	266	Roanoke, Va.	Eliza Kennedy	2.00	6-15-27
a-Blooming Lily	269	Roanoke, Va.	Thomas L. Cato	2.00	8- 1-27
a-Lydia	270	Richmond, Va.	Nannie Jackson		
a-Majesty	271	Richmond, Va.	John W. Evans	2.00	6- 9-27
a-St. Marthas	273	Richmond, Va.		2.00	7-15-27
a-East Star	275	Suffolk, Va.	Eva Fox	2.00	7-27-27
a-Coleman Surprise	278	Roanoke, Va.	Addie Ewell	2.00	7-27-27
a-Magnolia	280	Clifton Forge, Va.	Mary J. Waller		
a-Eagle	281	Kenne, Va.	Mary J. Waller		
a-Buchanan	282	Buchanan Va.	Hugh P. Hawkins	2.00	6-22-27
			Mattie B. Robinson	2.00	7-26-27
			George Robinson	2.00	7-22-27
			Laura V. Fultz	2.00	7-19-27
			Emeline E. Taylor	2.00	7-26-27
			Elizabeth Lynch	2.00	7- 8-27
			Annie A. Coles	2.00	8- 5-27
			Fannie Bradford	2.00	6-30-27
			Virginia Hicks	2.00	7-14-27
			Janie E. Poindexter	2.00	7-11-27
			Patrice M. Clarke		
			Amanda T. Burga	2.00	6-18-27
			Bettie Pyas		
			Mandy Loving	2.00	7-19-27
			Pauline Smith		

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
P—St. Thomas	391	Dawn, Va.	George W. Tillman	2.00	7-26-27
P—Ferguson E. Rising	392	Roanoke, Va.	Sophie J. Muse	2.00	7-25-27
P—Hickory Hill	394	Charlottesville, Va.	Nellie Tabbot	2.00	7-25-27
P—Little Bethel	395	Amelia, Va.	Richard Spears	2.00	7- 6-27
P—Laurel Hill	396	Frederick Hall, Va.	Ida Dickerson	2.00	8-12-27
P—Watkins Excelsior	398	Roanoke, Va.	Angie Whithers	2.00	7-27-27
P—Leah	402	File, Va.	Janie Graves	2.00	7- 6-27
P—Wayland	408	Trevilian, Va.	Cora A. Davis	2.00	7-12-27
P—New Hope	410	Lewiston, Va.	Chester A. Lindsey	2.00	6-18-27
P—Mt. Carmel	411	Dorchester, Va.	B. F. Lewis	2.00	8-11-27
P—Cosmopolitan	413	So. Richmond, Va.	Wm. F. Hart	2.00	8- 5-27
P—Easter Lily	414	Richmond, Va.	Mahallie Garlie	2.00	6-25-27
P—Chas. Young Memo.	416	Richmond, Va.	Wm. H. Fox	2.00	8- 3-27
P—Plum Tree	420	Harris, Va.	Marie T. E. Stewart	2.00	7- 9-27
P—O'Berry	422	Franklin, Va.	Cuetta B. Ryland	2.00	8- 5-27
P—Sallie's Success	425	Richmond, Va.	Albert Lomax	2.00	8-16-27
P—Prince Albert	426	Richmond, Va.	John M. Bullock	2.00	8- 8-27
P—Griffin Memo.	427	Eastham, Va.	Fannie Ridley	2.00	6-22-27
P—Pilgrim	428	Richmond, Va.	Rebeca D. Peyton	2.00	8-16-27
P—Baylorville	430	Henrico, Va.	Richard Hicks	2.00	8- 8-27
P—Juliet	434	Bowling Green, Va.	Viola Hall	2.00	8-16-27
P—Peninsula	436	Elba, Va.	Walter P. Jefferson	2.00	6-18-27
P—Burdette	437	Cape Chas., Va.	James Gray	2.00	6-23-27
P—Farrington	438	Burdette, Va.	Dollner Bowers	2.00	8-16-27
P—Hebron Grove	440	Farrington, Va.	Hananh H. Jones	2.00	6-27-27
P—Brian	441	Crozier, Va.	Chas. Shelton	2.00	6-15-27
P—Oak Grove	442	Louisa, Va.	J. D. Smith	2.00	6-15-27
P—Huguenot	448	Cochran, Va.	Sarah H. Thurston	2.00	6-16-27
P—Hollywood	449	Huguenot, Va.	Pollie Harper	2.00	7-25-27
P—Mayflower	451	Powhatan, Va.	Harry Bonaparte	2.00	6-22-27
P—Grays	453	White Stone, Va.	Helen E. Bonaparte	2.00	7-28-27
P—West Green	457	Norfolk, Va.	Celia Freeman	2.00	7-25-27
P—Bolling Taylor	459	Rio Vista, Va.	Nannie Harris	2.00	6-22-27
P—Lancaster	460	Pr. Geo. C. H., Va.	Anna E. Nickens	2.00	7-28-27
P—Progress	461	Lancaster, Va.	Della S. Bright	2.00	7-25-27
P—Ivy Green	462	Chula, Va.	E. J. Graves	2.00	6-25-27
P—Granite	463	Belfield, Va.	Celia M. Carter	2.00	6-15-27
P—Meadow	464	Granite, Va.	Rosa Fields	2.00	7-26-27
P—Wms. Success	465	Meadow, Va.	Murrell Fields	2.00	6-23-27
P—St. James	466	Roanoke, Va.	Annie Pelham	2.00	7-19-27
P—Roosevelt	472	Roanoke, Va.	Maggie Davis	2.00	7-26-27
P—Mt. Zion	473	Jetersville, Va.	Archer Allen	2.00	7- 5-27
P—Mt. Pleasant	488	Richmond, Va.	Wm. Gilbert	2.00	8- 3-27
P—Green & Claiborne	493	Richmond, Va.	Bettie L. Vaughn	2.00	7-16-27
P—Harmony	495	Richmond, Va.	Edw. M. Drummond	2.00	7-16-27
P—Zion Beatrice	499	Brunswick, Va.	Jas. E. Wells	2.00	7-16-27
P—White Rose	501	Octagon, Va.	.....	2.00	7-16-27
P—Antioch	506	Charlie Hope, Va.	.....	2.00	7-22-27
P—Benj. Memo.	508	Henrico, Va.	.....	2.00	6-22-27
P—Poplar Forest	513	Newport, News, Va.	.....	2.00	7-23-27
P—New Star	515	Danville, Va.	.....	2.00	7-25-27
P—Invincible	516	Powhatan, Va.	.....	2.00	7-25-27
P—Royal Eagle	518	Richmond, Va.	.....	2.00	8-16-27
P—Mt. Horeb	519	Forest Depot, Va.	.....	2.00	8- 6-27
P—Faithful	521	Ballsville, Va.	.....	2.00	6-24-27
P—Truxillio	525	Pilkinton, Va.	.....	2.00	8- 5-27
P—Warren	528	Roanoke, Va.	.....	2.00	9-10-27
P—Golden Crown	530	Roanoke, Va.	.....	2.00	9-10-27
P—Pine Hill	534	Powhatan, Va.	.....	2.00	9-10-27

Name of Council	No.	Location	Representative	A. F.	Date
p—So. Richmond	535	So. Richmond, Va...	Mary Hill	2.00	7-18-27
			Elizabeth F. Coleman		
			Mozella Quash		
p—Mt. Nebo	536	Bon Air, Va.....	Mary Branch	2.00	8- 4-27
p—Matilda	538	Jetersville, Va.	Dora M. Shelton	2.00	6-23-27
			Benia E. Jones		
			E. S. Fields		
p—Hopeful Star	542	Vinton, Va.	John Meekins	2.00	6-27-27
			Effie Fitzgerald	2.00	6-20-27
p—Jamesville	543	Sturgeon, Va.	A. S. West	2.00	8-16-27
p—New Boston	545	Nandua, Va.	Steve Hale	2.00	7-28-27
p—Lily of the West	551	Roanoke, Va.		2.00	7-28-27
a—Rising Star	553	Waynesboro, Va.		2.00	7-28-27
a—Silver Leaf	555	Christian, Va.		2.00	7-27-27
p—Bumpass	557	Bumpass, Va.	R. C. Johnson	2.00	6-10-27
a—Loving Union	558	Disputanta, Va.	Fine	5.00	7- 9-27
a—Cedar Green	565	Staunton, Va.		2.00	7-15-27
a—Grant Hill	569	Leedstown, Va.			
p—Midlothian	570	Midlothian, Va.	Ella H. Owens	2.00	8- 9-27
a—Sutherlin	574	Sutherlin, Va.	J. A. Shelton	2.00	7- 9-27
p—Chantilly	575	Mabelton, Va.	Sarah Shelton	2.00	8-16-27
a—Emporia	580	Emporia, Va.		2.00	8-11-27
p—Wesley's Pride	590	Crozet, Va.	E. L. Wesley	2.00	6-20-27
p—Easley's Success	591	Roanoke, Va.	Martha Phillip	2.00	6-29-27
			Samuel Brooks		
			Sophie F. Frooms	2.00	7-26-27
p—Bailey's	592	Henrico, Va.	Thomas Harris	2.00	6-16-27
p—Estella Green	593	Williamsburg, Va...	Eva Byrd		
			M. V. Clarke	2.00	7-27-27
p—Hillsburg	594	Cardwell, Va.	Maria L. Wynn	2.00	6-11-27
p—Mercy Seat	595	Warfield, Va.	Sus.	2.00	6-28-27
a—Warrenton	597	Warrenton, Va.	Wm. Chives	2.00	7-25-27
p—Mallory Hill	598	Oak Park, Va.			
a—Penola	599	Penola, Va.	Mary Scott	2.00	7-22-27
p—Ivanhoe	600	Ivanhoe, Va.			
a—E'ta's	601	Chesterfield, Va.		2.00	7-20-27
a—M. R. Star	603	Boone Mill, Va.	Mary Blizzard	2.00	7-20-27
p—Susan's Success	604	Newport News, Va.	Maggie Walker		
			James L. Garfield	2.00	8-16-27
p—Inlet	606	Inlet, Va.			
a—Littleton	617	Littleton, Va.	Ophelia D. Lively	2.00	6-14-27
p—Ivor	619	Ivor, Va.	Geneva Hinton	2.00	8- 1-27
p—A. High School	620	Richmond, Va.	Josephine Walton	2.00	6-24-27
p—Mohemenco	622	Mohemenco, Va.	R. J. Hobson		
a—Chesterfield	623	Blackstone, Va.	A. H. Brown	2.00	6-14-27
p—Gold Leaf	624	Stony Creek, Va.....			
a—Walker	627	Johnson Rd., Va.....	Earnestine Robinson	2.00	6-21-27
p—D. Beauty	628	Shawsville, Va.	Laura Robinson		
a—Bold Knob	629	Rocky Mount, Va...	Julian Calloway	2.00	7-15-27
p—Stewart Pride	631	Roanoke, Va.	Sadie Stovall	2.00	7-22-27
p—Michaux	632	Michaux, Va.	L. Hester Peterson	2.00	6-29-27
p—Little Pilgrim	634	Cochran, Va.	Nellie Peterson		
			W. C. Christian	2.00	8-17-27
p—Brooks	635	Richmond, Va.	Charlie W. Hill	2.00	7-25-27
p—S. W. E. Union	639	Roanoke, Va.	Clarence Wright	2.00	8-12-27
p—Amelia	640	Amelia, Va.	Maria L. Gray	2.00	8- 4-27
p—Delos	643	Delos, Va.	J. E. Saunders		
			(Alt) Annie Fortune	2.00	7-26-27
p—Upper Zion	646	Upper Zion, Va.	Albert A. Bell	2.00	6-18-27
p—Bells Mill	647	Berkley, Va.			
a—Coleman's Surprise	648	Chester Springs, Va.	Mattie Warren	2.00	7-21-27
p—Chestnut Grove	649	Sunnyside, Va.	Robt. Smith	2.00	7-18-27
p—G. C. New Site	656	Cumberland, Va.	Howard Quarles	2.00	8- 3-27
p—St. Nicholas	658	Clifton Forge, Va..	Contee Robinson	2.00	7-16-27
p—Elmont	659	Elmont, Va.	Estelle Robinson		
			Mollie Morton	2.00	7- 7-27
p—Henry	660	Randolph, Va.			
a—Little Hill	663	Disputanta, Va.	L. E. Coleman	2.00	7-26-27
p—Coleman's Desire	664	So. Boston, Va.....	Albert Banks	2.00	6-11-27
p—Sparta	672	Sparta, Va.	James Harris	2.00	7-26-27
p—Lynchburg	675	Lynchburg, Va.	Mary M. Armstead	2.00	6-23-27
p—St. Catherine	676	Roanoke, Va.		2.00	8-11-27
a—Sandy	681	Crewe, Va.		2.00	7-25-27
p—Annie's	682	Richmond, Va.	Annie T. Payne	2.00	8-16-27
p—True and Faithful	683	Noels, Va.	Rhoda Brown	2.00	

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
p-Emmans	685	Goochland, Va.	Eliza C. Barrett	2.00	7-22-27
p-Turkey Creek	688	Perkinsville, Va.	Leon D. C. Gabbin		
a-Rally	689	Crewe, Va.	H. A. Robinson	2.00	8- 1-27
a-Truthful Peace	696	Harrisburg, Va.		2.00	8-16-27
a-Holcomb	700	Nottoway, Va.			
a-Hicks	703	Purdy, Va.		2.00	7-26-27
a-Blue Ridge	704	Yancy Mills, Va.	Lucy Jackson	2.00	7-18-27
p-Fitzgerald	707	Blackstone, Va.	Lincoln Stokes	2.00	6-25-27
p-Mt. Zion	708	Trenholm, Va.	C. F. Simpson	2.00	7-21-27
p-Climax	712	Marengo, Va.	Mary E. Wise	2.00	6-14-27
p-Walton	713	Meherrin, Va.	John Walton	2.00	6-20-27
a-Chestnut Knob	714	Ridgeway, Va.			
p-Coronella	715	Richmond, Va.	Mamie Logan	2.00	7-12-27
a-St. Brights	716	Brights, Va.	Lila Cuvillay		
a-Venus	718	Crimora, Va.			
p-P. K. Anderson	722	Richmond, Va.	Bessie Paxton	2.00	8- 2-27
p-Drivers	724	Drivers, Va.	Sarah Edwards	2.00	7-12-27
p-County Line	729	Vigor, Va.	Ida Smith	2.00	6-17-27
p-Hickory Road	730		Mary E. Haskins	2.00	8-16-27
p-Hyacinth	731	Richmond, Va.	Elizabeth Fleming	2.00	7-26-27
p-Burkeville	734	Burkeville, Va.	Lola H. Sherman		
p-Burroughs	738	Pr. Geo. C. H., Va.	J. L. Wood	2.00	6-22-27
a-Treherne	740	Trehernville, Va.	Lillie B. Coles	2.00	8- 9-27
p-Mt. Sterling	746	Charles City, Va.	Bettie Mallory	2.00	7-22-27
a-Little Ethel	749	Burkeville, Va.		2.00	6-25-27
a-Stubbs	751	Stubbs, Va.			
p-Ewell	755	Williamsburg, Va.	Carrie L. Robinson	2.00	7-16-27
a-New Light	759	Milford, Va.	Wm. Hall		
p-Ware Neck	764	Ware Neck, Va.	Martha B. Willis	2.00	7-30-27
a-Egypt	774	Egypt, Va.	Linnie C. Thompson	2.00	6-17-27
p-Center	786	Hewletts, Va.	G. R. Beale	2.00	6-29-27
p-Amanda Bolden	788	Hollins, Va.	Eliza Carrington		
a-Ebenezer Star	790	Wardton, Va.		2.00	7-12-27
a-Artie Allen	791	Fries, Va.	Jennie E. Trueheart	2.00	6- 7 27
p-Etna Mills	792	Etna Mills, Va.	Dora H. Temple		
p-Henrietta B. Lily	793	Galax, Va.	Elizabeth Hale	2.00	6-13-27
a-Princess	795	Danville, Va.	Belle Carson		
a-Danville	797	Danville, Va.		2.00	7-15-27
a-Jones	799	Burkeville, Va.			
a-Good Will	804	Glen Wilton, Va.			
a-Supply	808	Supply, Va.	Nannie V. Acres	2.00	8-11-27
p-Joanna P. Moore	810	Richmond, Va.	Senora B. Lawson	2.00	7-27-27
p-Purity	827	Richmond, Va.	Rebecca Conway	2.00	8- 5-27
p-Eunice	828	Richmond, Va.	Pauline Hill	2.00	6-24-27
p-Smith Memo.	829	Richmond, Va.	Maggie L. Wright	2.00	6-22-27
p-Rose of Sharon	832	Roanoke, Va.	Emma Mills	2.00	7-14-27
p-American Beauty	833	Richmond, Va.	Mozella Tyler		
p-Old Dominion	834	Richmond, Va.	Richetta Price	2.00	8- 3-27
p-Little David	835	Ivy, Va.	John E. Bankett		
p-Perservance	837	Driver, Va.	L. Storrs	2.00	7-20-27
a-Shiloh	838	Port Royal, Va.	Nelson Hughes	2.00	7-26-27
a-Henrietta	841	Milford, Va.	Sarah F. Johnson		
a-Marietta	844	Crewe, Va.	Bessie Lee	2.00	7-22-27
p-Johnson & Stewart	845	Pr. Geo. C. H., Va.		2.00	8-18-27
p-Hines Success	848	Norfolk, Va.	M. E. Thweatt	2.00	8-16-27
p-Brook Hill	850	Brook Hill, Va.	John Martin	2.00	6- 8-27
p-Gilmerton	853	Gilmerton, Va.	Mary E. Francis	2.00	2-27-27
p-Alita	860	Richmond, Va.	Priscilla Quarles		
p-Mt. Calvary	868	Pr. Geo. C. H., Va.	Maria Skinker	2.00	8-16-27
p-Wilson	872	Bacon Castle, Va.	Paul West	2.00	8-16-27
p-P. of Eastville	873	Eastville, Va.	George Blair	2.00	7-22-27
a-Tappahannock	875	Tappahannock, Va.	Edward Spratley	2.00	7-26-27
p-Laurel Hill	879	Lunenburg, Va.	Nevolia Wilson	2.00	8- 2-27
			Elnora Satchell	2.00	7-20-27
			Fannie Hampton	2.00	7-20-27

Name of Council	No.	Location	Representative	A. F.	Date
p—McCoys	880	Portsmouth, Va. ...	Bettie S. McCoy	2.00	8-10-27
			Eugenia Wright		
p—Mt. Nebo	885	McLean, Va.	Cecelia Carter	2.00	8-10-27
p—Appomattox	886	Farmville, Va.	Eliza Brown	2.00	7-25-27
			Mattie Allen		
p—High Bridge	893	Rice, Va.	Matthew Johnson	2.00	6-15-27
			Willie B. Green		
p—John Brown	895	Ivanhoe, Va.	Mollie Campbell	2.00	7-26-27
p—Energetic	897	Richmond, Va.	Mary D. Page	2.00	7-26-27
			Bettie Quarles		
			Sadie W. Wells		
p—Golden Star	899	Harris Grove, Va... ..	Noah Hancock	2.00	6-25-27
a—White Plains	900	White Plains, Va... ..			
p—Sunlight	903	Branchville, Va. ..	Rosa S. Bess	2.00	8- 1-27
p—Redoak	906	Redoak, Va.	Lillie S. Johnson	2.00	7-15-27
a—Mt. Dews	911	Moss Neck, Va.			
a—New Mt. Zion Pers.	912	Withams, Va.			
a—Gaskins Success	913	Pungoteague, Va. ..			
a—Alexandria	917	Halls Hill, Va....			
p—Chase City	919	Chase City, Va....	Susie B. Ghee	2.00	7-23-27
			Willie E. Davis		
p—Sunlight	922	Cheriton, Va.	Upshur Sisco	2.00	7-21-27
			Marie D. Griffin		
p—Golden Leaf	923	Heathsville, Va. ..	T. H. Keyser	2.00	6-21-27
			Estelle Nickens		
p—Willing Workers	925	Chatham, Va.	Missess Hodnett	2.00	6-20-27
			Lizzie B. Tucker		
a—Carrsville	926	Carrsville, Va.			
p—Community	927	Dunnsville, Va.	Elenora Yates	2.00	8-10-27
a—Silver Link	928	Capeville, Va.			
p—Rockymount	929	Cumberland, Va. ...	Rueben T. Simes	2.00	6-23-27
			Blanche Harris		
p—Blackstone	930	Blackstone, Va.	Mary Bowman	2.00	8-12-27
p—Union Branch	931	Pr. Geo. C. H., Va.	J. S. Harrison	2.00	6-24-27
p—Ideal	948	Richmond, Va.	Walter T. White	2.00	7-26-27
			Edward T. Parker		
p—Constancy	951	Richmond, Va.	Ellen M. Saunders	2.00	7-25-27
			Florence B. Evans		
a—Ella J. Johnson	952	Richmond, Va.		2.00	8- 6-27
a—Ingram	954	Ingram, Va.		2.00	7-28-27
p—Pride of Antioch	955	Richmond, Va.	Marie Jones	2.00	8- 4-27
p—Capital City	956	Richmond, Va.	A. B. Jones	2.00	7-25-27
			Thomas Barrett		
p—S. M. Bullock	957	Richmond, Va.	Lucille S. Reid	2.00	7-27-27
p—Rising Sun	958	Proffit, Va.	Alice Brown	2.00	7- 9-27
			Willie S. Beasley		
p—Little Union	959	Amelia, Va.	Frank Brown	2.00	7-19-27
			Mattie B. Wells		
a—Bridgeford	963	Petersburg, Va.		2.00	8-16-27
a—Mt. Olive	964	Lent, Va.		2.00	6-27-27
p—Teawalt	975	Cumberland, Va.		2.00	8- 8-27
p—Promise Land	976	Chula, Va.	Janice S. Belt	2.00	7-25-27
			Mary Wade		
p—Sunrise	980	Rice, Va.	Lizzie Harris	2.00	8- 2-27
			Ada L. Flippen		
p—Dewitt	984	Dewitt, Va.	Eliza Allen	2.00	7-26-27
p—Sussex M. Star	987	Burts, Va.	Sam Jones	2.00	7-26-27
p—McCoy & Edward	989	Dinwiddie, Va.	H. H. Harrison	2.00	7-19-27
p—Twilight	991	Roxbury, Va.	A. G. Edwards	2.00	8- 2-27
			Samuel Massie		
p—Majestic	992	Lynchburg, Va....	P. G. Terrell	2.00	6-10-27
p—Stonewall	993	Havelock, Va.	C. H. Dobbins	2.00	7-30-27
p—Sarah E. Caskie Memo.	994	Richmond, Va.	Cyrus Gordan	2.00	7-26-27
a—Dorcas Memo.	995	Louisa, Va.	Irma Morris	2.00	6-16-27
p—Calvary	999	Powhatan, Va.	Phyliss S. Willis	2.00	7-12-27
p—The Rosary	1000	Richmond, Va.	Irene Lewis	2.00	7-25-27
			Lizzie Lewis Cheatam		
a—Baptist	1001	Stony Creek, Va. ..		2.00	8-16-27
a—Briggs Memo.	1002	So. Richmond, Va... ..		2.00	7-13-27
p—Zion St. Luke	1007	Nottoway, Va.	Mattie Fowlkes	2.00	8- 3-27
p—Merry Oak	1008	Ashland, Va.	Mary Harris	2.00	6-26-27
p—Alberta	1013	Alberta, Va.	Cincinnati Short	2.00	
			John E. Peterson		
a—Silver Leaf	1016	Colonial Beach, Va.			
p—Apple Grove	1021	Apple Grove, Va... ..	Cornelius Jackson	2.00	7-15-27

