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## **The Frat Volume 104 Number 02 April, May & June 2006**

The National Fraternal Society of the Deaf (NFSD)

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# the frat



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April - May - June 2006

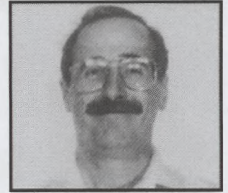
One-Hundred Fourth Year, Issue Number Two



## The Real #1!

# The Spotlight

by Barry Strassler



**10 questions you wanted to ask about captions but were afraid to ask** - continuation from last Spotlight: (asked of David Pierce, Davideo Productions, Sequin, Texas)

**6. If I rent a DVD and see captions and subtitles, which is better?** It's a matter of preference. For instance, I prefer subtitles because they look better plus I get the full digital quality. If I use closed captions, I'm going back to analog presentation if I don't have a digital television. I watch all my movies on a video projector which does not have built-in closed captioning so I use the subtitle feature. If it's only closed captioned, I have to use my old analog TeleCaption II decoder to watch closed captions on the projector which causes a degradation of quality due to the analog signal.

**7. Why do we see captions block the scores and time remaining on the top of TV screens in televised athletic events?** The captioners or broadcasters don't move them! There is technology to make this happen, but they don't bother with it, to Deaf sport' fans' dismay.

**8. Can this problem be solved?** Yes.

**9. Will there be 24/7 captions on all TV programs some day in future?** No. The FCC has allowed for exemptions and the exemptions list is too long to be included in this article.

**10. What can FCC do and what can't FCC do as far as our captioning needs are concerned?** They can enforce the rules if there is evidence of a violation. For example, they fined TV stations for not captioning emergency broadcasts. Some as high as \$24,000! Of course, the TV stations are not happy campers and even had the gall to arrange for a community protest by hearing people (reverse DPN?) against the fines.

What they cannot do is mandate good quality captions as it's a voluntary measure. They didn't want to enforce quality when the regulations first came out because they were concerned about having enough captioning companies to handle the mammoth amount of work mandated by the FCC. That was 1998. Now in 2005, they have released a notice asking for comments about the quality of captioning. There definitely has been an increase in bad captioning with many small mom and pop businesses sprouting up trying to take the lion's share of business...and many of these don't come from captioning backgrounds. They just buy the equipment and call themselves captioners. (end of series)

## An Audience with Roberto Wirth

For many deaf tourists of Rome, no visit could be complete without an audience with deaf hotelier Roberto Wirth. For most deaf tourists, a visit with him is next to impossible. Roberto, however, invited your Spotlight columnist for drinks with him. Included in the invitation were dinner and a private tour of the International Wine Academy of Roma, located across the street from Hotel Hassler, which he owns.

Roberto Wirth is simply awesome; he defies description. He is deaf - he is not hard of hearing even though he wears a hearing aid. His speech, while understandable, is very deaf-like. Yet he owns and operates one of the world's most luxurious hotels; approximately 140 employees, all hearing, report to him.

He not just only operates a hotel. He also owns the wine academy; and a small private brands perfume business; he also is involved, on a smaller scale, in a tour business

for the deaf. And on the side, he has a personal interest in educational needs for the deaf and has set up a foundation for this purpose.

That is not all; he served as president of the neighborhood trade association, consisting of storefront merchants (clothing stores, book stores, jewelry stores, restaurants, etc). He wanted to step down even when the mayor of Rome personally pleaded with him to stay on. He simply got weary of bickering among these merchants during business meetings.

During the dinner conversation Roberto emphasized one thing - and just one thing - the importance of developing great business relationships with bankers. Hotel Hassler does not stand still. It needs to renovate the roof top restaurant; it needed to modernize many of the rooms; it needs to upgrade the basement exercise room salon, etc, etc. All of these require money and this is where bankers come in. "I am always borrowing money, and I am always paying off on the loans" Roberto said.

Roberto knows the American deaf political system, and was constantly peppering the Spotlight columnists for updates on Gallaudet, on NTID, on NAD, etc. He owns the hotel lock, stock and barrel. It used to be a family business but not any more. At one point, he and his brother co-owned the hotel. Then came the ultimatum that Roberto offered his brother - "either you buy me out or I buy you out." The brother decided to take the offer and got out completely of the hotel business.

Operating a hotel is stressful and Roberto tries to keep abreast, by *continued on page 6.....*

# From the President

by Al Van Nevel, Grand President



As baseball legend Yogi Berra once said "It is *Déjà Vu* all over again".

Some 18 years ago, the Board of Trustees selected a woman to be President of Gallaudet University. The selection was greeted with howls of protest from the students who wanted a "Deaf President Now!" The students got their wish.

With the current President Dr. I. King Jordan (a Deaf Man) set to retire at the end of the year, the Board of Trustees had to select a successor. They again picked a woman, a deaf woman at that, Dr. Jane K. Fernandes. The students, and many others including some faculty, staff members, and alumni, again protested the selection. At this writing, it is not known if the protests will be successful.