RIGHT WORTHY GRAND COUNCIL I. O. of ST. LUKE

Name of Council	No.	Location	Representative	A. F.	Date
a-Queen Victoria	1023	Victoria, Va.	E. A. Wade	2.00	7- 5-27
p-Fultz Desire	1025	Blue Ridge, Va.	Mary Patterson	2.00	7-28-27
p-Wms. Star	1027	Lone Oak, Va.	Lillie E. Law	2.00	7-30-27
p-Wms. Grove	1028	Sandy River, Va.	Lula K. Cabiness	2.00	6-17-27
p-Montvale	1032	Montvale, Va.	Thomas Hooper	2.00	8-16-27
p-Loving Kindness	1034	Hampton, Va.	Jessie Carter	2.00	6-23-27
p-Grace	1036	Crewe, Va.	Mary E. Scales	2.00	8-16-27
p-Clover Leaf	1037	Cat Point, Va.	Lizzie Jones	2.00	6-23-27
a-Nut Bush	1041	Nut Bush, Va.	Matilda Robinson	2.00	8- 6-27
p-Arabella	1042	Richmond, Va.	Patrick Jennings	2.00	7-15-27
p-West Point	1043	West Point, Va.	Eva Cury	2.00	7-15-27
p-Rising Star	1053	Colonial Beach, Va.	Rebecca Campbell	2.00	7- 1-27
p-Bolling Pride	1055	Esmont, Va.	Lucy V. Hill	2.00	7-29-27
p-Mica	1057	Mica, Va.	E. F. Bolling	2.00	7-27-27
p-Vera	1058	Richmond, Va.	Chas. Clarke, Sr.	2.00	7-27-27
p-Lily of the Valley	1060	Hooves, Va.	Alberta Epps	2.00	6-29-27
p-Pride of Samos	1066	Samos, Va.	Alice S. Muse	2.00	6-22-27
a-Jewel	1062	Richmond, Va.	Fannie A. J. Tinsley	2.00	7-25-27
p-Trav. Pilgrim	1076	King Geo., Va.	Maria Woodley	2.00	6-22-27
a-Fairview	1082	Bridle Creek, Va.	Samuel Woodin	2.00	7-14-27
a-Arlena	1083	Henrico, Va.	Julia Robinson	2.00	6-14-27
p-Fort Lee	1092	Fort Lee, Va.	Mary J. P. Smith	2.00	6-15-27
a-Laurel Creek	1093	Boissevain, Va.	Vera H. Bolling	2.00	7-25-27
p-Lula A. Willis Memo.	1095	Richmond, Va.	Mary A. Jackson	2.00	7-15-27
p-Beautiful Star	1096	So. Boston, Va.	Wm. O. H. Jackson	2.00	6-15-27
p-St. Paul	1100	Lynch Station, Va.	Henry Fields	2.00	6-15-27
p-Bolling Green	1103	Bolling Green, Va.	Isiah Johnson	2.00	6-14-27
p-Westwood	1106	Richmond, Va.	R. R. Greer	2.00	6-15-27
a-Queen Lee	1108	Drakes Branch, Va.	Joshua Watkins	2.00	7-25-27
p-Union	1109	North Garden, Va.	Louis Harris	2.00	7-25-27
a-Mt. Sinai	1115	Halifax, Va.	Willie Ann Hill	2.00	7-15-27
a-Oak Union	1117	Ivy Depot, Va.	Lou Harris	2.00	6-15-27
p-Sunset	1119	Ammon, Va.	Gladys Lucas	2.00	6-15-27
p-White Oak	1121	Appomatox, Va.	Leslie Claiborne	2.00	6-20-27
a-Evergreen	1124	Poindexter, Va.	James Palmer	2.00	8-12-27
p-Whites' Memo.	1127	Richmond, Va.	W. H. Arnold	2.00	7-15-27
p-Rising Mt. Zion	1134	Pr. Geo. C. H., Va.	Eugene Puller	2.00	6-30-27
p-D. W. Davis Memo.	1141	Richmond, Va.	Wm. H. Randolph	2.00	8- 4-27
p-Meherrin	1142	Meherrin, Va.	E. C. Burton	2.00	6-22-27
p-Flower Hill	1145	Mattoax, Va.	Corra Washington	2.00	7- 9-27
p-Ford's Rosebud	1147	Ford, Va.	James Campbell	2.00	7-15-27
p-Richmond Jubilee	1153	Richmond, Va.	C. E. Patterson	2.00	7-25-27
p-Shiloh Success	1157	Pulaski, Va.	E. M. Abbitt	2.00	8- 2-27
a-Dorcia	1159	Nottoway, Va.	Beatrice Armistead	2.00	8- 2-27
p-New Zion	1162	Meadville, Va.	Jeannetta Wallace	2.00	8- 5-27
p-Stau. R. Headlight	1164	Clarkton, Va.	Abe Richardson	2.00	6-16-27
a-Utopia	1170	Hampton, Va.	P. Peter Cole	2.00	7- 7-27
p-Mt. View	1172	Houston, Va.	Maggie M. Hill	2.00	7-26-27
a-Rosetta	1173	Blackstone, Va.	A. C. Watkins	2.00	7-26-27
p-Omega	1175	Omega, Va.	P. E. Anderson	2.00	8-16-27
			Lillie Frazier	2.00	7-26-27
			Gabriel Frazier	2.00	8-16-27
			James A. Gee	2.00	7-26-27
			Ethel Patterson	2.00	8-16-27
			Gay Jones	2.00	7-26-27
			Maggie Poindexter	2.00	7-26-27
			Mattie Chappell	2.00	6-20-27
			C. B. Carter	2.00	7-13-27
			Ella Jackson	2.00	6-14-27
			Hallie Marsh	2.00	6-28-27
			Willie Venerable	2.00	6-14-27
			Jesse W. Singleton	2.00	6-28-27

Name of Council	No.	Location	Representative	A. F.	Date
p—Carnation	1176	Hampton, Va.	Elsie Eley Mary Manly	2.00	7-11-27
a—Zion Hill	1177	Mayo, Va.	Cordelia Green	2.00	6-24-27
p—Thompson	1179	Blackstone, Va.	Wilson Taylor	2.00	6-13-27
p—So. Boston	1181	So. Boston, Va.	D. C. Canada A. C. Chappell	2.00	6-29-27
p—Wash. City	1185	So. Boston, Va.	J. S. Carrington Thomas Morton	2.00	6-22-27
p—Star of Beth.	1190	Newport News, Va.	Fannie Winifrey Harriet Strange	2.00	7-22-27
a—High View	1191	Clover, Va.	John H. Beverly	2.00	6-23-27
p—Good Hope	1193	King Geo., Va.	Nannie Street	2.00	7-12-27
p—Wilson	1196	Wilson, Va.	Alexander Hawks W. E. Street	2.00	6-7-27
p—Ebenez. Twilight	1198	Caroline, Va.	Delilah T. Thompkins	2.00	7-11-27
p—Star of Nazareth	1201	Clover, Va.	J. B. Hudson	2.00	6-15-27
a—Bethel Star	1205	Clover, Va.	M. F. Allen	2.00	7-16-27
p—Dryburg	1213	Scottsburg, Va.		2.00	6-7-27
a—Oak Grove	1215	Oak Grove, Va.		2.00	
a—Halifax	1216	Halifax, Va.		2.00	
p—Victory	1217	Newport News, Va.	Mary Eliz. Pierce	2.00	7-25-27
p—E. E. Prog.	1219	Newport News, Va.	Ella Jordan	2.00	7-26-27
p—Queen Victoria	1220	Newport News, Va.	Lucy Scott, Sus.	2.00	
p—Union Grove	1222	Ettricks, Va.	Easter M. Edwards Hattie B. Webster	2.00	8-6-27
a—A. Walker Memo.	1224	Richmond, Va.			
p—Rose of Sharon	1226	Williamsburg, Va.	Helen Westfield Mamie Goodall	2.00	6-17-27
a—Southern Star	1227	Scottsburg, Va.		2.00	6-29-27
p—Mt. Olive	1228	Belona, Va.	Hannah Archer	2.00	7-19-27
a—R. Hill Gospel Uni.	1229	River Hill, Va.		2.00	6-18-27
p—St. James Success	1230	Richmond, Va.	Delilah Jones	2.00	7-19-27
p—Alexandria	1232	Alexandria, Va.	Ed. Washington Katie N. Nelson	2.00	6-22-27
p—St. Lewis	1234	Charlotte, C. H., Va.	Sallie A. Spencer Clem Daniel	2.00	6-28-27
p—St. Frances	1236	Lynchburg, Va.	Drucilla A. Lushington Herman Burton	2.00	8-4-27
p—Dunbar	1238	Petersburg, Va.	Haywood Williams	2.00	8-16-27
p—Va. Gems	1239	Richmond, Va.	Emma E. Scott Madeline White	2.00	7-26-27
p—Bethany Claytor	1248	Newport News, Va.	Hester Walker	2.00	7-21-27
p—Welcome	1263	Welcome, Va.	George H. Turner Sophia Sayles	2.00	7-6-27
p—Ever True	1274	Alexandria, Va.	Louise Beckham Lula Lewis	2.00	8-9-27
a—Brax. W. L. Success	1277	Alexandria, Va.		2.00	7-16-27
p—Kilmarnock	1278	Kilmarnock, Va.	Hannah L. Pollard Eliza J. Wiggins	2.00	6-25-27
p—Deborah	1285	Petersburg, Va.	Samuel Owens	2.00	7-26-27
p—Liberty Honor	1292	Binns Hall, Va.	W. A. Tyler	2.00	8-16-27
p—Rivermont	1300	Lynchburg, Va.	Mary A. Brown Mary E. Jones	2.00	7-1-27
p—Staunton River	1306	Scottsburg, Va.	Menzy Carden	2.00	7-6-27
p—P. of Eagle Bapt.	1308	Louisa C. H., Va.	Frank Brooks W. L. Waddy	2.00	8-11-27
p—Zion Grove	1313	Clover, Va.	Peggie M. Crews Lizzie A. Crews	2.00	7-16-27
p—Va. Magnolia	1318	Magnolia, Va.	Sarah F. Pierce Nannie Lundy	2.00	6-15-27
a—Braxton Beauty	1332	Catawba, Va.		2.00	6-16-27
a—Fred Thomas	1341	Elk Creek, Va.		2.00	6-16-27
p—Virginia	1354	So. Richmond, Va.	Mamie Woodfin Ada M. Johnson	2.00	6-25-27
p—Bernetta	1356	So. Richmond, Va.	Jean Cooke	2.00	7-14-27
p—Loving Union	1361	Amelia, Va.	C. E. Finney	2.00	8-16-27
a—New Hundley	1365	Hurt, Va.		2.00	6-17-27
p—Cedar Mountain	1368	Mitchells, Va.	Mary E. Morgan Ella G. Duvall	2.00	
p—Sunshine	1371	Richmond, Va.	Hattie A. Morgan S. J. Gilpin, Sr.	2.00	8-5-27
a—Pride of West End	1378	Richmond, Va.	Monroe James	2.00	7-6-27

Name of Council	No.	Location	Representative	A. F.	Date
a-Deans	1403	Deans, Va.	C. J. Pettus	2.00	8-16-27
p-Lacrosse	1407	Lacrosse, Va.	Beverly Valentine	2.00	6-15-27
p-Franklin	1416	Franklin, Va.	Sarah F. Diggs	2.00	7-16-27
p-Sedley Prosperity	1430	Sedley, Va.	Ada U. Gary	2.00	6-23-27
p-Golden Rose	1431	Ashland, Va.	Lula J. Scott	2.00	7- 8-27
p-Morris	1442	Jennings, Va.	Mary A. Sebron	2.00	8-16-27
p-Saunders & Mallory	1449	Ruthville, Va.	Rosa B. Randolph	2.00	7-23-27
p-J. S. Collins	1452	Franklin, Va.	Mabel R. Randolph	2.00	7-26-27
p-Wicomico	1457	Wicomico, Va.	Lemmie Downes	2.00	7-21-27
a-Robertson Success	1467	Roanoke, Va.	Bettie A. Mallory	2.00	
a-Warm Springs	1473	Warm Springs, Va.	Mary L. Harris	2.00	
p-Covington	1474	Covington, Va.	Mary Ashe	2.00	
a-Calvary	1475	Norfolk, Va.	W. W. Seaborne	2.00	
a-Wonder Eye	1477	Culpeper, Va.	Rollie Jones	2.00	
p-Wash. Park	1484	Richmond, Va.	Eulah Ross	2.00	
p-Lexington	1496	Lexington, Va.	Martha P. Watson	2.00	
p-Taylor	1498	Churchland, Va.	Maggie L. Dixon	2.00	
p-Busy Bess	1499	Igo, Va.	Julian J. Washington	2.00	
p-Elk Hill	1500	Elk Hill, Va.	Columbus Taylor	2.00	
p-P. of Lawrenceville	1506	Lawrenceville, Va.	Florence Brown	2.00	
p-Guthrie	1507	Lawrenceville, Va.	W. C. Frenzley	2.00	
p-Gregory's Advance	1528	Covington, Va.	Jennie Pannell	2.00	
p-Amelia Baptist	1535	Rice, Va.	Willie Sue Pannell	2.00	
p-Smith Ferry	1556	Franklin, Va.	Blanche E. Edmonds	2.00	
p-Pleasant View	1573	Franklin, Va.	Mary E. Wall	2.00	
p-Friendship	1580	Templeman, Va.	J. E. Hines	2.00	
p-Paiges' Memo.	1581	Fredericksburg, Va.	J. D. Martin	2.00	
p-Saint Level	1582	Jeffries, Va.	Harry Rucker	2.00	
p-St. Mary's	1587	Boydton, Va.	A. R. Venable	2.00	
			Lucy L. Johnson	2.00	
			J. J. Smith	2.00	
			Horace Haskins	2.00	
			C. W. Lee	2.00	
			F. J. Roane	2.00	
			Gussie M. Kay	2.00	
			Louise Rollins	2.00	
			John A. Bouldin	2.00	
			Louis N. Wilson	2.00	
			R. C. Covington	2.00	
			W. H. Hughes	2.00	
			A. King	2.00	

PAST CHIEFS

Location	Representative	A. F.	Date
a- 1 Norfolk, Va.	Carrie J. Bagby	2.00	8- 5-27
p- 3 Richmond, Va.	Jas. Alfred Seay, Sr.	2.00	7-14-27
a- 4 Richmond, Va.		2.00	7-26-27
a- 5 New York, N. Y.	Cornelia Sandford	2.00	8-16-27
p- 6 Mattoax, Va.	Annie E. Johnson	2.00	8- 4-27
a- 7 Portsmouth, Va.	Rosa Quarles	2.00	7-12-27
a- 8 Mineral, Va.	Bessie Curtis	2.00	7- 5-27
a- 9 Richmond, Va.	Virginia R. Edwards	2.00	7-27-27
p- 11 Lynchburg, Va.	Addie H. Howell	2.00	8-10-27
p- 12 Richmond, Va.	Virginia Mills	2.00	7-26-27
p- 16 Roanoke, Va.	Nannie E. Binford	2.00	7-13-27
p- 17 Washington, D. C.	Ellen M. Neil	2.00	8-15-27
a- 18 Suffolk, Va.	Olive I. Brown	2.00	
p- 19 Richmond, Va.	Pattie Seaton	2.00	
p- 20 Providence, R. I.	Mary Braxton	2.00	8-16-27
a- 21 Suffolk, Va.			
p- 23 Wilmington, N. C.			
p- 24 Newark, N. J.			
a- 25 Raleigh, N. C.			
a- 26 Louisa, Va.			
p- 27 Richmond, Va.			

	Location	Representative	A. F.	Date
p-28	Philadelphia, Pa.	Freeman Averett Otho Smith	2.00	8-16-27
p-29	Philadelphia, Pa.	Mary George	2.00	8-10-27
a-30	Pittsburg, Pa.			
a-31	Jersey City, N. J.			
p-34	Orange, N. J.	Mattie Harper	2.00	7- 2-27
a-36	Philadelphia, Pa.			
p-38	Pittsburg, Pa.	W. A. S. Gibbs	2.00	8-16-27
a-39	Ansonia, Conn.	Sus.	2.00	8-16-27
a-41	Jetersville, Va.			
a-44	Norfolk, Va.			
p-45	Macon, Ga.	C. N. Pitts	2.00	7-26-27
a-47	New Haven, Conn.		2.00	8-16-27
a-48	Baltimore, Md.			
p-49	Cheriton, Va.	Marie Griffin	2.00	8-16-27
a-51	Petersburg, Va.		2.00	8-11-27
p-55	Ivanhoe, Va.	Jennie Carter	2.00	8- 5-27
a-56	Brooklyn, N. Y.			
p-58	Washington, D. C.	Mary H. Talley J. J. Jackson	2.00	7- 6-27
a-59	Westfield, N. J.			
a-60	So. Norwalk, Conn.			
p-61	Newport News, Va.	Emma J. Bridgeforth Mary J. Veals	2.00	7-26-27
a-62	Tyaskin, Md.			
a-63	Seaford, Del.			
p-64	Evanston, Ill.	Sarah Collier	2.00	7-27-27
p-66	Newport, R. I.	Caroline Holmes	2.00	7-25-27
a-67	Wilmington, N. C.			
p-68	Bluefield, W. Va.	R. W. Hill	2.00	7-29-27
p-69	Blackstone, Va.	Cordelia Green	2.00	8-16-27
a-71	Richmond, Va.			
a-72	Colonial Beach, Va.			
a-73	Mullens, W. Va.			
p-74	Philadelphia, Pa.	Bettie Dandridge	2.00	8-16-27
a-75	Baltimore, Md.			
p-76	Baltimore, Md.	Mattie Watson Mary Mozley	2.00	8-16-27
p-77	Keystone, W. Va.	Sarah Page	2.00	7-18-27
p-78	Kilmarnock, Va.	Sophonra N. Corbin	2.00	8-11-27
p-79	Atlantic City, N. J.	Hattie B. Waters	2.00	7-21-27
a-82	Crewe, Va.			
a-84	Atlantic City, N. J.			
a-85	Salisbury, Md.			
a-86	Providence, R. I.			
a-87	Smyrna, Del.			
a-88	Alexandria, Va.			
a-89	Stevensville, Md.			
a-91	Hampton, Va.			
p-92	Columbus, Ohio	Representative	A. F.	Date
a-93	Asheville, N. C.	Mary E. Witten	2.00	7-25-27
p-94	Baltimore, Md.			
a-96	Baltimore, Md.	Jeremiah B. McGee	2.00	8-16-27
a-97	Cleveland, Ohio			
p-98	Mountclair, N. J.			
a-99	Roanoke, Va.	Milissa Barnes	2.00	8- 8-27
a-100	Nuriva, W. Va.			
a-101	Danville, Va.			
a-102	Rocky Mount, N. C.			
a-103	Patterson, N. J.			
a-104	Ronceverte, W. Va.			
a-105	Akron, Ohio			
a-106	Chicago, Ill.			
a-107	Baltimore, Md.			
a-108	Jersey City, N. J.			
a-109	Chase, Md.			

Matrons' Conference
Juvenile Department

JUVENILE DEPARTMENT



Ella O. Waller



I.O. OF S.T.L.

Emeline Johnson



Rosa E. Watson



Mrs. Mattie F. Graham



Maggie L. Walker



Francis Cox



Charity Jones



Anna J. Evans



Katie C. Watkins



Mrs. Mildred McCormick



Mrs. Laura Burke



Josie A. Graham



Malinda Cobbe



John S. Savage



Mary J. Smith



Mary V. Bingham



Mrs. Sarah Collier



Mrs. Amanda E. Williams



JOHN S. SAVAGE
R. W. G. Deputy Patron
New York



MRS. EMELINE JOHNSON
R. W. G. Secretary-Treasurer
Virginia



MISS MARIA E. BURKE
*R. W. G. Organizer and Traveling
Lecturer
Virginia*



MRS. BESSIE E. ROBINSON
*Member, Juvenile Board
New York*

THIRTY-SECOND ANNUAL AND FIFTH BIENNIAL CONVENTION OF
THE JUVENILE DEPARTMENT, INDEPENDENT ORDER
ST. LUKE, MATRONS' CONFERENCE

Sixth Mt. Zion Baptist Church,
Monday morning, Richmond, Va., August 15, 1927.

The above named beautiful church was a scene of activity and happy excitement, when at 10:15 A. M., amid banners and St. Luke pennants, the Thirty-second Annual and Fifth Biennial Matrons' Conference began its work.

The following delegates were appointed tilers: Mrs. Mary E. Mosely, Maryland; Mrs. Rebecca G. Woods, New York; Mrs. Maggie Poindexter, Virginia; Mrs. Rachel Thomas, New York; Mr. W. H. Berry, New Jersey.

The Matrons' Conference was then called to order by Deputy Grand Patron John S. Savage, New York. All joined in singing, "Yield Not To Temptation." The 6th Psalm was read by Grand Prelate Harry Braxton, and prayer was offered by the Grand Prelate. The conference then enjoyed a chorus by members of Richmond Juvenile Circles, directed by Mrs. Lizzie Pollard.

The Deputy Grand Patron, John S. Savage, then delivered his biennial address. He began by paying tribute to Miss Mary Prout, the founder of the Order, sixty years ago. He also gave honor and praise to one who snatched (as it were) from the very embers the grand old flag, and by heroic efforts, during years of hard work, again unfurled the banner to the breeze, in the person of Mrs. Maggie L. Walker. By inspiring words and earnest appeal he succeeded in awakening to interest everyone present.

The New York delegation came forward and sang their "peppy" convention songs. The Office Force, the Boosters responded with yells and cheers. Maryland sang, followed by Washington, but all were quickly matched by the ever alert Office Force.

The following committee was then appointed on Credentials: Bessie E. Robinson, New York; Nannie Angel, Pennsylvania; Carrie Bagby, Virginia; L. B. Scott, New Jersey; Lucy Bates, New Jersey; Cornelia Maston, North Carolina; Mary E. Mosely, Maryland; Alberta Botts, Maryland; Grace Threat, Virginia; Antoinette Johnson, Virginia, chairman.

The welcome address on behalf of the Juveniles of Richmond was delivered by Miss Marian Bell Banks. Miss Banks very eloquently and earnestly opened the Gates of Welcome wide to all in attendance upon the Sixtieth Anniversary of the Independent Order of St. Luke. She urged all Matrons present to bring many more children into the Order.

The welcome address on behalf of the Matrons' Board was delivered by Mrs. Annie T. Payne, secretary of the Board. Mrs. Payne followed the

growth of the Order from its beginning with Mary Prout, on through the administration of W. M. T. Forester, then on to the successful administration of our honored Maggie L. Walker, and noted the growth and power of the Order up to the present moment, this the Sixtieth Annual and Fifth Biennial, and Thirty-second Matrons' Conference.

Dr. Zenobia Gilpin welcomed the conference on behalf of the women of Richmond. Dr. Gilpin expressed herself as being fortunate to have the privilege of delivering this welcome. She welcomed the delegation to the city on seven hills, on the River James, to the schools, banks, playgrounds, insurance companies, and last but not least, the Home Office of the St. Luke. She referred to the R. W. G. Matron, Maggie L. Walker, as the genius of her day.

The following responded to the address of welcome: Mary E. Mosely, Maryland; Carrie Johnson, District of Columbia; Maude Humphreys, New Jersey; Amy B. Johnson, Pennsylvania; Mary Anderson, Rhode Island; Helen Hill Murray, Delaware; Emma Monroe, Connecticut; Paratenia Hill Collier, Illinois; Julia Perkins, Ohio; Florence Storey, Georgia; Howard McBride, Georgia; Ellen M. Neil, North Carolina; Ida M. Townes, New York; Annette Brown, Tennessee.

All of these responses were expressions of appreciation for the very hearty welcome given.

An innovation at this time was an operatic quartette rendered by four little people, representatives of the Juvenile Department. It was well done, and enjoyed by all present.

The most interesting event of the conference was reached when Deputy Grand Patron John S. Savage presented to the audience the R. W. G. Matron, Maggie L. Walker, to deliver her biennial address.

The presentation of the Grand Matron was the cause of spontaneous outburst of applause and cheering. The Office Force sang, "Maggie Lena, We Love You," and give many other expressions of their love and good fellowship.

Mrs. Walker read a report that covered entirely the whole scope of the Juvenile field, and covered all discouragements of the past with hopes for the future. No item was forgotten or neglected. Every child was taken care of from birth to sixteen years.

All Circles reporting no loss of membership and no indebtedness since 1925 were considered perfect Circles and prize winners.

Address of R. W. Grand Matron
Juvenile Department, I. O. St. Luke

"As the twig is bent—the tree is inclined."

TWENTY-SECOND MATRONS' CONFERENCE—FIFTH
BIENNIAL MEETING JUVENILE DEPARTMENT,
I. O. OF ST. LUKE

R. W. G. Matron's Report

MY DEAR MATRONS:

When we sang our Closing Ode in New York City, August, 1925, and left the Metropolis of the world for our several homes—every Matron attending that great conference, carried with her renewed determination to double the membership of her Circle—thus increasing the membership of this department. I am sure we are happy to have you back in old Richmond and at Headquarters, the birthplace of the Juvenile Department, I. O. of St. Luke.

We have come a long, long way from August, 1895, to August, 1927—thirty-two years; thirty-two years of organization work; thirty-two years teaching parents and children the great advantages and the very low cost of protection offered by our Order; thirty-two years trying to have both Matrons and members of the adult Order understand. Our hope for the future lies with the children—the youth of our race. This is our great field of endeavor. Here we must build an organization that will be both substantial and enduring.

We rejoiced over the success of our thirty-first year's work—our hearts gladdened at the progress made and the new program adopted, viz.: The transferring of all children sixteen years of age and over; recreation and health program for both children and adults, and the successful carrying out of the spirit of resolutions adopted at the New York Convention. All of us cannot cover the same ground, nor accomplish the same results—it would be foolish to do so, and a waste of energy and time; hence, it is my hope and desire to place before you at this meeting information that will be both constructive and beneficial.

In the beginning, there were no children, no funds—only the faith of a few women. The first years of work in this department, were years of pleasure and uncertainty, and our Matrons worked with a zeal and interest that brought about many changes

and great improvement. We had fifteen thousand children in number when we adopted the New Plan, December 27, 1919. Our work had to be done all over again; the parents of the children had to be convinced that the work was growing better, and that fraternalism was helping the hands of the clock of progress around; that our children must have a chance to grow, in that they are our future citizens. Then why not have them grow up in our own St. Luke Order? Many parents were convinced almost without argument, and transferred their children from the Old to the New Plan, at the small cost of twenty-five cents, paying thirty-five cents monthly dues—with twenty cents per month which covered all ages (from two to sixteen years) sent to the office to protect a graded policy of \$100. Our idea was to have on the roll of our Order, every member of the family or what is now known as "Whole Family Protection," although the laws of the States did not grant or approve such an act until 1917. Our Order was doing pioneer work, making it possible for the citizens of our group to become members of the St. Luke Order.

COST OF PROTECTION

It was our further idea, that the parent and child have one common interest in their own protection. Our cost of protection is much lower in proportion to the benefits furnished, than in many other Industrial and Insurance Companies, because provision was not made in the monthly dues for a collector's salary and all other expenses of Industrial Insurance Companies.

Here is the opportunity for the parent (Mother) to teach the children the benefit of laying aside less than nine (.09) cents per week for their own protection. A child will soon learn how to be thrifty if it is taught how, and especially if it is given a box or bank in which to save the pennies from month to month. This habit of saving their monthly dues will stay with the child when the years of maturity are reached, and will be one of the very best habits the future citizens of our race can form.

FOUNDATION—HISTORY

The Grand Matron in her address of 1925, gave a brief history of the foundation of the Juvenile Department, for the benefit of the Matrons throughout the entire jurisdiction, copies of which may be had for the asking.

THE FUTURE

The future of the Adult Order and its growth is dependent on the Juvenile Department. For that reason, we must know how to select children, how to hold them and how to transfer them to the Adult Order.

Our law provides that at the age of two years, a child may be admitted into the Order. We can accept children now at the age of *one year*, in that the laws regulating the admission of children into fraternal organizations and insurances, have been changed within the past three or four years in all of the States, admitting children.

The time to begin the selection of a child for the Juvenile Department, is at the birth of a child, and as soon as this child reaches the age of one year, the Matron should be ready to enter the name as a member of her Circle. Many organizations have a "Cradle Roll Department" in which they carry all prospective members of the order. This is a good idea, and I would suggest that each Matron, in addition to her financial roll, carry a Cradle Roll with the names of children from birth to one year of age.

Matrons should be on the alert for children one year and over. Every Matron should decide to either have a Circle, or not have one. To bring my advice and suggestions nearer, I should say: Each member of the Executive Board, as well as the Grand Officers and Matrons, should have a *real, live* Circle, properly managed, with a good bank account, and be a live asset to our Organization. Each should see to it that their Circle numbers at least *fifty children*.

New members may be secured up to the fifteenth year. I should like to see a Girls' Department—a Boys' Department, with girls and boys between the ages of fourteen and sixteen years. A program suited to children of these ages would attract and hold their interest.

Matrons with Circles numbering 50 members and less than 100, should keep at least 100 children to their credit. We are urging Matrons not only to have an active Circle, but a wide-awake, interesting Circle, that holds meetings regularly each month; that the officers of the Circles are acquainted with their duties, repeating them from memory; that the children of the

Circles attend the meetings from the interest they have. This can be done, and is being done now by many Matrons on our roll.

Every Matron must pay every child that is sick belonging to her Circle. The Matron not only collects the money, but holds it. Every Matron should have a bank account in the Circle's name for the protection of the Circle and Matron. Conditions are going to change, and these changes in the collection and handling of money will be forced by your management. *Bestir yourselves*, Matrons and Patrons, and begin a business in your Circle.

After August inventory, you would deal with September and each month thereafter in the same manner. If your Circle is *losing*, not *gaining*, find the *reason* for the same, then find a *remedy* and apply it. Our Juvenile work must go forward numerically—forward financially. To do this, each Matron must have her Circle *move forward*.

To assist the Matrons in having good, full, interesting meetings, I have prepared a monthly program for the Circles. This program to be executed every month. In order to do this work, the Matron must not try to do it alone. If there are large girls and boys in your Circle, press them into service and make them partially responsible for the success of the program. If *you* have not the ability to work this program with your larger members, be *broad* enough to ask some of the members of your own Council, or even one who is not a member, to help you put the program over.

Each year must be better than the year ending—better in additions; better in accumulations and better in attendance. The idea of attending meetings *must be encouraged*. Of course the Matron has to collect on children not attending their meeting. Make your Circle the most interesting and best Circle on roll.

MONTHLY PROGRAM

SOCIAL—EDUCATIONAL—CONSTRUCTIVE

August and September:

Have all of the children of your Circle attend the regular meeting in September. Invite the parents to accompany the children.

Make a short program—singing—marching. Then tell the

children why you called them out. *Read your August and September letter.* Make it very emphatic that every child who attends each meeting from September through July, will receive a prize.

The prize will be The Grand Matron's Photograph, autographed. Every child must have one as a gift from their St. Luke Grandmother.

October:

The St. Luke Catechism distributed. Every child will be given a Catechism to learn by the November meeting. Those answering every question, will have their names placed on the Circle's Honor Roll.

November:

The St. Luke Catechism answered. Do not hurry. Have a number of good songs. In addition to the Catechism being answered, explain what Thanksgiving Day means to everybody, and that it comes in the month of November, in order to show our thankfulness to God for His goodness.

Have the children decide with you to gladden the heart of some sick or afflicted child; or some poor family; or the Old Folks' Home or Orphan Asylum. Let every child bring something on Thanksgiving Day, (not money) but rice, oatmeal, fruits, vegetables, groceries, or anything that can be used in a home. Let your Circle of children, or a committee, take gifts, sing songs, read the Beatitudes—Psalm 1, or some selection carrying a soul-cheering message. Teach them how to make happiness.

December:

This is Christmas time. The Gift Day—a day of great rejoicing, on account of the birth of our Saviour. Let the children have a Christmas tree, or party, and make it worth while. Matrons may enlarge on this program as conditions and localities suggest.

The last meeting in the year will be called *Membership Meeting*. All through the months of September, October and November, we will talk New Members, and our desire to have every child

feel that they must bring a new member in December, if they have not brought one in the months just passed.

Get acquainted with the parents of the children; secure their interest, and have them help their children to get a new member by December.

January:

Try the St. Luke Catechism again. Always keep the Catechism fresh in the minds of the children. January Health Rules—give each child a health pamphlet; read it with them; explain it, if necessary; have them promise you to report at the next meeting, just how well they have kept the health program. Put life into this report from the children.

February:

A real "Valentine Party." Make this party very snappy and interesting. Appoint in January a committee to work up the party. Be a child yourself, again. Have a real good time at the "Valentine Party."

March:

Story-telling month. Select two children at your February meeting, to come prepared to tell a story. Lead up to the story-telling with a song and music with a plenty of life. After the children have told their little stories, the Matron must tell a very interesting one, carrying with it a good lesson to strengthen the real character of the children.

April:

We will furnish you with a book for drills, etc., for your Circle. Appoint two of the largest girls to teach the children a drill, or, have a competitive drill. This form of amusement is much enjoyed by children.

May:

May Festival, May Queen, May Pole. Of course, all of these programs take time for preparation. The Festival, May Queen, or winding the May pole may all be done at the close of your regular meeting.

Remember in soliciting new members for your Circle, be on the lookout for children with talent. Watch the children and you will discover much ability in your Circle. Use each child on one or the other of your programs. Encourage children who are backward and afraid to trust themselves. Use them in groups.

June:

School Closing Month. Have your children understand that you are interested in their progress at school. Notify each child to come prepared to give you their standing when school closes—their marks in deportment and general attendance through the term. Offer a prize to the children who bring good reports. We will have in stock before next June, such prizes.

July:

Grand Matron's Birthday. New Members' Month. You may give the children a picnic or an outing of some kind, *out doors*. Read your children's names and the number of New Members each child has brought during the year, including this Birthday member.

We are anxious that every child will know that July 15, is their Grand Matron's Birthday, and on that day they are going to wish her *many, many more* happy birthdays.

MAGGIE L. WALKER,
R. W. Grand Matron.

HEALTH INSTRUCTIONS

.....Circle No.....
 Location
 Name.....
 Address.....

I promise to obey these Rules and Instructions.
 I promise to take care of myself in the way I am taught by the St. Luke Health Instructions, in order that I may grow up strong and healthy.

- I will keep my body clean by bathing often.
- I will brush my teeth every day so they will not decay, and so that I will not have toothache.
- I will drink four glasses of water every day.
- I will go to bed early, and will sleep with my windows open in order to breathe fresh air.

I will not drink tea or coffee.

I will eat fruit and vegetables every day. Apples and oranges are good for one.

I will drink milk every day.

I will always wash my hands before eating. When coughing or sneezing I know that I should cover my mouth and nose with the handkerchief to protect other people from germs which cause cold.

I will "watch my step" and try to avoid accidents.

I will keep my fingers, pencils and other things that do not belong there, out of my mouth, for I know if I am not careful I may get germs which will make me sick.

If I obey these instructions, I will be strong and well and happy.

MAGGIE L. WALKER,
R. W. Grand Matron.

INVENTORY

If you were called upon to give an inventory of your work in this department, the conditions, possessions and accomplishments of the past two years, how would you start? You would begin with August, 1925, find out how many children were enrolled and financial at that time; how many dropped for the month and how many added; how many parents visited for payment of dues, and how many visited for new children. You would note how many children were present at your July meeting, and *why* were the greater number absent. You would then see what *you* had contributed to the interest of the meeting to draw the children. You would examine yourself to see whether you gave your Circle meetings the time necessary. You would see whether you stood at the door, or on the corner, collecting the money, marking the card and letting the children leave *you* without a word of encouragement. You would then ask yourself whether you, the Matron, were not the direct cause of your Circle not having good, full, interesting meetings. Then, if you did not have a bank account, if there are thirty-five children and more, the fault does not belong to the children, but to you.

Need I say more on this subject? The money collected from the parents, belongs to the *Circle*, and *not* to the Matron. A care-

ful accounting for the same, however small, is required. It is the privilege and power of the Subordinate Council of which a Matron is a member, to examine semi-annually the books and accounts. So well have the Matrons in the past cared for their sick, assessments and other miscellaneous accounts, that this duty of the Subordinate Councils, has not been stressed. We are now beginning to *disgraceful*, and we will be classed as a group of very ignorant have complaints; Matrons are neglecting to pay the sick of their Circles; assessments run behind and hall rent for meetings is not paid. This must not be.

Our records show that there are many Matrons with fifteen and more children past sixteen years of age. If it is possible to keep these children together, do so, and use them in your forward program. If you have not a young people's Council, *start one with* your transferred Juveniles. Write to the office for *special instructions*. Where there is a child sixteen years old and over, etc., and whose *health* does not permit a transfer—do not discourage that child, but report such a condition to the office. We are arranging a special protection for all such children, who can be transferred into the Council, with benefits coming from this end, whose policy will be less than \$300 and more than \$100. Our Juvenile Department is preparing to take good care of every child on its roster. We want the St. Luke Order to be known as a safe place for all children.

LOCAL MATRONS' BOARD

It seems next to an impossibility to have the Matrons' Boards function properly. When once you have your local Matron's board organized, with the proper officers selected for the first year or two, you are well on the way. The next step is a constitution and by-laws to govern this local board. When the constitution and by-laws are adopted, it evolves on each Matron as a duty, to see that the articles in the constitution and by-laws are carried out to the letter.

If you have a *live* President, one who has a live, wide-awake growing Circle; one who does not complain of the work of the department, but who is in sympathy with the work; if your President is a live-wire with initiative, then the majority of the Matrons will fall in line.

I am a member of the local Matrons' Board of Richmond, Va., and as such, I feel individually responsible for the success of that board. It is my duty, not to pick flaws on the outside of the meeting, concerning the transaction of same, but to *attend every meeting*, and do my part in the carrying out of the program of the Board. If I have failed in this, then *I alone* am responsible for the local Matrons' Board of Richmond, not putting over their program 100 per cent. good.

We shall ask for reports from every local Matron's Board as soon as this Conference closes—say, October 26, 1927—for there is much work to be done. We must register our 25,000 children.

JUVENILE PUBLICITY

In every locality, the citizens should know that there are Juvenile Circles in that locality; if in the rural district—that district should know that a Matron lives with a Circle of children. This can be done only by an aggressive hustling Matron. We are, therefore, urging you to have or hold at least four public functions a year, in order that the Circle with the children may be brought before the public and the benefits of the Department explained and the children given an opportunity to develop their talent, whether literary or musical. If the Matrons cannot plan such entertainments, send to the office, and help will be given. Wherever there is a local Matrons' Board, there is an organized group of Matrons who can handle all public Juvenile functions. Plan your future programs to include four public entertainments, which may supplement your monthly receipts from dues.

This request has been started by some of the Matrons. We are emphasizing the necessity of this kind of publicity. One of these functions could always be, "The Circle's Birthday Party." At each Circle's anniversary, plan a real birthday party—give the children a birthday stocking, or apron or card. Have them bring to the Circle at its party, a penny for each year the Circle is old, as their gift to the Circle; or, a penny for the years they have lived; or, a penny for each foot they are tall, or some other little catchy slogan which will make them anxious to attend this Birthday Party and to bring a present. Start a bank account with the first birthday present, if you have not one already; then constantly

add to your account. Matrons must be thinking at all times as to the very best way to hold children.

• EDUCATIONAL BANK AND FUND

Every Matron received an educational bank, with full instructions. I knew these banks would have to be handled by the Matrons, as the children could not act as custodians. I felt that we did not have on roll a Circle that could *not pay* 75 cents out of its treasury for the Bank. Then, I felt that the Matron, with her children would give some form of entertainment, with an admission fee of *five or ten cents*, and raise the \$5 for the bank in one evening, at her own home. I felt that the least complaints would come from our Matrons regarding the little bank.

I said in another part of my address, that the public has no right to pay the monthly assessment for parents to receive death benefits. I repeat that. On the other hand, you can have entertainments to raise funds for the carrying on of your social, welfare and educational work, and traveling expenses to and from the convention. A Matron must use her good judgment as to the kind of entertainment she wishes to have. The children will help, if given an opportunity. I shall expect full co-operation from every Matron, everywhere, with this Educational Fund.

TRANSFERS

The transferring of children from the Juvenile Department has been very encouraging. When our last report was submitted, 1,347 children had to be transferred.

Circular letters with full instructions were sent to the Matrons with plans as to how to transfer a child. As a result, we have at the close of our books, 922 children transferred. The plan of transferring, if not wholly understood, will be fully explained. The 415 children on our roll not transferred, must be before the books close.

December 26, 1927, and after that date, there will be a great change in the working schedule and the benefits offered to children in Class B. Every child sixteen years of age and over, who has been in the department three years and over, can receive a \$300

protection, and three months assessment without cost,—if transferred before December 26, 1927.

Matrons, do not let the parents lose this great privilege.

JUVENILE DEPARTMENT—GENERAL SUMMARY

JULY 27, 1926—TRANSFERS—JULY 27, 1927

State	No.
Virginia	221
West Virginia	45
District of Columbia	10
Illinois	7
Georgia	3
New Jersey	33
Maryland	30
New York	14
Pennsylvania	26
North Carolina	10
Rhode Island	12
Delaware	4
Total	415

A—Every Matron must make a list of children on her roll 16 years of age and over; sending a copy of this list to the office to tally with the office record.

B—Children who are 16 years of age and over, who have been members of a Circle in the Juvenile Department for three years and over, may transfer to an Adult Subordinate Council by—

1. The Matron of the Circle to which the child belongs who desires to transfer, must recommend the child for transfer.

2. A blank properly filled by the parent and child, furnished by the Juvenile Department, must be presented to the Juvenile Department before a transfer is granted.

3. This blank when filled, will be passed to the Chief Medical Examiner for final inspection and approval.

4. The cost of a transferred Juvenile to the Adult Department will be paid from the funds of the Juvenile Department; that is, all transferred Juveniles, from March 15, 1926, will be transferred without cost to parent or guardian.

5. In addition to this advantage to children 16 years of age and over, who have been members of Circles in the Juvenile Department for three years, and over—the child shall be given the additional advantage of three monthly mortuary rates; that is, the child will pay the Subordinate Council to which he or she is transferred, only 30 cents a month for the first three months, after which the monthly dues will be 56 cents for a \$300 policy, Class B. This gives the child who has been a member in the Juvenile Department three years or more, and is 16 years of age or over, a *special rebate*.

6. The Juvenile Department from its accumulated Mortuary Fund, shall pay the Adult Mortuary Fund, a sum of 50 cents for every transferred Juvenile from March 15, 1926.

C. The danger point in this transaction is the loss of the child to the St. Luke Order instead of holding the child in the Order.

A child 16 years and over, for three years pays to the Mortuary Fund of the Juvenile Department 20 cents per month—\$2.40 per year for a \$100 protection. In transferring to the Adult Department, the Juvenile protects the adult Mortuary Fund against a loss in the death of a Juvenile, by reimbursing the Mortuary Fund, from the Juvenile Department.

Also, if the child dies within twelve months after transferring, \$100 of the death benefit must be paid by the Juvenile Department—the \$50 increase by the Adult Order, in that the child is in one-half benefits for the first year. After one year, the full benefits, \$300 or \$500 is paid from the Adult Mortuary Fund.

JUVENILE DEPARTMENT—INACTIVE CHARTERS
AUGUST 5, 1927

State	No.
Virginia	14
West Virginia	15
District of Columbia.....	9
Maryland	21
New Jersey	3
New York	17
Pennsylvania	12
North Carolina	9
Rhode Island	1

Delaware	2
Connecticut	2
Florida	1
Tennessee	1
Wisconsin	1
Georgia	1
Total	109

OLD PLAN

Our Old Plan has automatically reduced itself until we have on roll only 633 members and 94 children over age. These members are all in the old Circles, as *no* Old Plan certificate has been issued since the adoption and installation of the New Plan.

In many States the laws are very rigid on children remaining in the Juvenile Department, after they have reached the age of sixteen years. *We* must give our special attention to all members on our roll under the Old Plan.

Rec.—1

Every Matron with members entered under the Old Plan, must arrange with the parent to transfer such children in Class A, B or C, before November 26, 1927, or the child will be compelled to lose his membership.

Have the parent understand that the member will be transferred without cost—and two month's assessment allowed as a draw back. This *must* be done before we are *ordered* by *State Laws* to cancel the membership of such children.

If the parent does not know where her child is located, we will allow her the privilege of carrying a Class A, B or C policy in the office, if the Matrons feel that such children will be burdensome to a Subordinate Council. The Matron must recommend to the Department the kind of adjustment the parent desires.

JUVENILE DEPARTMENT—STATISTICS OF OLD PLAN JULY 27, 1926—JULY 27, 1927

State	Memb. 1926	Trans. Sus. Dea.	Memb. 1927	Over Age
				1927
Virginia	670	231	439	43
West Virginia	28	27	1	1
District of Columbia.....	31	15	16	

Illinois	5	—	5	3
Georgia	7	6	1	—
New Jersey	15	—	15	3
North Carolina	10	7	3	—
Maryland	111	35	76	33
New York	76	35	41	—
Pennsylvania	26	7	19	4
Delaware	40	30	10	4
Connecticut	12	5	7	3
Total	1,031	398	633	94

OVER AGE

We found on record, when making our statistical report for valuation, December 31, 1926, that there were 1,336 children on our roll from sixteen to forty-six years of age. Such a record is workers, unless this condition is at once modified.

There were seven hundred and three (703) children without *any age*, which condition is classed with those being beyond the age limit.

The Matrons have handled this class of children very satisfactorily. Still when our books close December 26, 1927, we must dispose of this class of children.

There are now 326 of them as follows:

MEMBERS WITH NO AGES—AUGUST 5, 1927 JUVENILE DEPARTMENT—GENERAL SUMMARY

State	No.
Virginia	196
West Virginia	25
District of Columbia.....	8
Illinois	2
New Jersey	26
Maryland	24
New York	34
Pennsylvania	7
Rhode Island	4
Total	326

WE ARE RECOMMENDING—

That Matrons be given until November 26, 1927, to transfer all children beyond the age of 16 years; and to secure the proper

age for children on roll without age. A list can be obtained from the Secretary.

MEMBERSHIP

Our record shows that 13,403 children have been added to the Juvenile Department from August, 1925, to July, 1927. That 155 have died, 922 transferred to adult department, 16,009 suspended.

August, 1925, there were.....	20,576 children
Reported—February, 1926	18,445
August, 1926	18,957
February, 1927	19,980
August, 1927	17,673

A net loss for the two years of..... 2,752

It is true that Matrons are carrying less children on their roll owing three months and over, than ever before; it is also true that we have been urging Matrons to drop *all* children whose parents refuse to pay, and reinstate them when the parents pay, which may account for such a large suspension. We have carried children on our roll whose parents failed to pay from three months to twelve months. We are urging the Matrons to collect closely on the children. Never secure the membership of a child and then neglect to collect. Go, go often, so that the reputation of the Order will be sustained.

Our records further show that there are only *five States* gaining in membership in the two years—

Connecticut	18
Georgia	205
Illinois	20
Maryland	257

With Georgia, under Mrs. Florence McCoy, leading.

On close study of the work and results of the Matrons with their Circles from August, 1925, to July, 1927, we find that there are on roll, 169 Matrons with Circles, with a perfect record at this meeting. I call a record perfect, when a Matron closes this term with an increase in membership and no indebtedness. Matrons that were paid up in full July 26, 1925; paid up in full January, 1926; paid up in full July, 1927; with more children in 1927 than they had in 1925. I repeat there are 169 such Matrons, and in-

stead of giving a prize as we have formerly done—we are presenting to these 169 Matrons, a prize of \$5 each—prizes to the amount of \$845, as follows:

In Virginia, George W. Coleman leads.....	1925—1927
In Maryland, Addie Taylor	79—151
In Connecticut, Emma T. Monroe.....	23— 84
In Georgia, Florence McCoy.....	76—106
In Pennsylvania, Josephine Graham.....	110—142
In New York, Rosa L. Hawkins.....	97—123
	142—180

The Roll is as follows:

Violet Circle, No. 1—Hattie N. F. Walker.....	116—119
Bernetta, No. 4—Mary V. Binga.....	17— 21
Dahlia, No. 5—Frances Cox.....	53— 63
Daphne, No. 22—Lillian H. Payne.....	22— 45
Azalia, No. 28—Rubie V. Coots.....	44— 49
Marigold, No. 35—Louise Bradford.....	34— 34
Gardenia, No. 42—Mary T. Jones.....	35— 57
Mayflower, No. 47—Lucy Jones.....	20— 20
Little Twigs, No. 54—Stella Smothers.....	103—123
Sunshine, No. 58—Cornelia Hobson.....	26— 31
Clover, No. 59—Ella J. Harris.....	22— 24
Sunflower, No. 61—Pearl E. Wilson.....	36— 37
Narcissus, No. 62—Mamie E. Christian.....	93—102
Jolly Juniors, No. 76—Zipporah Smith.....	51— 55
Growing Youth, No. 78—Sallie B. Pree.....	18— 25
White Lily, No. 113—Lelia O. Vandervall.....	29— 36
Acanthus, No. 118—Sallie W. Dickerson.....	61— 63
Virso, No. 128—Lucinda Walton.....	11— 12
Aldenia, No. 133—Sallie I. Jackson.....	30— 32
Ruth, No. 134—J. S. Collins.....	19— 19
String of Pearls, No. 137—Annie Jefferson.....	13— 18
Children's Hope, No. 142—Ola S. Morton.....	10— 11
Yellow Lily, No. 144—Eva Fox.....	11— 12
Dollner's Progress, No. 169—Dollner Bowers.....	18— 25
Dandelion, No. 175—Harry Braxton.....	56— 58
Branches of Vine, No. 179—Georgia Moore.....	10— 15
Shawsville Beauty, No. 209—Earnestine Robinson.....	6— 22
Coleman's Leading Lamb, No. 211—Nannie Fields.....	11— 11
Naomi, No. 214—Amelia Hines.....	14— 15
Wild Rose, No. 216—Ella R. Gordon.....	14— 24
Buchanan Street, No. 239—Mary Claiborne.....	14— 17
Ivanhoe, No. 244—Mary Scott.....	27— 28
Sunshine, No. 300—Lucille Allen.....	14— 19

Amelia, No. 304—Mary E. Phillpots.....	45—	48
Pansy Bloom, No. 317—Catherine Brown.....	26—	27
Belle's Mills, No. 334—Bertie Ransome.....	33—	43
Drivers, No. 348—Sarah F. Johnson.....	29—	32
Shenandoah, No. 357—Sylvia A. V. Jones.....	3—	20
Daisy, No. 358—A. E. Jefferson.....	29—	55
Fowlkes, No. 360—Polly Faulks.....	17—	23
Magnolia, No. 370—Emily Copeland.....	34—	41
Payne's Volunteer, No. 373—Annie T. Payne.....	60—	71
Thelma Jenkins, No. 419—Annie Jenkins.....	11—	16
Annie M. Bell, No. 425—Annie M. Belton.....	15—	17
Sunshine, No. 442—Nannie Mills.....	11—	13
Poppy, No. 445—Alice Devine.....	50—	51
Pleasant Grove, No. 448—Maggie E. Threat.....	5—	9
Kimborough, No. 449—Ada S. Dean.....	21—	30
Mallory, No. 465—Bettie Mallory.....	18—	24
Laurel Hill, No. 547—Matilda Bullock.....	10—	11
Jennie Carter, No. 574—Jennie Carter.....	19—	39
Rivermont, No. 575—Irene Anderson.....	30—	37
Coral, No. 582—Cora Cox Berry.....	22—	24
Blue Ribbon, No. 584—Mary E. Pierce.....	17—	21
White's Memo., No. 676—Julia B. Willis.....	22—	23
Butcher's Busy Bee, No. 719—Ella Butcher.....	31—	31
Coleman's Branch, No. 725—Geo. W. Coleman (lead).....	79—	151
Oak Grove, No. 740—Mary E. Walker.....	25—	27
Cornelia, No. 744—Willie Flood.....	14—	17
P. of Eastville, No. 763—Mary A. Thompson.....	26—	26

60 @ \$5.00—\$300

WEST VIRGINIA

Berwind, No. 233—Frances Austin.....	34—	47
Thistle, No. 240—G. K. Brown.....	12—	32
Holland, No. 490—Ella Holland.....	75—	89
Easter Blossom, No. 734—Meda Jackson.....	35—	36
Moore's Moss, No. 764—Eliza Moss.....	26—	31

Five.....\$25

MARYLAND

Rosetta, No. 245—Rosetta Bell.....	22—	25
Naomi, No. 352—Isabella Young.....	61—	63
Shiloh, No. 359—Martha Pryor.....	24—	24
Pleasant Zion, No. 386—Hyacinth Holmes.....	33—	36
Virginia Braxton, No. 393—Mattie Burley.....	15—	19

Lily of Valley, No. 463—Goldie Menter.....	15— 29
Sweet Beulah, No. 477—Martha Smith.....	27— 28
St. Elizabeth, No. 499—Martha Price.....	15— 16
Estelle, No. 538—Alice E. Mason.....	46— 53
Jones, No. 741—Ada Jones.....	32— 37
H. Tubman, No. 772—Evelyn C. McClendon.....	24— 25
St. Mary, No. 780—Emma L. Smith.....	20— 26
Annie Monroe, No. 781—Annie E. Monroe.....	37— 45
Magnolia, No. 789—Viola M. Taylor.....	19— 22
Addie Taylor, No. 790—Addie Taylor (lead).....	23— 84
Elizabeth, No. 792—Elizabeth Kelley.....	17— 17
Sixteen.....	\$80

PENNSYLVANIA

R. H. Hall, No. 410—Eliz. B. Green.....	29— 32
Josephine Prog., No. 523—Josie Graham (lead).....	97—123
Annie E. Scott, No. 530—Annie E. Scott.....	10— 16
Thomas Jewel, No. 638—Rhoda L. Thomas.....	38— 41
B. B. B., No. 644—Maggie Brown.....	58— 61
M. E. Robinson, No. 723—Mary E. Robinson.....	21— 25
Matilda Sunshine, No. 758—Matilda Jackson.....	18— 19
Nettie W. Delight, No. 771—A. C. Russ.....	35— 38
Lane's Liberty, No. 775—Annie Bland.....	20— 25
Nine.....	\$45

NEW JERSEY

Orange Blossom, No. 140—Mattie Harper.....	52— 62
Imperial, No. 171—Olivia Q. Brown.....	51— 65
Arnetta, No. 176—Nettie B. Jones.....	21— 24
L. of Valley, No. 210—Alice Mitchell.....	32— 36
B. of Shiloh, No. 235—Annie Bronough.....	44— 47
Lydia Ann, No. 281—Rosa Wood.....	193—204
H. Garnett, No. 284—W. McAlphin.....	52— 70
St. Cecelia, No. 293—Fannie Saunders.....	84— 87
Smallwood, No. 295—Martha L. Goode.....	13— 18
Bethany, No. 316—Anna Drummond.....	34— 48
Ivy Green, No. 320—Jennie West.....	22— 37
Royal, No. 489—Sallie T. M. Price.....	4— 21
Arlena, No. 508—Martha A. Taylor.....	26— 35
Rosebud, No. 650—Lucy Goodwyn.....	15— 16
Precious Jewels, No. 715—Bertha Alston.....	29— 35
Rosa A. Wood, No. 730—Malissa Barnes.....	43— 48
Sixteen.....	\$80

NORTH CAROLINA

Turner's Beauty, No. 93—Amanda S. Williams.....	14—	20
Amanda C. James, No. 291—Amanda S. Williams.....	32—	33
Rising Star, No. 495—Cora B. Harraway.....	14—	17
Easter Greeting, No. 518—Lucy Hampton.....	20—	26
Lily of Valley, No. 541—Laura Howard.....	28—	30
Rosebud, No. 578—Mary Pearson.....	40—	49
Busy Bee, No. 626—Sallie Massey.....	19—	21
Candy, No. 634—A. B. Smoot.....	16—	26
Thompson's Jewel, No. 647—Maggie Thompson.....	16—	24
Mary's Lamb, No. 680—Zelie Pittman.....	8—	19
White Lily, No. 747—Alma C. Foushee.....	21—	24
Mollie Reed, No. 782—Mollie Reed.....	22—	24
Twelve.....		\$60

GEORGIA

M. L. Banks, No. 298—Florence McCoy (lead).....	55—	70
Phyllis Wheatley, No. 492—Carrie Duncan.....	33—	46
J. A. Taylor, No. 661—Josie A. Taylor.....	11—	13
C. N. Pitts, No. 706—C. N. Pitts.....	26—	31
Maggie Weathers, No. 766—Florence McCoy.....	55—	72
May Flower, No. 783—Sallie M. Irving.....	18—	22
American Beauty, No. 793—Lula Huff.....	14—	18
Bethonia Davis, No. 794—Bethonia Davis.....	33—	55
Eight.....		\$40

DELAWARE

Noah Moore Memorial.....	Margaret Atwell.....	18—	19
Dunbar 406.....	Hester Shorts.....	40—	40
2.....			\$10.00

CONNECTICUT

St. Anna 231.....	Irene Davis.....	17—	23
Yale 289.....	Emma T. Monree.....	96—	106
	(lead)		
3.....			\$15.00

ILLINOIS

Evanston 451.....	Sarah Collier.....	240—	250
	(Largest Circle)		
1.....			\$5.00

RHODE ISLAND

Pansy Leaf 363.....	Caroline Holmes.....	47—	51
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OHIO

American Beauty 713.....	Alice J. Price.....	45—	28
Alice W. Seay 724.....	Mary Smith.....	19—	25
Rose of Sharon 761.....	Ida B. Haynes.....	50—	42
3.....			\$15.00

DISTRICT OF COLUMBIA

Jonquil, No. 94—Mary H. Talley.....	52— 67
Water Cress, No. 146—Mary J. Smith.....	31— 41
Anna, No. 177—Elisabeth B. White.....	31— 41
Wells, No. 181—Robbie Marshall.....	22— 27
Buttercup, No. 199—Mary J. Smith.....	18— 32
M. M. Peace, No. 283—Irene K. Harding.....	25— 27
Matilda, No. 285—Matilda Young.....	11— 13
Lucinda, No. 325—Seymour R. Burke.....	44— 46
Sunflower, No. 401—Lillie Lewis.....	17— 26
Scott & Ford, No. 423—Mary Proctor.....	16— 16
B. of Youth, No. 666—Carrie Johnson.....	16— 20
Genevieve, No. 707—Susie B. Smith.....	17— 25
Phyllis Wheatley, No. 786—Carrie Edwards.....	18— 18
Thirteen.....	\$65

NEW YORK

Tuberose, No. 322—Lucy Henderson.....	124—148
Ideal, No. 323—Ida Logwood.....	51— 64
Charity Jones, No. 382—Julia Hopkins.....	34— 40
Peony, No. 418—Martha Lee.....	142—146
Sunbeam, No. 503—Rosa L. Hawkins (lead).....	142—180
Golden Star, No. 511—Mary C. Powell.....	99—122
Bested, No. 519—Bessie A. Garvin.....	35— 36
Brooklyn Delight, No. 546—Alice Lane.....	20— 20
Little Pilgrim, No. 554—Agnes Grant.....	38— 42
Little Patience, No. 571—Lydia Lacy.....	15— 15
Alice Byrd's Delight, No. 585—Charlotte A. Ford.....	35— 38
Twilight, No. 629—Mary B. Ford.....	48— 53
Queen, No. 653—Frances Dudley Wilkins.....	15— 29
Ever Ready Rose, No. 662—Martha Coleman.....	33— 37
Lily of the Valley, No. 671—Sarah A. Clarke.....	57— 57
Adele, No. 694—Sarah A. Clarke.....	55— 59
Rising Star of Far Rockaway, No. 737—Edith Waters.....	24— 37
Harriet Tubman, No. 755—Rosa Bell.....	31— 35
Maggie Laura, No. 777—John S. Savage.....	64— 81
Rising Sun, No. 787—Marion Rattigan.....	15— 35
Twenty.....	\$100

SUMMARY

	Circles	Amount
231 State	60	\$300
50 Virginia	5	25
50 West Virginia	16	80

4	Delaware	2	
4	Connecticut	3	10
2	Illinois	1	15
5	Rhode Island	1	5
31	North Carolina	12	5
5	Ohio	3	60
15	Georgia	9	15
34	New Jersey	16	45
31	District of Columbia.....	13	80
69	New York	20	65
28	Pennsylvania	9	100
			45
		170	\$850
		170 Circles @ \$5 each—\$850	

To report less suspensions at our February, 1928, meeting, and a net increase at that time—I am recommending:

That Matrons be required to replace every suspension and death with a new member, thus keeping the roll unbroken; and that in addition to this, every Matron be required to add *just two new children* each month for the first six month's period.

If every Matron will do this, in February we will report a net increase of 1,134 children. What a joy there would be in our family circle! Matrons, won't you *try* for *just once*, to carry out this requirement? It is a mighty fine thing to have a record—a good record. *Records last*—they speak for themselves.

REBATE

The law provides, that each Subordinate Council is empowered and authorized to appoint a Matron and an Associate Matron to organize a Juvenile Circle in connection with, and as a feeder for the Council—the Subordinate Council being responsible for both Matron and Circle. There is *no fee* attached to this very responsible and important duty—only \$4 out of \$11 Charter Fee; and 25 cents from a joining fee of \$1.

Our Juveniles grew rapidly for many years, and Matrons were happy to accept the responsibility of organizing and maintaining a Juvenile Circle. After the World's War, when changes were taking place with all kinds of work, the Matrons began to complain and to feel that there should be some *pay* attached to their office. At once my mind began to plan for a legitimate com-

pensation. Reckoning on 20,000 children, we recommended a 10 per cent commission for every financial Matron's assessments paid annually.

This news was received with great enthusiasm—with the following results:

We sent our checks—August, 1924—	\$1,608.78
August, 1925—	3,228.57 (our best year)
August, 1926—	3,062.32
August prizes—	900.00
	<hr/>
	\$8,858.92

Last August our membership dropped to 18,857; but the Rebate was sent—so great was my faith in you. This year our membership is 17,824; and the \$3,383.06 that should have been sent, had to remain in the treasury on account of the number of members suspended, and our Net Loss to the Juvenile Department.

I am hoping by February, 1928, we may be able to make up for this loss—and the increase membership and prompt payment of assessments will enable us to send to each Matron this 10 per cent Rebate, which helps to encourage the Matrons for the time spent in collecting the dues from parents.

CHANGE OF REPORT FORM

At last the Report Forms are being changed. July 26, 1927, we mailed from the office the last assessment sheet for the Circles, with the following information:

We are urging the Matrons to follow closely the printed instructions. If there are those among us who do not understand, or have not an accurate list of the children carried on our roll, send to the office for a list.

Our Matrons as a whole, make prompt reports, but there are some who will not send to this office *promptly* the assessments due on their financial children. With this new Report Form, the Matron will be individually responsible for the children whose parents pay their monthly dues, and she *must* report these payments promptly so that the children will be protected. Matrons

will be held responsible for the indebtedness carried on their July sheets. Pay that indebtedness in full and be ready to start with a clean record.

PENNSYLVANIA ADMITS CHILDREN

The Matrons of the State of Pennsylvania will be glad to know that the Legislature of 1927, enacted and the Governor approved, as of April 7, 1927, what is generally known as "The Speakman Juvenile Bill," which bill provides for the admittance of children in Fraternal Beneficiary Associations, with laws governing the same.

When the St. Luke Order made application for license to do fraternal business in the State of Pennsylvania, we were granted a license and admonished that *no children's societies*, could be organized in the State.

We at once notified the Commissioner that we *already had* in the State a number of Juvenile Circles that antedated the creation of the Insurance Commissioner's office. We were given the permission to hold all of the Circles we then had, which we have done.

Now that the State of Pennsylvania has adopted the "Speakman Juvenile Bill," we are permitted to organize Juvenile Circles in the State, under the laws of the R. W. Grand Council, I. O. of St. Luke and its Juvenile Department, in that these laws are in keeping with the instructions of the State of Pennsylvania.

It may be of some interest to the Matrons assembled to know, that Mr. F. M. Speakman, the father of this bill, is the St. Luke Actuary, whose interest in the progress of our work was shown November, 1926, when the officers of the 52 Fraternal Societies, including the I. O. of St. Luke, was called to Harrisburg, Pa., to show cause why their license should not be revoked.

REPRESENTATION

We called particular attention to representation on the Executive Board of the Juvenile Department, at our August 1925-1926 meeting. We are simply reminding the Board members of the necessity of being awake and alert, in order that *no member* be dropped on account of not complying with terms of representation.

ACTIVITY OF MATRONS

We are gathering here today by the *voice* and *vote* of the Right Worthy Grand Council, Independent Order of St. Luke, made up of every Subordinate Council on roll, with a duty to perform, and an office that is both enviable and honorable. So often have I gone over the duties of Matrons, I shall refrain from repeating them at this time. I am simply asking you these questions for your consideration and further activity.

Are you aware of the great responsibility which accompanies your position?

Are you measuring up to your full requirements?

Are you a hindrance, a stumbling block to the progress of the work, or an asset—a help?

Do you keep in mind that this Juvenile Department is the future St. Luke Order—that in this department the *Matrons* and *children* are trained for St. Luke and community interests and service?

Do you, after these meetings, return to your district, call the Matrons of your locality, through the Local Matrons' Board, and discuss the information and inspiration that you receive at these Biennial gatherings; or, do you keep to yourself the information which rightfully belongs to *all Matrons*, children and parents of your district?

If we follow our rule, as a basis of representation on the Juvenile Board of Directors—

Connecticut	170			
Rhode Island	149	(319)	No Rep.	
Delaware	53		" "	
District of Columbia.....	894		" "	(short 27)
Florida	0			
Georgia	414			
Illinois	255			
Maryland	1,654		1 "	
New York	2,885		2 "	
New Jersey	1,336		1 "	
North Carolina	611		No "	
Ohio	137		" "	
Ohio	907		" "	
Pennsylvania	52			
Tennessee	1,574		1 "	
West Virginia	6,743		1 "	
Virginia				

A CAMPAIGN FOR CHILDREN

Our books close for Insurance Reports, December 26, 1927, for our Semi-Annual Meeting, January 26, 1928. Let us put on a Systematic Children's Campaign, to close December 26, 1927. Let us, in addition to keeping our number of children, and adding two new children each month, try to make up for all of our losses since August, 1925. Let every Matron use *an hour*, or a portion of her time each day securing *new children*. Let us get the "Old St. Luke Spirit," so we can sing with vim, "We're Sitting On Top Of The World, Just Moving Along."

"IN MEMORIAM"

It is the lot of most men to travel the journey of life, leaving little impression to mark the path they have trod. Now and then one stands forth, whose life and character fix their impression upon the lives of others in letters of living light which time can not dim or obliterate.

Such was our own Rev. Z. D. Lewis, who was affectionately called the "Daddy" of the Juvenile Department, and who sat with us one year ago, brim full of enthusiasm and a desire for the continued growth of this department. Rev. Lewis was one of our most tireless workers, in the days when workers were few. The day was never too disagreeable; the journey never too long or difficult at any time or place, when he felt he could be of service to this Order. He possessed a heart as loyal to every demand of this Order as ever pulsed in human hearts. Such a man, when death calls him, can not but be a great loss. Whatever his years, Rev. Lewis was always young in mind and heart, and feeling. His religious faith was deep—his body is gone, but his works remain.

If identity, personality and memory in the progression which contains the wonders and beauties of eternal life, then our Brother Lewis does not cease to hold in affectionate regard those he knew and cared for here. If it be granted that he whom we loved so well, and mourn so deeply, may know the high regard in which we hold him, it will add greater pleasure to his enjoyment of the glories of the life celestial, upon which he now has entered.

“To know, to esteem, to love
And then to part—
Makes up life's tale
To many a feeling heart.”

In addition to this death, our department registers 155 children passed into the Great Beyond.

“To live in hearts we leave behind,
Is not to die.”

Our R. W. Grand Deputy Patron, Mr. John S. Savage, who is now completing his third term of office, has been a tireless and loyal worker, not only of the Juvenile Department, but of the Order in general, supporting every department. I want to thank him for his willing co-operation with the office and the work and workers, and to repeat, it has been a pleasure to be associated with so *faithful* an officer.

Miss Maria E. Burke has been doing double duty—lecturing and organizing Juvenile Circles, and acting as adjustment clerk of the Juvenile Department when not on the field. She has made trips through Virginia, and spent two months in Memphis, Tenn., holding work already started by Mrs. Lucile D. Clark, and presenting the work of the Order to the citizens, which was most successfully done.

The clerks in the office, with Grand Secretary-Treasurer, Mrs. Emeline Johnson, have despatched the work of the Juvenile Department with promptness and accuracy. At our February meeting, I shall give you a report of the additions made by the officers, and clerks of the department. I am hoping they will be leading.

INDEPENDENT ORDER OF ST. LUKE

Richmond, Virginia

RECEIPTS AND DISBURSEMENTS—JUVENILE DEPARTMENT
For Year Ending July 31, 1927

RECEIPTS

Checking Fund:	\$28,465.59
Assessments	2,802.75
Admission Fees	25.00
S. A. Tax	228.00
Charter Fees	19.65
Certificate Fees	

Lodge Supplies	12.00
Annual Fee	592.00
Total Receipts	\$32,144.99
Bank Balance—August 1, 1926.....	5,093.06
	<u>\$37,238.05</u>

DISBURSEMENTS

Checking Fund:		\$ 5,950.00
Death Benefits		
Salaries:		
Deputies and Organizers.....	\$1,806.21	
Officers and Trustees	4,519.20	
	<u>6,325.41</u>	
Postage		28.00
Rent		900.00
Clerks' Salaries		3,868.88
Compensation—Executive Board		80.00
Miscellaneous Expense		268.75
Expense of Biennial Convention.....		197.50
Transferred to Adult Admission Fees.....		879.87
Transferred to Juvenile Emergency Fund.....	11,000.00	
Advertising, Printing and Stationery.....		414.63
Repairs		1,106.70
Traveling Expense:		
Officers and Trustees	\$1,462.31	
Deputies	442.71	
	<u>1,905.02</u>	
Protested Checks		39.40
Insurance Department Fees		26.56
Total Disbursements		\$32,990.72
Bank Balance—July 31, 1927.....		4,247.33
		<u>\$37,238.05</u>

INDEPENDENT ORDER OF ST. LUKE
Richmond, Virginia

RECEIPTS AND DISBURSEMENTS—JUVENILE DEPARTMENT
For Year Ending July 31, 1927

RECEIPTS

Emergency Fund:		
Interest on Securities (Net).....	\$ 2,321.69	
Interest on Bank Deposits.....	543.65	
Transferred from Juvenile Checking Account..	11,000.00	
Dividend—St. Luke Bank & Trust Co. Stock....	12.50	

Bond Redeemed (City of Staunton, Va., 6%)	1,000.00	
Curtails on First Mortgage Notes.....	1,250.00	
Bank Balance—August 1, 1926.....		\$16,127.84
		18,645.80
		<hr/>
		\$34,773.64
DISBURSEMENTS		
Emergency Fund:		
Bonds Purchased	\$4,941.25	
First Mortgage Notes Purchased.....	7,000.00	
Rebate Account Closed into Juvenile Assessments	6.09	
Bank Balance—July 31, 1927.....		\$11,947.34
		22,826.30
		<hr/>
		\$34,773.64
Juvenile's Worth.....	\$109,493.28	

CONCLUSION

At the close of thirty-two years of active service in this department, and of having the pleasure of looking back over the years to the very beginning, I rejoice today to know that in addition to the dollars invested, the accumulation of funds, and the increase in number of children, there are before me today a few of the women and men who started with me; a group of women and men whom I have had the pleasure of living with, of walking and talking with, of holding serious conferences with, of making new plans and discussing questions of importance in reference to this work that is so dear to all of our hearts. I have been with them when discussions were heated and we disagreed; I have been with them when the enemy invaded our ranks and unkind, cruel rumors of all kinds spreaded thick and fast. I have seen you in sorrow. I have been with and enjoyed them when all was well and when success crowned our effort.

I am happy that we have cast our lots together, so that today, as I look back over the years, I can say that I have never seen or read of a finer, or more loyal group of men and women anywhere. We have loved long enough together to know each other—our weakness, our strength, and to respect each other for the many fine virtues possessed.

May we individually and as a group, in the spirit of greatest faith, take up the task assigned us, and bring to it our best energy

and thought—remembering that in the success of all lies the greatest advancement to the individual and her work.

The compensation for this service and human help can not be measured in *gold* or *wealth*, but by the flow of a *genuine* and *lasting* friendship.

“It is my joy in life to find
At every turn of the road,
The strong arms of a comrade kind
To help me onward with my load;
And since I have no gold to give,
And love alone must make amends,
My only prayer is, while I live,
God, *Make Me Worthy of My Friends.*”

Affectionately submitted,

MAGGIE L. WALKER,
R. W. Grand Matron.

The address, by motion of Mrs. L. P. Scott, seconded by Mrs. Mary C. Powell, was referred to Committee on Grand Officers' Addresses.

The Boosters then sang, “We're Sitting On Top of the World.”

The following committees were then appointed:

Grand Officers' Addresses—Lucy Henderson, New York; Rosa Bell, New Jersey; C. N. Pitts, Georgia; Martha Pryor, Maryland; Helen Hunt Murray, Delaware; Alice J. Price, Ohio; Geneva Thompson, Connecticut; Frances J. Austin, West Virginia; Jennie Stephenson, Pennsylvania.

Resolutions—Mattie F. Graham, Virginia; Bethonia Davis, Georgia; Hyacinth Holmes, Maryland; Irene Harding, District of Columbia; Agnes Hunt, New York; Dorothy Faison, New Jersey; V. R. Edwards, District of Columbia; Mary Pearson, North Carolina; Mary Calloway, Virginia; Mamie Christian, Virginia.

Nominations—Mary V. Binga, Virginia; Marian Rattigan, New York; Caroline M. Holmes, Rhode Island; Emma T. Monroe, Connecticut; Florence A. Smith, New Jersey; Christine C. Hamilton, Pennsylvania; Ellen Neil, North Carolina; G. A. Young, Virginia; Ella Butcher, Virginia.

Memorial—Mary C. Ford, New York; Elnora Branch, Virginia; Lelia O. Vandervall, Virginia; Annie Turner, West Virginia; Alice Chaney, Maryland; Lee Ethel Drake, North Carolina; Bessie V. Bristol, West Virginia; Sadie L. Sallee, Virginia; Sallie Mae Irving, Georgia; Virginia Chambers, District of Columbia.

Appeals—Mildred E. McCormick, Maryland; Eleanor Ford, Pennsyl-

vania; Lucy Ford, New Jersey; Gladys Louise Edmonds, Pennsylvania; Winston Melvin, New Jersey; Lillie Lewis, District of Columbia; Palmetta Johnson, New York; Mollie Reid, North Carolina; Willie A. Marshall, Virginia.

Grievances—Bessie A. Garvin, New York; Agnes Parham, District of Columbia; Mary B. Miller, District of Columbia; Mattie Harper, New Jersey; Nancy Tucker, Pennsylvania; Willie Berryman, Rhode Island; Estelle Green, Virginia; Eliza Barrett, Virginia; Eva Fox, Virginia.

Mr. Stewart, a representative of the Associated Negro Press, was introduced, and in the course of his remarks paid a glowing tribute to the R. W. G. Matron.

Mr. J. L. Pollard, a representative of the National Recreation Association, was introduced and made an encouraging speech.

The children sang, "Wake, The Morning Bells Are Ringing."

The meeting then adjourned to reassemble at 4 P. M.

MONDAY AFTERNOON SESSION—MATRONS' CONFERENCE

The afternoon session was opened by singing, "Yield Not To Temptation." Prayer was offered by Rev. W. H. Crawley. The roll of officers and executive board was called and absentees noted.

The minutes of the morning session were then read, and on motion of Mrs. Alice B. Gadsden, Apple Blossom Circle, 651, seconded by Mrs. Rosa L. Hawkins, New York, the minutes stood approved.

The Secretary-Treasurer, Mrs. Emeline Johnson, of the Juvenile Department, was then presented and read her biennial report. The report was full and gave an account of every item received for the Juvenile Department at any time since August, 1925.

REPORT OF R. W. G. SECRETARY-TREASURER OF THE JUVENILE DEPARTMENT, I. O. OF ST. LUKE

R. W. G. Matron, R. W. G. Deputy-Patron, R. W. G. Officers, Executive Board, Advisory Committee, Deputies, Matrons, Patrons and Visitors attending the Thirty-second Annual and the Fifth Biennial Convention of the Juvenile Department, of the I. O. of St. Luke—Greetings:

Toiling, rejoicing, sorrowing, onward through life we go;
 Each morning sees some task begin, each evening its close.
 Something attempted, something done;
 Has earned a night's repose.

After the intervention of two years of laborious, yet zealous work, we find that through God's pleasure, we have been allowed to meet and greet each other in the capacity of Knights and Ladies of the St. Luke. The Heralds of our great cause, have announced our coming before-hand. Our

Chieftain is leading this gallant procession and all valiant followers of our cause, are standing ready to cheer. The great word today is "St. Luke", St. Luke. Are you a St. Luke? Many changes have been wrought among our ranks, changes of place, scenes, position and a final change of death, have caused many to wonder what the final outcome would be, but marching ahead with intrepid steps, we find we have a woman held equal in our estimation as was King Arthur of old, who leads us onward from one victory to another. The infirmities of body, too weak to stand the pain, have caused discomfort, yet we know not the difference; her attitude, her zeal, her firmness, her untiring efforts for St. Luke have never changed. She is and always will be our most valiant and esteemed leader, respected and loved by all, Mrs. Maggie L. Walker, R. W. G. Matron of the Juvenile Department, I. O. of St. Luke.

Since 1895, there has been a department, called the Juvenile Department, which idea was suggested by the late Rev. Z. D. Lewis, who, figuratively speaking, was the "Grandfather" of our Juvenile Department. Though he sleeps beneath the insensible clouds; though his spirit now dwells with the saints; though his presence is missed, as is the presence of every true worker, we realize that in his fertile brain, was started the tiny bud, known as our Juvenile Department. Well deserved is his peaceful rest and while he basks in the sunlight of God's eternal glory, the bud he started has now burst forth into bloom and is blossoming as a mid-summer's rose. May his rest be sweet! A bud withers and perishes unless it is nurtured. Not only rain, but sunshine must be given to this bud, so the Juvenile bud would have died also, but the sunshine and rain and even a little fertilizer have been furnished by this splendid gardener, R. W. G. Matron, Mrs. Maggie L. Walker. She it was who organized the first Juvenile Circle of 100 children, called Violet Circle, No. 2, and through her zeal the Juvenile Department has been enlarged from 1,600 children to 1895, to 17,824 in 1927. How does that sound for our Gardener? She has advanced ideas upon ideas, working each one out until the desired effort has been obtained.

A yearly celebration of Christ's resurrection and a program which is indeed inspiring as well as entertaining was our R. W. G. Matron's idea, as were cantatas, picnics and the like, were all given from her fertile brain. Now she has evolved a series of ideas instructions and the like, namely: the Juvenile Honor Roll, the World's Stories Retold, Health Instructions, Catechisms, Year Program and Educational Loan Fund. Each of the above named ideas, if followed, would mean added years of life; each child, each matron and the Juvenile Department at large, and if each matron would insist on her children knowing the primary rules of health, how few sick claims there would be. If each child knew her catechism, new members would be easy; then, of course, that work would qualify the children for their honor roll. Of the yearly program, too much could not be said, it may mean a little work on the part of the matron, but think of the outcome. This yearly program, if followed, would mean a better child, developed from its youth. How developed you ask? The child would be benefited spiritually, knowing more of our Saviour, mentally knowing more

of the things of this earth, morally knowing how to work in perfect co-operation with his brothers, and physically the plays and games, doing this, matrons, do you realize the intensive value of this yearly program. Look it over, give it your careful attention, work it out and see the startling results, then think of our R. W. G. Matron. Inasmuch as she has served faithfully thirty-two years; inasmuch as she has given her life's blood, inasmuch as she has forfeited love, money, home, health and all for St. Luke, should we not ask that her life be prolonged, that her services may not cease, that untiring zeal may still cause her to lead us on to victory? Let us hold on the horns of the Altar, until God grants us our petition, brighten her pathway day by day, while she is living, make glad her short stay, throw sweetest blossoms along her pathway. R. W. G. Matron, we love you, just say. Through the abundance of God's mercy and our abiding faith in our Department and its leader, we now have under our supervision, 17,824 bright-eyed girls and boys.

It is but befitting that we should pause ere we close and pay silent tribute to those who have wrought among us, yet their voices are now still forever. These matrons have served well, and inasmuch as they have, we should say with the poet:

Servants of God, well done,
Rest from thy loved employ;
The battle fought, the victory won,
Enter thy Master's joy.

Those to whom I allude are none others than our late beloved matrons:

DECEASED MATRONS

1925—1927

Matron	Circle	No.	Location
CONNECTICUT			
Alice Powell.....	Twin City.....	306	Norwalk, Conn.
GEORGIA			
Honey McCray.....	Easter Lily.....	346	Macon, Ga.
PENNSYLVANIA			
Rosa B. Wall.....	Rosa B. Wall Jewell.....	410	Philadelphia, Pa.
WEST VIRGINIA			
Helen M. James.....	Queen Rose.....	52	Keystone, W. Va.
Molens Joyce.....	Ocean Wade.....	689	Iroquois, W. Va.

MARYLAND

Calvary, M. L. W.
 Sydney Wilson..... Birthday685 Poplar Hill, Md.

DISTRICT OF COLUMBIA

Annie E. Taylor.....Anna's177 Washington, D. C.

VIRGINIA

Matilda Wells.....Matilda256 Jetersville, Va.
 Annie Ridley.....Bolling Taylor.....350 King George, Va.
 Lizzie Pendleton.....Savannah415 Colonial Beach, Va.
 Lizzie Peyton.....Cedar Grove.....496 Maple Grove, Va.
 Effie Williams.....Sunshine625 Alexandria, Va.
 L. A. Stephens.....Primrose 39 Suffolk, Va.

NEW YORK

Linda Lacy.....Little Patience.....571 Buffalo, N. Y.

DECEASED MATRONS (1925-1927)—SUMMARY

Connecticut	1
District of Columbia	1
Georgia	1
Maryland	1
New York	1
Pennsylvania	1
Virginia	6
West Virginia	2
Total	14

NEW CHARTERS ISSUED

JULY 28, 1925—JULY 27, 1927

VIRGINIA

Date	Circle	Organizer	Location
1. Aug. 3, 1925	Ruth .....759	Elizabeth Goodloe	Harrisonburg, Va.
2. Aug. 12, 1925	Light of Honor.....762	Rachel Robinson	Williamsburg, Va.
3. Sept. 21, 1925	Pride of Eastville.....763	Eleanor Satchel	Eastville, Va.
4. June 21, 1926	Risen Sun .....784	Sarah Rice	Clifton Forge, Va.
5. July 10, 1926	Watson .....788	J. N. Baker	Covington, Va.
6. Aug. 5, 1926	Lelia Bankett .....797	Alice W. Seay	Rice, Va.
7. Oct. 9, 1926	Braxton Blooming Youth 799	Harry Braxton	Roanoke, Va.
8. Oct. 13, 1926	Chinnie Wade .....800	Laura V. Fultz	Blue Ridge, Va.
9. Jan. 25, 1927	Blooming Rose .....810	Alice W. Seay	Amelia, Va.

Date	Circle	Organizer	Location
WEST VIRGINIA			
1. Oct. 16, 1925	Moore's Moss .....764	Lula J. B. Moore	W. Sulphur, W. Va.
2. May 24, 1926	Narcisse .....779	Nintha E. Johnson	
3. July 18, 1927	June Rose .....820	Willie O. Moore Malinda Cobbs	Glen Morris'n, W. Va. Pursglove, W. Va.
PENNSYLVANIA			
1. July 28, 1925	Matilda's Sunshine .....758	Rhoda L. Thomas	West Grove, Pa.
2. Feb. 1, 1926	Nettie White's Del.....771	Nettie White	Pittsburgh, Pa.
3. Feb. 15, 1926	Victory .....773	E. F. Causie-Estko Alice E. Brooks	McDonald, Pa.
4. March 31, 1926	Blaine's Liberty .....775	A. F. Angel	Bristol, Pa.
5. March 31, 1926	Slaughter's Tulip .....776	A. F. Angel	Philadelphia, Pa.
6. June 29, 1926	Madison Bethel .....785	Amy B. Johnson	Philadelphia, Pa.
7. July 28, 1926	Sarah's Love .....795	Josie Graham	Philadelphia, Pa.
1. Dec. 23, 1925	Rosary .....768	Lucile D. Clarke	Nashville, Tenn.
TENNESSEE			
2. April 19, 1927	Maple .....812	Maria E. Burke	Memphis, Tenn.
3. April 29, 1927	Donelson .....813	Maria E. Burke	Memphis, Tenn.
4. June 23, 1927	Golden Rule .....816	Maria E. Burke	Memphis, Tenn.
OHIO			
1. Aug. 12, 1925	Rose of Sharon.....761	Ida B. Haynes	Akron, O.
2. Dec. 5, 1925	Lillian's Youngstown ...767	Yetta L. Walker	Youngstown, O.
3. Jan. 12, 1926	Rosebud .....769	Lelia Gibbs	Youngstown, O.
4. July 1, 1927	Lily of the Valley..... 818	A. F. Angel	Campbell, O.
NEW YORK			
1. Aug. 7, 1925	Emetowa .....760	Rev. A. C. Garner	New York City
2. Nov. 25, 1925	Abyssinia Rosebud .....765	L. V. Hammond	New York City
3. April 23, 1926	Maggie Laura .....777	John S. Savage	New York City
4. May 4, 1926	Bright Light .....778	Maggie Byrd	New York City
5. July 3, 1926	Rising Sun .....787	John S. Savage	New York City
6. Aug. 2, 1926	Hyacinth .....796	Rosa L. Hawkins	New York City
7. Aug. 11, 1926	Sarah A. Clarke.....798	Sarah A. Clarke	New York City
8. Oct. 28, 1926	Violet .....801	John S. Savage	New York City
9. Dec. 4, 1926	Annett .....803	John S. Savage	New York City
10. Feb. 16, 1927	Mercy Seat, Jr.....811	Rosa L. Hawkins	New York City
11. May 20, 1927	Gardenia .....814	John S. Savage	New York City
12. June 10, 1927	Grace Pearl Briscoe.....815	John S. Savage	New York City
MARYLAND			
1. Jan. 29, 1926	Progressive .....770	Hezekiah Brown	Baltimore, Md.
2. Feb. 9, 1926	Harriett Tubman .....772	Alberta B. Turner	Sparrows Point, Md.
3. Feb. 25, 1926	St. Peter's Jr.....774	Marian Hill	Rossville, Md.
4. June 2, 1926	St. Mary's .....780	E. L. Smith	Chase, Md.
5. June 5, 1926	Annie Monroe .....781	Jeremiah B. McGhee	Pasadena, Md.
6. July 16, 1926	Magnolia .....789	Annie E. Rice	Baltimore, Md.
7. July 16, 1926	Addie E. Taylor.....790	Addie E. Taylor	Baltimore, Md.
8. July 15, 1926	Twilight .....791	Annie Rice	Baltimore, Md.
9. July 22, 1926	Elizabeth .....792	Jeremiah B. McGhee	Solley, Md.
10. Dec. 23, 1926	Union .....800	Rev. Hezekiah Brown	Baltimore, Md.
11. Dec. 21, 1926	Olivia .....805	Jeremiah B. McGhee	Baltimore, Md.
12. Dec. 23, 1926	Rosebud .....806	Annie E. Rice	Baltimore, Md.
13. Dec. 23, 1926	Moore .....807	Wilhelmina Moore	Baltimore, Md.
14. Jan. 5, 1927	Morning Glory .....808	Alberta Turner	Baltimore, Md.
15. Dec. 23, 1926	Fannie Watson .....809	Annie E. Rice Fannie E. Watson	Baltimore, Md. Baltimore, Md.
DISTRICT OF COLUMBIA			
1. June 30, 1926	Phillis Wheatley .....786	Mary J. Smith	Washington, D. C.

Date	Circle	Organizer	Location
GEORGIA			
1. Dec. 5, 1925	Maggie M. Weathers.....766	Florence McCoy	Wayside, Ga.
2. June 15, 1926	Mayflower.....783	Florence McCoy	Macon, Ga.
3. July 26, 1926	American Beauty.....793	Florence McCoy	Macon, Ga.
4. July 26, 1926	Bethonia Davis.....794	Florence McCoy	Macon, Ga.
5. Nov. 30, 1926	Evening Star.....802	Florence McCoy	James, Ga.
6. July 14, 1927	Star of Bethlehem.....819	Florence McCoy	Gray, Ga.
NEW JERSEY			
1. July 6, 1927	Rosebud.....817	Rosa A. Wood	Atlantic City, N. J.
ILLINOIS			
1. June 11, 1926	Reid Minor.....782	Rev. A. B. Smoot	Chicago, Ill.

SUMMARY

Virginia	9
West Virginia	3
Pennsylvania	7
Tennessee	4
Ohio	4
New York	12
Maryland	15
District of Columbia	1
Georgia	6
New Jersey	1
North Carolina	1
Illinois	1
Total	64

REINSTATED CHARTERS ISSUED**JULY 26, 1925—JULY 27, 1927**

Date	Circle	Organizer	Location
VIRGINIA			
1. Aug. 8, 1925	Clover.....599	William Randolph	Dumbarton, Va.
2. March 1, 1926	Precious Jewell.....53	Estelle F. Green	James City, Va.
3. Jan. 26, 1926	Magnolia.....370	Ella Boone Mary F. Jennings	Suffolk, Va.
4. Jan. 26, 1926	M. Everett.....397	Sarah F. Diggs	Franklin, Va.
5. April 27, 1926	Snowball.....57	Henrietta Rice	Pocahontas, Va.
6. May 1, 1926	Virso.....128	Mary E. Goode	Meherrin, Va.
7. June 3, 1926	Lula J.....342	Sarah F. Diggs	Sedley, Va.
8. June 3, 1926	Green Leaf.....268	Ella Scott Sarah F. Diggs	Franklin, Va.
9. June 3, 1926	Bell's Mill.....334	Mary F. Jennings	Berkley, Va.
10. June 4, 1926	West End.....400	Lelia W. Bankett	Richmond, Va.
11. June 4, 1926	Thelma Jenkins.....419	Annie R. Jenkins	Richmond, Va.
12. June 4, 1926	Acron.....38	Effie Randolph	Richmond, Va.
13. June 4, 1926	Bernetta.....4	Mary V. Binga	Richmond, Va.
14. June 4, 1926	Mt. Moriah.....26	Ella O. Waller	Richmond, Va.
15. June 4, 1926	Ione.....422	Mary G. Powell	Richmond, Va.
16. Sept. 18, 1926	Threat's.....77	Grace Threat	Richmond, Va.
17. Oct. 21, 1926	Dandelion.....46	Annie E. Jefferson J. S. Collins	Lancaster, Va.
18. Nov. 1, 1926	Progressive.....87	Maria E. Burke	Charlottesville, Va.

Date	Circle	Organizer	Location
VIRGINIA			
19. Nov. 22, 1926	Lexington Pride .....738	Maria E. Burke	Lexington, Va.
20. Dec. 2, 1926	Eugertha .....357	Eugertha Johnson	Richmond, Va.
21. Dec. 2, 1926	Emmaus .....528	Pinkie H. Sallee	Goochland, Va.
22. Dec. 15, 1926	Hill Top .....677	Lelia W. Bankett	Richmond, Va.
23. Dec. 2, 1926	Marion .....98	Ella B. Ducke	Richmond, Va.
24. Dec. 2, 1926	Hartshorn Memo. Col. ....500	Estelle Causie-Estko	Richmond, Va.
25. Dec. 2, 1926	Z. D. Lewis Memo. ....15	A. Blanche Burke	Richmond, Va.
26. Dec. 2, 1926	Myrtle .....21	Hattie L. Bland	Richmond, Va.
27. Dec. 2, 1926	Ella O. Waller .....55	Myrtle Dungee	Richmond, Va.
28. Dec. 2, 1926	Sweet Rose .....44	Ella O. Waller	Richmond, Va.
29. Dec. 2, 1926	W. I. Johnson Memo. ....533	Mary S. Dabney	Richmond, Va.
30. Dec. 15, 1926	Ware .....479	Lelia W. Bankett	Richmond, Va.
31. Jan. 7, 1927	April Blossom .....139	Maria E. Burke J. R. Ware	Apple Grove, Va.
32. April 6, 1927	Sunshine .....443	Alice W. Seay	Jetersville, Va.
33. May 12, 1927	Esther's District .....3	J. S. Collins	Yancey's Mill, Va.
34. June 6, 1927	Oak Grove .....108	J. S. Collins	Norfolk, Va.
35. June 7, 1927	Shenandoah .....377	C. J. Dickerson	Independence, Va.
36. July 14, 1927	Water Lily .....473	Marie E. Burke	Staunton, Va.
37. July 18, 1927	Alsace Lorraine .....784	Sophia J. Muse	Roanoke, Va.
38. July 26, 1927	Golden Rod .....481	Maria E. Burke	Clifton Forge, Va.
39. July 26, 1927	Mayflower .....47	S. W. Hill	Petersburg, Va.
40. July 26, 1927		Alice W. Seay	Jetersville, Va.

WEST VIRGINIA

1. Dec. 14, 1925	Maybury Star .....102	Willie O. Moore	Maybury, W. Va.
2. June 12, 1926	Beautiful Light .....454	Della Mack	Hiawatha, W. Va.
		Willie O. Moore	Switchback, W. Va.
3. Aug. 9, 1926	Beautiful Light .....101	Willie O. Moore	Algoma, W. Va.
4. Aug. 10, 1927	Strawberry Blossom ....218	Willie O. Moore	
		Malinda Cobbs	Gary, W. Va.
5. Sept. 13, 1926	Shiloh .....512	Willie O. Moore	Hinton, W. Va.
6. Nov. 12, 1926	Mayflower .....290	Lula J. B. Moore	Jenkins Jones, W. Va.
7. Nov. 29, 1926	White Lily .....372	Willie O. Moore	Tams, W. Va.
8. April 1, 1927	Sunflower .....311	Malinda Cobbs	Rhodell, W. Va.
9. May 17, 1927	Tommy Creek .....566	Malinda Cobbs	Winding Gulf, W. Va.
10. May 19, 1927	Rosebud .....429	Willie O. Moore	Devil's Fork, W. Va.
11. June 15, 1927	True Delight .....691	Willie O. Moore	Wheeling, W. Va.
12. July 18, 1927	Miller's Success .....535	Malinda Cobbs	

NEW YORK

1. March 3, 1926	Adele .....694	Sarah A. Clarke	New York City
2. May 19, 1926	Pearls of the Ocean ....437	John S. Savage	New York City
3. May 19, 1926	Star of the Bronx .....721	John S. Savage	New York City
4. May 3, 1927	Eleanor .....701	John S. Savage	New York City
5. Dec. 22, 1926	Mary Byrd .....672	John S. Savage	New York City

NEW JERSEY

1. May 13, 1926	Frances .....183	Olivia Q. Brown	Newark, N. J.
2. June 26, 1926	Estelle .....717	Olivia Q. Brown	Newark, N. J.
3. July 8, 1926	Allens .....508	Martha A. Taylor	Elizabeth, N. J.
4. Dec. 15, 1926	Royal .....489	Rosa A. Wood	Atlantic C., N. J.
5. Dec. 15, 1926	Olivia .....700	Olivia Q. Brown	Newark, N. J.
6. April 4, 1927	Ivy Green .....320	Rosa A. Wood	Asbury Park, N. J.

DISTRICT OF COLUMBIA

1. Dec. 15, 1926	Linden .....83	Julia H. Hayes	Washington, D. C.
2. Dec. 17, 1926	Wild Daisy .....91	Marie E. Campbell	Washington, D. C.

Date	Circle	Organizer	Location
DISTRICT OF COLUMBIA			
3. Sept. 8, 1926	Alice J. Mars.....131	Alice J. Mars	Washington, D. C.
4. July 2, 1927	Nightingale .....185	Elisabeth B. White Mary Craig	Washington, D. C.

MARYLAND

1. July 13, 1926	Sweet Beulah .....477	Alberta Turner	Baltimore, Md.
2. Dec. 23, 1926	Eva Robinson .....549	Mildred McCormick	Baltimore, Md.
3. Dec. 23, 1926	Mary Rose .....522	Mildred McCormick	Baltimore, Md.
4. Dec. 23, 1926	Mabel B. Moore.....561	Mabel B. Moore	Baltimore, Md.
5. Feb. 7, 1927	S. T. Agness.....376	Emma L. Smith	Havre de Grace, Md.
1. Oct. 7, 1926	Page's Jewel .....366	Amanda S. Williams	Burgaw, N. C.
2. Nov. 5, 1926	Golden Leaf .....390	Lee Ethel Drake Amanda S. Williams	Rocky Mount, N. C.
3. Dec. 10, 1926	Living Hope .....399	Ardelia R. Holman	Rocky Mount, N. C.
4. May 13, 1926	King's Enterprise 96	Mattie King	Wilmington, N. C.
5. May 31, 1927	Capitol City .....207	Lelia W. Bankett	Raleigh, N. C.
6. May 29, 1926	King's Enterprise .....365	Amanda S. Williams	Wilmington, N. C.
7. June 15, 1927	Hattie's Bright .....391	Amanda S. Williams	Wilmington, N. C.
1. Nov. 17, 1925	Valverde .....599	Lelia W. Bankett	Milwaukee, Wis.
1. March 5, 1927	Autumn Leaf .....229	Anna J. Evans	Ansonia, Conn.

SUMMARY

Connecticut	1
District of Columbia.....	4
Maryland	5
North Carolina	7
New Jersey	6
New York	5
Virginia	40
West Virginia	12
Wisconsin	1
Total	81

JUVENILE DEPARTMENT

INACTIVE CHARTERS

VIRGINIA

Circle	No.	Location
Magnolia	9.....	Richmond
Orange Blossom	13.....	Richmond
Ivy Green	23.....	Richmond
Star of Hope	31.....	Richmond
Precious Jewel	53.....	James City
Snowball	57.....	Pocahontas

Clove
Hatto
Norvy
Matti
Gala
Life
Gold
Sun

Lily
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Clover	59.....	
Hattonsville	224.....	Dumbarton
Norvell Hill	287.....	Portsmouth
Mattie's	309.....	Lynchburg
Galax	321.....	Cape Charles
Life Everlasting	402.....	Galax
Golden Leaf	497.....	Lynchburg
Sunlight	510.....	Madison Heights
		Bumpass

WEST VIRGINIA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Lily Bell	288.....	Sylvia
Snowball	312.....	McAlpin
Pink Foxglove	337.....	St. Albans
American Beauty	344.....	Northfork
Morning Light	347.....	Jenkins Jones
Bluefield Bell	394.....	Bluefield
Field Daisy	396.....	Mabscott
Corinne Delight	424.....	Corrine
Sugar Plum	514.....	O'Tool
Harvey's Beauty	532.....	Panther
Flaxon	572.....	Hot Coal
Ruby's Pearl	573.....	Tra Coal
Bergan Delight	602.....	Fiereco
Annie Hairston	619.....	Williamson
Cunard's L. Rosebud.....	697.....	Cunard

DISTRICT OF COLUMBIA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Charlotte Brent	81.....	District of Columbia
Ivy	269.....	District of Columbia
Ivy Green	327.....	District of Columbia
Laurel	328.....	District of Columbia
Florence	442.....	District of Columbia
Washington	436.....	District of Columbia
Beatrice	236.....	District of Columbia
Plymouth	274.....	District of Columbia
Busy Bee	276.....	District of Columbia

MARYLAND

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Queen Ann	375.....	Gaithersburg
Poplar Grove	378.....	Garrison
White Rose	387.....	Germantown
Asbury Delight	388.....	Tyaskin
Handy Star	487.....	Princess Ann
Golden Link	414.....	Baltimore
Monumental	416.....	Issue

Ami I. Bell	428	
Blooming Lily	440	Baltimore
Booker T. Washington	441	Federalburg
Booker T. Washington	441	Baltimore
Home	450	Federalburg
Jolly Jubilee	453	Baltimore
Lily of Jestersville	457	Fruitland
Elsie Golden Link	458	Jesters
Lowber Friendship	459	Nanticoke
Israelight		Wetipquin
Joshua	470	Sparrow Point
Industrial	476	Deals Island
Brilliant Star	482	Baltimore
Love	501	Rockville
Silver Spring	508	Glyndon
		Earlight

NEW JERSEY

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Georgianna	213	South Orange
Maggie Laura Q. of Pine	594	Lakewood
Clora	595	Orange

NEW YORK

<i>Circle</i>	<i>No.</i>	<i>Location</i>
De Toscano	367	New York City
Aurelia	383	Pasadena
Pearls of the Ocean	437	New York City
Buds of Promise	460	Yonkers
East New York	480	Brooklyn
Little Patience	571	Buffalo
Queen Esther	613	New York City
Deweys Leading Star	621	New York City
Dorothy Tarrytown	637	Tarrytown
Palmetta	643	New Rochelle
Sunshine	652	New York City
Golden Link	658	New York City
Sunshine	695	New York City
Josephine Hall Jewel	690	New York City
Star of the Bronx	711	Bronx
Georgianna	712	New York City
Sharon Rosebud	728	New York City

PENNSYLVANIA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Sarah J. Ashe	220	Philadelphia
Mary L. Reed Rosebud	232	Philadelphia
Christian	279	Philadelphia

Lavinia's Pride	607.....	Philadelphia
Elizabeth Caines	624.....	Philadelphia
Smother's Sunshine	639.....	Philadelphia
Hyacinth	702.....	Swissvale
Sarah's Love	795.....	Philadelphia
Mattie Monroe	184.....	Philadelphia
Hattie's Violet	421.....	Philadelphia
Fairy	596.....	Bell Vernon
William Silver Link	192.....	Philadelphia

NORTH CAROLINA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Ruth Gleaners	365.....	Carthage
We Are Coming	413.....	Raleigh
Old Fort	417.....	Old Fort
Royal Banner	483.....	Raleigh
White Lily	536.....	Elizabeth City
Willie	583.....	Wilmington
Star	601.....	Raleigh
Fuller's Joy	611.....	Durham
Little Wonder	633.....	Saulsbury

RHODE ISLAND

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Waller's Jewel	646.....	Providence

DELAWARE

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Ella O. Waller	614.....	Wilmington
Dunbar	406.....	Laurel

CONNECTICUT

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Hartford Banner	310.....	Hartford
Blue Bow	618.....	Bridgeport

FLORIDA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Green Bay	488.....	Jacksonville

TENNESSEE

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Rosary	768.....	Nashville

WISCONSIN

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Valverde	599.....	Milwaukee

GEORGIA

<i>Circle</i>	<i>No.</i>	<i>Location</i>
Savannah Buds	385.....	Savannah

SUMMARY

State	No.
Virginia	14
West Virginia	15
District of Columbia	9
Maryland	21
New Jersey	3
New York	17
Pennsylvania	12
North Carolina	9
Rhode Island	1
Delaware	2
Connecticut	2
Florida	1
Tennessee	1
Wisconsin	1
Georgia	1
Total	109

JUVENILE DEPARTMENT DEATHS

JULY 26, 1925—JULY 26, 1927

VIRGINIA

1. Nathalia Binford, Rose Circle, No. 502, Richmond.....	\$ 40.00
2. Beatrice Houston, White Lilly Circle, No. 113, Glen Allen.....	25.00
3. Arthur Perkins, Violet Circle, No. 2, Richmond.....	100.00
4. Alma W. Davenport, Sarah's Circle, No. 68, Richmond.....	75.00
5. Charles Miller, White Rambler Circle, No. 223, Roanoke.....	100.00
6. Adell S. Johnson, Brookland Circle, No. 89, Richmond.....	40.00
7. Olive Branch, Gladiolus Circle, No. 180, Richmond.....	100.00
8. Bertha L. Trower, Begonia Circle, No. 71, Richmond.....	75.00
9. Beatrice Wingfield, Passion Flower Circle, No. 41, Richmond.....	100.00
10. Bertha Durr, Joy Bell Circle, No. 157, Richmond.....	100.00
11. Aretha Braxton, Iris Circle, No. 85, Richmond.....	100.00
12. Ida D. Perkins, Victory Circle, No. 329, Richmond.....	50.00
13. Ruth Robinson, Palm Circle, No. 297, Richmond.....	75.00
14. Carrie O. Hill, Narcissus Circle, No. 62, Richmond.....	50.00
15. Edward Jones, Laura Circle, No. 14, Richmond.....	50.00
16. Frank Morgan, Aster Circle, No. 330, Richmond.....	100.00
17. Vernara Swann, Logan and Young Circle, No. 529, Almagro.....	100.00
18. Freddie Goode, Goldenrod Circle, No. 135, Henrico.....	100.00
19. Edward Christian, Violet Circle, No. 1, Richmond.....	50.00
20. Martha Christian, Aster Circle, No. 330, Richmond.....	50.00
21. F. A. Bryson, Jennie Carter Circle, No. 574, Galax.....	100.00
22. Jennie C. Brice, Yellow Rose Circle, No. 552, Alexandria.....	100.00
23. Marjorie A. Bailey, Lily of Valley Circle, No. 656, Williamsburg.....	100.00
24. Electa Lafayette, Rosa's Circle, No. 18, Richmond.....	100.00
25. Beatrice Lee, Aster Circle, No. 70, Richmond.....	100.00
26. Annie F. Faulkner, Colman's L. Lamb Circle, No. 211, So. Boston.....	100.00
27. Mary E. Carter, Marigold Circle, No. 35, Henrico.....	100.00
28. Harriett D. Taylor, Heliotrope Circle, No. 3, Richmond.....	100.00
29. Bertha E. Jones, Turner's Rosebud Circle, No. 33, Richmond.....	100.00
30. Meredith Harris, Violet Circle, No. 1, Richmond.....	25.00

31. Rosa Winston, Pansy Circle, No. 11, Richmond.....	
32. Aurelius Shackelford, Carnation Circle, No. 16, Richmond.....	40.00
33. Bertha Eleatt, Dolner's Progress Circle, No. 169, Burdette.....	100.00
34. Gertrude Fowler, Victory Circle, No. 329, Richmond.....	50.00
35. Geraldine Daugherty, White's Memo. Circle, No. 676, Portsmouth.....	100.00
36. Evelyn Miller, Rose Circle, No. 502, Richmond.....	100.00
37. Catherine Johnson, Rosemary Circle, No. 395, Richmond.....	100.00
38. Emma Carey, Passion Flower Circle, No. 41, Richmond.....	25.00
39. Roosevelt Hampton, Galax Circle, No. 321, Galax.....	100.00
40. Odessa Bobbitt, Bennett Circle, No. 4, Richmond.....	25.00
41. Charles T. Dillard, Laurel Creek Circle, No. 431, Boissevain.....	25.00
42. Dorothy Tyler, Joy Bell Circle, No. 157, Richmond.....	25.00
43. Aurelia G. Harris, Aster Circle, No. 330, Richmond.....	75.00
44. John W. Wade, Colman's Branch Circle, No. 725, Roanoke.....	75.00
45. Lorenza Allen, Lillian Circle, No. 598, Hanover.....	100.00
46. Celestine Russel, Acorn Circle, No. 38, Richmond.....	25.00
47. Willie E. Corbin, Daisy Circle, No. 358, Kilmarnock.....	25.00
48. Constance E. Polk, Daisy Circle, No. 358, Kilmarnock.....	25.00
49. Catherine Coates, Cedar Grove Circle, No. 496, King George....	100.00
50. Hattie Bobbitt, Rose Circle, No. 502, Richmond.....	100.00
51. James T. Booker, N. B. Ceruse Circle, No. 292, Richmond.....	25.00
52. Ruth V. Scutching, White's Memo. Circle, No. 676, Hampton.....	100.00
53. Edward Facing, Brookland Circle, No. 89, Richmond.....	25.00
54. Laverne M. Randolph, Clark's Springs Circle, No. 540, Cardwell..	100.00
55. Clarence Hewlett, Z. D. Lewis Memo. Circle, No. 15, Richmond....	25.00
56. James Cross, Pink Rose Circle, No. 65, Richmond.....	100.00
57. Viola C. Butts, Rosa's Circle, No. 18, Richmond.....	50.00
58. Phillip Nash, Maple Leaf Circle, No. 248, Richmond.....	100.00
59. Blanch Trice, Ware Circle, No. 479, Frederick Hall.....	25.00
60. Geo. A. Gravely, Poppy Circle, No. 445, Sandy River.....	100.00
61. Frances M. Redcross, Lexington Pride Circle, No. 738, Lexington	25.00
62. Ethelyn Walker, Laurel Circle, No. 14, Richmond.....	100.00
63. William Thompson, Marion Circle, No. 98, Richmond.....	25.00
64. Julia Linwood, Daphne Circle, No. 22, Richmond.....	25.00
65. Rebecca P. Jones, Pansy Circle, No. 427, Wycomic.....	100.00
66. Rosa Vaughan, Ivanhoe Circle, No. 244, Ivanhoe.....	75.00
67. Walter C. Ross, Lily of the Valley Circle, No. 95, Roanoke.....	100.00

TOTAL—67 Deaths\$4,820.00

WEST VIRGINIA

1. James G. McGee, Amer. B. Sunshine Circle, No. 475, Northfork..\$	75.00
2. William D. Steele, Evergreen Circle, No. 45, Kimball.....	100.00
3. Sadie V. Board, Evergreen Circle No. 45, Kimball.....	100.00
4. Mathline Board, Evergreen Circle, No. 45, Kimball.....	100.00
5. Frank Lewis, Honeysuckle Circle, No. 40, Elkhorn.....	100.00
6. Helen E. Wheeler, Amer. B. Sunshine Circle, No. 475, Northfork	100.00
7. L. C. Willis, Holland Circle, No. 490, Gary.....	25.00
8. Vernon W. Heath, Holland Circle, No. 490, Gary.....	100.00
9. Ernest Ward, Beautiful Rose Circle, No. 565, East Gulf.....	100.00
10. Alphonzo Hunt, Narcissi Circle, No. 79, Glen Morris.....	25.00
11. Howard Moorman, Honeysuckle Circle, No. 40, Elkhorn.....	100.00
12. Willie T. Moorman, Honeysuckle Circle, No. 40, Elkhorn.....	100.00
13. Cecelia Austin, Dusty Miller Circle, No. 188, Keystone.....	50.00
14. John W. Barksdale, Honeysuckle Circle, No. 40, Elkhorn.....	100.00
15. Frances Knight, Lilly's Prospect Circle, No. 141, Huntington.....	100.00

TOTAL—15 Deaths\$1,275.00

MARYLAND

1. Carrie E. Gibson, Mary Magdalene Circle, No. 559, Baltimore.....	\$100.00
2. Lucius Brown, Annie Rice Circle, No. 587, Baltimore.....	25.00
3. Louise Carter, Howard Circle, No. 520, Baltimore.....	100.00
4. Martha J. Miller, Virginia Braxton Circle, No. 393, Shiloh.....	25.00
5. Louise Brown, Shiloh Circle, No. 359, Baltimore.....	50.00
6. Catherine Hall, Annie Rice Circle, No. 587, Baltimore.....	75.00
7. Edward Mitchell, Addie E. Taylor Circle, No. 790, Baltimore.....	25.00
8. Henry L. Fowlkes, McCormick Twilight Circle, No. 326, Balto.....	100.00
9. Ruth Bailey, Naomi Circle, No. 509, White Haven.....	40.00
10. Maxine Walker, Annie Rice Circle, No. 587, Baltimore.....	50.00
11. John Wheeler, Olivia Circle, No. 815, Baltimore.....	25.00
12. Ernest Jones, Virginia Braxton Circle, No. 393, Baltimore.....	100.00
13. Lucille Johnson, Sugarland Circle, No. 351, Sellman.....	100.00
14. Christine M. Johnson, Sugarland Circle, No. 351, Sellman.....	100.00
TOTAL—14 Deaths	\$890.00

NEW JERSEY

1. Emma Jones, Llewellyn Circle, No. 384, Salem.....	\$100.00
2. Carl J. McAlpin, Jr., High'd Garnett Circle, No. 284, Montclair.....	100.00
3. Pauline Palmer, Rosalea Circle, No. 241, Jersey City.....	100.00
4. Imogene Hopkins, Smallwood Circle, No. 295, Montclair.....	100.00
5. Lelia Benton, Lyda Ann Circle, No. 281, East Orange.....	100.00
6. Nettie B. Doubly, Oriental Star Circle, No. 119, Newark.....	100.00
7. Almetta Pratt, Orange Blossom Circle, No. 140, Orange.....	100.00
8. Ethel V. Smith, Trenton Success Circle, No. 721, Trenton.....	100.00
9. George K. Holt, Clover Leaf Circle, No. 640, Orange.....	100.00
TOTAL—9 Deaths	\$900.00

NEW YORK

1. Charles A. J. Bailey, Osceola Circle, No. 324, New York.....	\$100.00
2. Audrey Welch, Willing Workers Circle, No. 609, New York.....	100.00
3. Johnnie Thomas, Peony Circle, No. 418, New York.....	100.00
4. Dorothy M. Austin, Willing Workers Circle, No. 609, New York..	100.00
5. Inchcliff Stricklin, Twilight Circle, No. 629, New York.....	100.00
6. Lucy Landin, Osceola Circle, No. 324, New York.....	25.00
7. Samuel A. Booker, Pilgrim Progress Circle, No. 412, New York..	100.00
8. Vernell C. Brown, Chrysanthemum Circle, No. 466, New York....	40.00
9. Hattie Ray Phoenix, Dewdrop Circle, No. 628, New York.....	100.00
10. Ethel Obey, Early Dawn Circle, No. 228, New York.....	100.00
11. Edith E. Howard, Queen Esther Circle, No. 613, New York.....	100.00
12. Willard W. White, Lucia J. Circle, No. 705, Ithaca.....	50.00
13. William Taylor, Japonica Circle, No. 670, New York.....	25.00
14. Vivian Edwards, Abyssinian Rosebud Circle, No. 675, New York..	100.00
15. Willie May Lawrence, Osceola Circle, No. 324, New York.....	40.00
16. Bernard Collier, Royal Diadem Circle, No. 380, New York.....	100.00
17. Ella M. Austin, Dunbar Circle, No. 504, New York.....	100.00
18. Elizabeth Frazier, Medora Circle, No. 398, New York.....	100.00
19. Paul W. Steward, Independent Lily Circle, No. 115, New York..	40.00
20. James Carr, Golden Star Circle, No. 511, New York.....	75.00
21. George Nesbitt, Daffodil Circle, No. 693, New York.....	100.00
22. Madoline Hammon, Lily of Valley Circle, No. 671, New Rochelle	25.00
23. Junior H. Coleman, L. B., of Sunshine Circle, No. 708, New York	

24. Sylvester White, Tuberosa Circle, No. 322, New York.....	100.00
25. Lillian O. Brown, Peony Circle, No. 418, New York.....	100.00
26. Mary Broadnax, Pilgrim Progress Circle, No. 412, New York....	100.00
27. William Wilson, Tuberosa Circle, No. 322, New York.....	100.00
28. John M. Levy, Osceola Circle, No. 324, New York.....	100.00
29. Richard Madison, Grace Circle, No. 665, New York.....	100.00

TOTAL—29 Deaths\$1,305.00

DISTRICT OF COLUMBIA

1. Harmon Nickens, Watercress Circle, No. 146, Washington.....	\$ 40.00
2. Emma Robinson, Orange Blossom Circle, No. 200, Washington..	25.00
3. Mary Golightly, Lucretia Circle, No. 90, Washington.....	100.00
4. Arthur L. Jackson, Ada Circle, No. 506, Washington.....	100.00

TOTAL—4 Deaths\$265.00

PENNSYLVANIA

1. Theodore Robinson, Robinson W. Temple Circle, No. 723, Philadelphia	\$ 75.00
2. Carrie L. Graves, American Beauty Circle, No. 682, Pittsburgh	100.00
3. Thelma Finney, Patience E. Carter Circle, No. 266, Pittsburgh...	100.00
4. Edna Henderson, American Beauty Circle, No. 682, Pittsburgh..	100.00
5. Elizabeth Barnes, Queen Esther Circle, No. 684, Pittsburgh.....	100.00
6. James Morgan, Excelsior Circle, No. 349, Pittsburgh.....	40.00
7. Walter Johnson, Busy Bee Circle, No. 644, Pittsburgh.....	100.00

TOTAL—7 Deaths\$615.00

GEORGIA

1. Dollie Green, M. L. Banks Circle, No. 298, Macon.....	\$ 50.00
2. William H. Threat, American Beauty Circle, No. 793, Macon.....	25.00
3. Gutherine Wingfield, Pride of Georgia Circle, No. 749, Macon....	75.00
4. Morrell Wolfork, C. N. Pitts Circle, No. 706, Macon	100.00

TOTAL—4 Deaths\$ 250.00

RHODE ISLAND

1. Hilton L. Hubbard, Easter Lily Circle, No. 165, Providence.....	\$100.00
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OHIO

1. Marian M. Hamilton, American Beauty Circle, No. 713, Columbus..	\$ 50.00
2. Charles F. Harris, American Beauty Circle, No. 713, Columbus..	100.00

NORTH CAROLINA

1. Margaret L. White, Sweet Rest Circle, No. 726, Cooleemee.....	\$ 25.00
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CONNECTICUT

1. Leonard C. Bettis, Yale Circle, No. 289, New Haven.....	\$100.00
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ILLINOIS

1. Rosemary Sullivan, Evanston Circle, No. 451, Evanston.....	\$ 50.00
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SUMMARY

State	New Plan	Old Plan	Total
Connecticut	1—\$ 100.00		1—\$ 100.00
District of Columbia.....	3— 225.00	1—\$ 40.00	4— 265.00
Georgia	4— 250.00		4— 250.00
Illinois	1— 50.00		1— 50.00
Maryland	13— 850.00	1— 40.00	14— 890.00
New Jersey	9— 900.00		9— 900.00
New York	26— 1,285.00	3— 120.00	29— 1,305.00
North Carolina	1— 25.00		1— 25.00
Ohio	2— 150.00		2— 150.00
Pennsylvania	6— 575.00	1— 40.00	7— 615.00
Rhode Island	1— 100.00		1— 100.00
West Virginia	15— 1,275.00		15— 1,275.00
Virginia	64— 4,700.00	3— 120.00	67— 4,820.00
Total	146—\$10,385.00	9—\$360.00	155—\$10,745.00

JUVENILE DEPARTMENT

Circles Owing Two Months and Over—August 5, 1927

VIRGINIA

	Months	Amount
Laurel Circle, No. 14, Benj. Christian, Matron.....	2	\$ 14.60
Lily of Valley Circle, No. 12, Eugertha B. Johnson, Matron	3	51.45
La France Rose Circle, No. 25, Laura Burke, Matron.....	2	18.75
Mt. Moriah Circle, No. 26, Annie Reid, Matron.....	4	16.15
Acorn Circle, No. 38, Janie R. Hayes, Matron.....	4	19.20
Clover Circle, No. 59, Ella J. Harris, Matron.....	7	34.80
Sarah's Circle, No. 67, Laura Burke, Matron.....	2	6.00
Martha Louise Rose Circle, No. 82, Estelle Cause-Estko....	2	21.40
Little Rose Circle, No. 86, Mattie Holmes, Matron.....	2	6.00
Keystone Circle, No. 97, Lucinda Smith, Matron.....	2	5.20
Virginia Circle, No. 111, Annie H. Smith, Matron.....	2½	11.00
White Rose Circle, No. 122, Elizabeth Thomas, Matron....	2	3.00
Goldenrod Circle, No. 135, Viola Jeter, Matron.....	8½	46.50
Naomi Circle, No. 214, Amelia F. Hines, Matron.....	3	9.00
Wild Rose Circle, No. 216, Ella R. Gordon, Matron.....	2½	10.60
White Rambler Circle, No. 223, C. J. Dickerson, Matron....	2½	26.80
Vinton Buttercup Circle, No. 264, Emma S. Fields, Matron	3	6.35
Amelia Circle, No. 304, Mary E. Philpotts, Matron.....	3	22.65
West End Circle, No. 400, Sallie Frye, Matron.....	6½	32.20
Savannah Circle, No. 415, Lizzie J. Pendleton, Matron.....	8	11.00
Annie M. Belton Circle, No. 425, Annie M. Belton, Matron	2	8.80
Union Branch Circle, No. 426, Maggie E. Vaughan, Matron	3	1.20
Esmont Circle, No. 432, Julia Eastman, Matron.....	8	5.60
Blackstone Circle, No. 472, Cordelia Greene, Matron.....	6	5.00
Mary E. Collins Circle, No. 472, Fannie Tinsley, Matron....	2	3.60
Hartshorn Mem. College Circle, No. 500, Estelle Causie Estko, Matron	6	27.40
Total		\$429.60

WEST VIRGINIA

	Months	Amount
Honeysuckle Circle, No. 40, Malinda Cobbs, Matron.....	5	\$304.40
Strawberry Blossom, Circle No. 218, Ardenia Sherley, Matron		
Thistle Circle, No. 240, G. K. Brown, Matron.....	5	10.00
Alpha Circle, No. 430, Susie C. Morton, Matron.....	3	19.20
Geranium Circle, No. 455, Bettie Martin, Matron.....	3	14.80
American Beauty Circle, No. 475, Malinda Cobbs, Matron..	4	12.00
Greenbrier Circle, No. 527, Frances Hayes, Matron.....	4	24.80
Tommy Creek Circle, No. 556, Ada Stubblefield, Matron....	2	4.00
Solomon's Temple Circle, No. 604, Hattie B. Pinkard, Matron	2	6.00
Stone Circle, No. 751, Lilly Stone, Matron.....	2 1/2	12.86
	13	26.96
Total		\$433.02

DISTRICT OF COLUMBIA

	Months	Amount
Wild Daisy Circle, No. 91, Marie E. Campbell, Matron.....	7	\$ 42.00
Mary L. Artis Circle, No. 147, Mary Artis, Matron.....	4	12.80
Orange Blossom Circle, No. 200, Dora Corruthers, Matron..	2	12.80
Rosa Z. Conley Circle, No. 270, Fannie Skinner, Matron....	3	9.00
Lucinda Circle, No. 325, Seymour R. Burke, Matron.....	4	28.00
Twilight Circle, No. 355, Lucy L. Johnson, Matron.....	3	4.20
Lily V. Robinson Circle, No. 364, Jennie V. Bradley, Matron	2	4.40
Total		\$113.20

MARYLAND

	Months	Amount
Emma L. Smith Circle, No. 339, Emma L. Smith, Matron....	2	\$ 36.80
Evergreen Circle, No. 354, Laura J. Davis, Matron.....	2	1.10
Agness Circle, No. 376, E. L. Smith, Matron.....	2 1/2	11.80
Willie Lee Circle, No. 722, Alice Watts, Matron.....	5 1/2	11.20
Union Circle, No. 804, Elizabeth Smith, Matron.....	4	38.60
Morning Glory Circle, No. 808, Ada Christian, Matron.....	2	7.60
Total		\$128.50

NEW JERSEY

	Months	Amount
Oriental Star Circle, No. 119, Pattie Seaton, Matron.....	3	\$ 24.56
Francis Circle, No. 183, Jennie Troten, Matron.....	4	21.60
Promising Bude Circle, No. 645, Ida M. Townes, Matron....	3	6.50
Estelle Circle, No. 717, Lula Jennings, Matron.....	4	14.00
Total		\$ 66.75

NEW YORK

	Months	Amount
Early Dawn Circle, No. 228, Esther Patterson, Matron.....	12	\$ 93.98
Rose of Sharon Circle, No. 446, Ida M. Townes, Matron....	4	31.85
Chrysanthemum Circle, No. 466, Lottie Brown, Matron....	7	16.90
Mollie Catherine Circle, No. 674, Mary E. Stives, Matron..	5	23.00
Flenor Circle, No. 701, Ellen J. Dillard, Matron.....	3	9.80

Hyacinth Circle, No. 796, Rosa L. Hawkins, Matron.....	2½	18.20
Violet Circle, No. 801, Violet McCrea, Matron.....	2	15.20
Total		\$126.93

PENNSYLVANIA

	Months	Amount
Annie E. Scott Circle, No. 530, Annie E. Scott, Matron....	5	\$ 18.40
Slaughters Circle, No. 776, Mary Slaughter, Matron.....	3	10.40
Union Bethel Circle, No. 785, Mary M. Harris, Matron....	3	12.00
Total		\$ 40.80

NORTH CAROLINA

	Months	Amount
Lily Bell Circle, No. 197, Polly Walker, Matron.....	2	\$ 2.26
Amanda C. James Circle, No. 291, Amanda S. Williams, Matron	5	33.70
Morning Glory Circle, No. 606, Alice Williams, Matron....	4½	9.65
Sweet Rest Circle, No. 726, Bettie J. Ray, Matron.....	6	29.20
Total		\$ 74.81

RHODE ISLAND

	Months	Amount
Coral Reef Circle, No. 314, Mary E. Anderson, Matron....	2	\$ 5.60

DELAWARE

	Months	Amount
Villa Circle, No. 655, Mary E. Butcher, Matron.....	3	3.05

CONNECTICUT

	Months	Amount
Autumn Leaf Circle, No. 389, Maybell Snyder, Matron.....	2½	3.89

OHIO

	Months	Amount
Alice W. Seay Circle, No. 724, Mary Smith, Matron.....	11	59.00
Rosebuds Circle, No. 769, Lenora Williams, Matron.....	3	67.15
Total		\$126.15

TENNESSEE

	Months	Amount
Donelson Circle, No. 813, Pearl Maples, Matron.....	2	5.00

SUMMARY

Connecticut	\$ 3.89
Delaware	3.05
District of Columbia	113.20
Maryland	128.50
New Jersey	66.75
New York	126.93
North Carolina	74.81
Ohio	126.15
Pennsylvania	40.80

Rhode Island	5.60
Tennessee	5.00
West Virginia	433.02
Virginia	429.60
Total	\$1,604.98

JUVENILE BI-ANNUAL REPORT
JULY 26, 1925—JULY 26, 1927

State	Mem.	New	Rein.	Tot.	Deas.	Trans.	Sus.	Tot.	Mem.	G.	L.
Conn.	152	96	3	99	1	3	77	81	170	18	.....
Del.	126	15	1	16	0	8	81	89	53	....	73
D. C.	973	487	38	525	4	44	556	604	894	....	79
Fla.	8	0	0	0	0	0	8	8	0	....	8
Ga.	209	375	10	385	4	24	152	180	414	205	.....
Ill.	235	152	1	153	1	10	122	133	255	20	.....
Md.	1397	1373	72	1445	14	40	1134	1188	1654	257	.....
N. Y.	3496	1671	70	1741	29	37	2286	2352	2885	....	611
N. J.	1818	845	127	972	9	52	1393	1454	1336	....	482
N. C.	683	436	93	529	1	28	572	601	611	....	72
Ohio	140	166	9	175	2	0	176	178	137	....	3
Pa.	1078	523	14	537	7	35	666	708	907	....	171
R. I.	279	58	2	60	1	22	167	190	149	....	130
S. C.	12	0	0	0	0	0	12	12	0	....	12
Tenn.	0	75	0	75	0	0	23	23	52	52	.....
Wis.	0	30	0	30	0	0	30	30	0	....	.....
W. Va.	2108	892	66	958	15	80	1397	1492	1574	....	534
Va.	7872	6209	425	6634	67	539	7157	7763	6743	....	1129
Total	20576	13403	931	14334	155	922	16009	17086	17824	552	3304

NET LOSS2752

JUVENILE DEPARTMENT HONOR ROLL
SEPTEMBER, 1926—JULY, 1927

VIRGINIA

- Violet Circle, No. 1. Member—Estelle Robinson. Matron—Hattie N. F. Walker.
- Carnation Circle, No. 16. Members—Mattie H. Crawford, Earl Archer. Matron—Emeline Johnson.
- Rosa's Circle, No. 18. Member—Bessie Turner. Matron—Cora E. Hill.
- Gardenia Circle, No. 42. Member—Edward Pritchard. Matron—Mary T. Jones.
- Brookland Circle, No. 89. Member—Louise Anderson. Matron—Elizabeth Crittenden.
- Star of Success Circle, No. 122. Members—Inez Jefferson, Flossie Hancock, Jennie May Helen. Matron—Elizabeth Thomas.
- Virso Circle, No. 128. Members—Turner B. Booker, Lue V. Booker, Mazie B. Walton, Alphas Walton, Harold Watson, James Watson, James Cox, James Jeter. Matron—Lucinda Walton.
- Joy Bell Circle, No. 157. Member—Qwendolyn Dyson. Matron—Lillian S. Bazley.
- St. Anna Circle, No. 166. Member—Maxine Miles. Matron—Annie Miles.
- Dollner's Progress Circle, No. 169. Members—Dorothy Franklin, Bennie Franklin, Jack Harper, Elizabeth Blow. Matron—Dollner L. Bowers.
- Brookhill Circle, No. 261. Member—Dolly Jackson. Matron—Pinkie H. Sallee.
- Jennie Carter Circle, No. 574. Members—Lincoln Parks, Robert Parks, Floyd Beverly, Neal Smith, Leon Johnson, Eddie Johnson, Cleo Clarke,

- James Beverly. Matron—Jennie Carter.
Blue Ribbon Circle, No. 584. Members—Frank Williams, Louis Williams, Eliza Jones, Ada A. Winder, Silas Hudson, Mary Hudson, Gracie Hudson, Andrew Hudson. Matron—Mary E. Pierce.
Hartshorn Memorial College Circle, No. 500. Members—William Downtin, Martha Girley, Elizabeth Smith, Beatrice Winston. Matrons—Gladys Winston, Estelle Causie-Estko.
Martha Louise Rose Circle, No. 82. Members—Irene Turner, Helen Seat, Lucy Young, Edith R. Brewer, Ellen M. Graham, James E. Ford, Jr., Miles Hardaway, Jr., Harold Simms, Jr., Ethel Davis, Bessie King.
Threat's Circle, No. 77. Members—Marion Harris, Louise Harris, Pretty Harris, Martha Wilder, Elizabeth Goodman.

WEST VIRGINIA

- Star of the West Circle, No. 79.** Members—Ithol Johnson, Clara Harvey. Matron—Carrie V. Harvey.
Beautiful Rose Circle, No. 565. Members—Agnes Hopkins, Margaret Knight, Margaret Bolden, James Pickett, Hazel Clarke, Beulah Johns, Grace Johns, Willie W. Evans, Aldea Ward. Matron—Willie Rollins.
True Delight Circle, No. 649. Member—Ethel L. Johnson. Matron—Cecil Richards.
White Sulphur Circle, No. 764. Member—Edith Wilson. Matron—Eliza Moss.
Easter Blossom Circle, No. 734. Members—Fannie Walker, Louise Gilbert, Nathaniel Wright, Mildred Kent. Matron—Neda Jackson.

DISTRICT OF COLUMBIA

- Anna Circle, No. 177.** Member—Edith Kave. Matron—Elisabeth B. White.
Scipio Holmes Circle, No. 335. Members—Evelyn Robins, Margie Chambers, Evelyn Fairfax, Irene Fairfax, Edward Davis. Matron—Q. V. B. Scipio Holmes.
Washington City Circle, No. 630. Members—Walter Clarkson, Clarence Gilmore, Novane Walker, Albutus Walker, Eleanory Coburn, Marie Harvey, Bessie Robinson, Bertha Washington, Emma Morris, Louise

MARYLAND

- Annie Rice Circle, No. 587.** Members—Dorothy Jones, Beatrice Dorsey, Mary V. Bailey, Charles Davis. Matron—Annie Rice.
 Morris, James A. Nelson, Helen Johnson, Altena D. Thurston. Matron—Mary R. Miller.
Annie E. Taylor Circle, No. 790. Members—Annie May Anderson, Edward Haden, Hester Roberts, Maggie Fulton, Pearl Green, Robert Cornish. Matron—Addie Taylor.

NEW JERSEY

- Lyda Anne Circle, No. 281.** Member—Dorothy Kenton. Matron—Rosa A. Wood.
Rosa A. Wood Circle, No. 730. Members—Maud E. Humphrey, Louise Downell. Matron—Malicia Barnes.

NORTH CAROLINA

- Easter Greeting Circle, No. 518.** Members—Dorothy Rutledge, Rosa Bell Kitt, James Gibbs, Virginia King. Matron—Lucy D. Hampton.
A. C. James Circle, No. 291. Members—James Rudolph, Edna Simpson, Bertha Webb, Louise Ford. Matron—Amanda S. Williams.

NEW YORK

- Dunbar Circle, No. 504.** Members—Margarie Robinson, Cecelia Taylor. Matron—Hattie Baugh.
Rising Sun Circle, No. 787. Members—Dorothy Scruggs, Matline Martin, Elbert Wilson, John Kent, Eva Kent. Matron—Miriam Rattigan.

PENNSYLVANIA

Keystone Circle, No. 757. Members—Marie Washington, Emma Allen, Marian Burton, Alice Price, James Price. Matron—Emily P. Washington.

White's Delight Circle, No. 771. Members—Emma Robinson, Hazel White, Mamie Snoddy. Matron—Jaunita Holmes.

DELAWARE

Ellett Dickerson Circle, No. 494. Members—Ethel Steward, Pauline Coverdale, Susie Coverdale, Leah Brown, Dorothy Laws, Annie M. Johnson, Lee Mathews, Ruth Laws, Noah Turner, Leah Cleo Brown, Rachel Ann Brown, Lydia Mary Brown, Estella Ruth Brown, Henry Wilbert Brown, Humphrey Kiah, Thomas N. Kiah, Cynthia O. Kiah, Calvin L. Kiah, Brewington A. Kiah, Rodelia L. Kiah, Thomas Waldo Kiah, Hamilton G. Kiah. Matron—Martha J. Lingo.

SUMMARY

Virginia	60
West Virginia	15
District of Columbia	19
Maryland	10
New Jersey	3
North Carolina	8
New York	7
Pennsylvania	8
Delaware	22
Total	152

Thus ends my report. For twenty-six years have I labored, working the entire year through. Compiling your records, accompanying the R. W. G. Matron from time to time in interest of the Organization and finally bringing to you annually and biennially reports of our work, hoping you will find it accurate and correct and encouraging. I respectfully submit it in Love, Purity and Charity.

EMELINE JOHNSON, R. W. G. Secretary-Treasurer

By motion of _____, Circle 139, seconded by Mrs. Cornelia Hobson, the report was referred to Committee on Grand Officers' Addresses. Miss Viola L. F. Chaplain, Secretary Girls' Reserve Division Y. W. C. A., was then introduced and addressed the conference on the subject, "Building Leadership." Miss Chaplain prophesied that some of the Juniors present may become cornerstones. "With leadership come responsibilities," said she. This address was enjoyed.

A selection was sung by the children, which was enjoyed by all. The report of Deputy Willie O. Moore, West Va. was then listened to. Mrs. Olivia Q. Brown, New Jersey, also made her report. Mr. J. W. Watson, Charity Jones Council, New York, was then introduced and expressed his high regard for the Order. The Committee on Grievances then reported that no matter of grievance had been brought to their attention.

By motion of Bettie M. Anderson, Circle 542, seconded by _____, Circle 192, the report was adopted. The Committee on Nominations then reported as follows: R. W. G. Matron—Maggie L. Walker, Virginia.

R. W. G. Deputy Patron—John S. Savage, New York.

R. W. G. Vice-Matron—Sarah E. Collier, Illinois.

R. W. G. Prelate—Annie E. Jefferson, Virginia.

R. W. G. Messenger—Amy B. Johnson, Pennsylvania.

R. W. G. Inside Sentinel—Addie Taylor, Maryland.

R. W. G. Outside Sentinel—Emma J. Monroe, Connecticut.

Board of directors:

Ella O. Waller, Virginia. ✓

Anna J. Evans, Rhode Island. ✓

Rosa A. Wood, New Jersey. ✓

Kate C. Watkins, Virginia. ✓

Amanda S. Williams, North Carolina. ✓

Malinda Cobbs, West Virginia. ✓

Laura Burke, Virginia. ✓

Charity Jones, New York. ✓

The committee recommended that since New York had 2,885 children that an additional member on the Board, in the person of Mrs. Bessie E. Robinson, be added to represent New York.

Respectfully submitted by your Committee on Nominations,

MARY V. BINGA, Chairman, Virginia.

MIRIAM RATTIGAN, Secretary, New York.

CAROLINE M. HOLMES, Rhode Island.

EMMA J. MONROE, Connecticut.

FLORENCE A. SMITH, New Jersey.

C. C. HAMILTON, Pennsylvania.

ELLEN M. NEIL, North Carolina.

G. A. YOUNG, Virginia.

ELLA BUTCHER, Virginia.

On motion of Harriet Dishman, seconded by Lucy Bates, report was adopted.

The report of the Committee on Appeals was read, and on motion of Mary Robinson, seconded by Mattie J. Craighead, the report was adopted.

The report of the Committee on Credentials was then read, and on motion of _____, Circle 620, seconded by Mattie Harper, Circle 140, the report was adopted.

The Committee on Resolutions then reported, and was adopted by sections.

Resolution I., by motion of Nannie Tucker, seconded by _____, was adopted. No. 2 was adopted by motion of Emma Monroe, seconded by Fannie E. Brandon.

Report of Committee on Grand Officers' Addresses was read, and on motion of Elizabeth Green, seconded by Parthenia Williams, the report was adopted.

All Matrons attending for the first time were asked to form a line and march up the center aisle of the church that they might be greeted by the R. W. G. Matron and officers. The number was larger than ever before, and much applause was given them.

The officers were then installed.

Many presentations were then made. New York presented to the Grand

Matron a beautiful bouquet, and to the Deputy Grand Patron, a gift. Mrs. Frances Cox, Mrs. Rosa A. Wood, Mrs. Olivia Q. Brown, Mrs. Willie O. Moore and others were the recipients of useful gifts.

The R. W. G. Matron thanked all matrons and officers for their efforts to make the Matrons' Conference a success. She urged all to return to their homes with the vision of greater work for the future.

After final notices and the closing words the Matrons' Conference was declared adjourned by the R. W. G. Deputy Patron John S. Savage.

MRS. MAGGIE L. WALKER, R. W. G. Matron.
KATE TELFAIR BOLAND, Rec. Secretary.

**JUVENILE DEPARTMENT
REPORT OF THE CREDENTIAL COMMITTEE**

State	Present	Absent	Total	Amount
Connecticut	3	2	5	\$ 6.00
Delaware	2	2	4	4.00
District of Columbia	23	9	32	46.00
Georgia	12	3	15	24.00
Illinois	1	1	2	2.00
Maryland	37	14	51	74.00
New York	49	18	67	98.00
New Jersey	23	11	34	46.00
North Carolina	18	13	31	36.00
Ohio	3	2	5	6.00
Pennsylvania	24	10	34	48.00
Rhode Island	3	2	5	6.00
Tennessee	1	2	3	2.00
West Virginia	30	21	51	60.00
Virginia	173	64	237	346.00
Total	402	174	576	\$804.00

CREDENTIAL COMMITTEE:

- ANTOINETTE JOHNSON, Chairman, Virginia.
- GRACE THREAT, Virginia.
- BESSIE E. ROBINSON, New York.
- NANNIE ANGEL, Pennsylvania.
- CARRIE BAGBY, Virginia.
- L. P. SCOTT, New Jersey.
- HENRIETTA BATES, New Jersey.
- ALMA C. FOUSHEE, North Carolina.
- MARY E. MOSELEY, Maryland.
- OCTAVIA PARKER, Maryland.

REPORT OF COMMITTEE ON APPEALS

Richmond, Va., August 15, 1927.

R. W. G. Deputy Patron, Grand Matron, Grand Officers and Members of the Juvenile Department of the I. O. of St. Luke:

We, your Committee of Appeals, wish to report that we had no business of any importance to transact, on account we have no appeals to come before the committee. Yet we thank God that we united in prayer by Sister Lucy Bates, asking God's blessing on Mrs. Walker, R. W. G. Matron, and asking God to strengthen her and the entire body of the Juvenile Department.

Yours in L., P. and C.,
 MILDRED E. McCORMICK, Chairman,
 LILLIE LEWIS,
 LUCY BATES,
 PALMER JOHNSON,
 GLADYS EDMONDS,
 WILLIE A. MARSHALL,
 WINSTON MELVIN, Chairman.

REPORT OF COMMITTEE ON RESOLUTIONS

We, your Committee on Resolutions, beg leave to submit the following report:

1. Be it resolved, that the month of October be known throughout the jurisdiction as "Educational Month"; that each city and district will put on an "Educational Program" in the month of October. The money collected in this campaign be forwarded to the office for the Educational Loan Fund.

2. Be it further resolved, that every matron in keeping with the Grand Matron's request put on a membership campaign to begin September 1, 1927, and ending December 26, 1927. The object of the campaign will be to increase the present membership to 25,000 children.

Respectfully submitted,
 MATTIE F. GRAHAM, Chairman, Virginia.
 BETHONIA DAVIS, Georgia.
 HYACINTH HOLMES, Maryland.
 IRENE HARDING, District of Columbia.
 AGNES HUNT, New York.
 DORTHEA FAISON, New Jersey.
 V. R. EDWARDS, District of Columbia.
 MARY PEARSON, North Carolina.
 JANIE POINDEXTER, Virginia.
 MAMIE CHRISTIAN, Secretary, Virginia.

COMMUNICATIONS

Lynchburg, Va., August 14, 1927.

Mrs. Maggie L. Walker,
 902 St. James Street,
 Richmond, Va.

Congratulations upon the Sixtieth Anniversary of our Order. May God's richest blessings rest upon you. With kindest regards to the matrons assembled.

Faithfully yours,
 ROSEBUD WHITLOCK.

Mrs. Maggie L. Walker,
110 East Leigh Street,
Richmond, Va.

Richmond, Va., August 15, 1927.

Please accept my heartiest good wishes on this the Sixtieth Anniversary of your Organization. For five years I have watched your actions—straight forward and unafraid, your generosity of spirit, your calmness and serenity under all conditions. May the coming years bring you the blessings you so richly deserve.

VIOLA CHAPLAIN.

Asheville, N. C., August 15, 1927.

Mrs. Maggie L. Walker,
902 St. James Street,
Richmond, Va.

It is impossible for me to get to the Grand Session on account of my wife being sick. I hope you great success.

Fraternally yours in L., P. and C.,

B. J. GRAHAM,
Deputy.

Richmond, Va., August 16, 1927.

To the Grand Chief, Grand Secretary-Treasurer of the Right Worthy Grand Council, I. O. St. Luke—Greetings:

On behalf of the Grand Fountain, U. O. T. R., the Executive Committee takes pleasure in extending to you the greetings of the Brotherhood in this your Sixtieth Annual and Fifth Biennial meeting.

We also predict for you a session freighted with harmony and constructive achievements.

With best wishes, we remain,

Fraternally yours,

LEE TRENT,
Grand Worthy Master.
LIZZIE L. STANARD,
Grand Worthy Secretary.
DR. W. H. SMITH,
Grand Worthy Treasurer.
REV. A. W. BROWN,
LAWYER W. F. DENNY,
Executive Committee.

The Adele Virginia St. Luke Club, of San Francisco, Cal.

Madam Walker,
900-2-4 St. James Street,
Richmond, Va.

Dear Madam:

We send greetings to you on this the Sixtieth Anniversary of the Right Worthy Grand Council, Independent Order of St. Luke. We are glad to

a part of your noted organization. Out here in the Far West we have succeeded in interesting a number of people, who have thus formed themselves into a club, working in the interest of a subordinate council of your Grand Council.

We take this means of showing our sincere interest by sending a financial report covering our official membership of this club, pledging ourselves to present a representative membership at the official office in the near future. Our president wishes to let the Grand Council know that the existence of this club is due to the work of the New York Deputy, Mr. John S. Savage. We, the officials, wish to assure the council that we will do all that we can to bring the great State of California into this great organization. Remaining yours for continuing success.

THE OFFICIALS OF THE ADELE VIRGINIA ST. LUKE.

W. H. THOMAS, President
A. CUMMINGS, Vice-President.
R. HILL, Secretary.
E. GUMBS, Treasurer.

Roanoke, Va., August 13, 1927.

Mrs. Maggie L. Walker, R. W. G. Secretary-Treasurer,
I. O. of St. Luke,
900 St. James Street,
Richmond, Va.

My dear Mrs. Walker:

This comes as greeting to you and your great organization, the "St. Luke", as you go into your Sixtieth Anniversary Session.

It was my intention to at least look in on you and our great Order at this session, but when this letter reaches you I will be in the city of Chicago, in session with the Supreme Lodge Knights of Pythias, N. A., S. A., E., A., A. and A.

Believing as I do that our Aims, our Hopes, our Labors, our Fears, and our Tears are all for the one great cause, the betterment of "Mankind", and that we, as leaders of the various fraternities, who labor toward the same great end, should ever be mindful of each other and the welfare of all, I send this word of greeting, hoping that this, your Sixtieth Anniversary, will be but another mile-stone on the highway of success, on which you have led the St. Luke for these years, and which Order has already erected in their memory a monument that will stand when marble and bronze shall fail to endure, and that God bless you and your Order are my wishes for your Sixtieth Anniversary.

Sincerely and fraternally,

W. B. F. CROWELL,
Grand Chancellor, K. of P.