From accounts available to us Dr. Fernandes is, among other things, "not deaf enough," unqualified, and has personality flaws. We are not in a position to make such observations but it would appear that the real issue is the direction that Gallaudet is taking.

There have been allegations that Gallaudet is guilty of racism and audism—whatever audism is—and is deviating from its traditional mission of providing a high-quality post secondary education for deaf and hard of hearing students. This is sad because Gallaudet has always been the centerpiece of the deaf and hard of hearing community and it is a lot more than just an institution for higher learning.

You probably have read, or heard about, the adverse publicity that CSD of Sioux Falls, S. D. has been getting of late. First, there was the local newspaper article about the CEO's seemingly excessive compensation. Next, there was news that there will be layoffs, permanent or otherwise, at CSD. We won't bother with the rumors.

The compensation article was not well-written or well-researched. It seemed that the author had an ax to grind. The layoffs were not surprising. CSD shot up like a rocket, and like the rocket, eventually had to discard the afterburners.

We do not want to see these adverse developments tarnish or impede CSD; CSD has been a munificent boon to deaf people, the deaf community, and to deaf culture. Let the newspapers and "told you so's" take meaningless pot shots. Successful people and organizations are used to it.

Congratulations and good luck to the National Association of the Deaf on their relocation and the sale of their former headquarters – Halex House. The relocation and sale will certainly improve the financial situation and the long-range projects. We just hope they did not lose too many paper clips and donations.

The U. S. airlines seem to think we paying passengers are toilet paper - - they squeeze us like the Charmin. They already impose various charges and surcharges to the basic ticket and sell cardboard disguised as food. Now they want to charge for curbside check-in and for window or aisle seats. As we try to squeeze into seats on these glorified cattle cars, just picture what would happen if we all got smart and checked in at the counter and requested aisle seats. The skycaps would scream, we would be assigned window or aisle seats without a surcharge, and the lines would be oh so long. Of course, we'd arrive well past the fictional published or posted estimated time of arrival.

Our cover this issue is motivated by our belief that the graduating student, be it high school or college, is our future. Whether those graduates were members of mythical No. 1 athletic teams is irrelevant. It is their future contributions to our society and society as a whole that really matters.

We take pride in knowing that people read *The Frat* and bring errors to our attention. But, there is a long-time member out in California who examines it! Bertt Lependorf, a retired geometry teacher, took me to task for writing that the Home Office conference table was nine feet in circumference when it is actually nine feet in diameter making it 28 plus feet in circumference. "Honey, I mistakenly shrunk the table."

Bertt writes to us from time to time pointing out the bloopers and we appreciate it as we get too few letters about *The Frat* other than complaints about not getting it or missing something. But, we do need more news and photos. We still are not getting the valuable Division News that is enjoyed so much by our readers.

This issue of *The Frat* was prepared by the staff in Olathe and may look different because of the use of a different type word-processing software. We hope to return to the original software in the next issue.

## **Laura Lohmeyer is Recipient of the President's Award**

Laura Lohmeyer is the 2006 recipient of the President's Award for academic and athletic excellence which is presented annually to a Gallaudet University scholar/athlete.

Laura, a native of Frederick, Md. where she attended the Maryland School for the Deaf, excelled in softball, first at Mt. St. Mary's college before enrolling at Gallaudet in 2003.

She is the daughter of John and Rebecca Lohmeyer.



# the frat

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## FRANCIS P. GIBSON'S LAST MESSAGE: "CARRY ON"

**Al Van Nevel, Grand President**

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Pleasant Plains, IL 62677  
(217) 789-7438

## AGAIN ?!

Once again the Board of Trustees selected a woman to be President of Gallaudet University. And once again, the students, and others, protested the selection.

In the first case, the selectee resigned and a deaf man, Dr. I. King Jordan, was appointed President. This time, the woman, Dr. Jane K. Fernandes, is deaf but the protesters are not satisfied.

We are in no position to pass judgment on the Board's selection but we are concerned about what appear to be the underlying issues leading to the selection.

Gallaudet is constantly examining, and re-examining, its roles and methodologies in educating the deaf and hard of hearing student and preparing them for life after Gallaudet. Unfortunately, the challenges of introspect bring about strong emotions and often divide the people who are supposed to do the educating.

A wise Board of Trustees would do well to address the underlying issues and return Gallaudet to its distinction as the "World's only University for the Deaf and Hard of Hearing."

## The Foresters

We received a courtesy copy of the 2005 Financial Report on the Catholic Order of Foresters. Our review indicates that the Foresters are doing just fine.

They had a net income of \$830,054 for the year and a net increase in surplus of \$235,175. This brings them to \$565,575,075 in assets, an increase of \$19,390,740 over the prior year.

Our office has received very few complaints or inquiries about how the Foresters are processing claims or premium payments. In most cases, problems are resolved quickly and professionally.

We are gratified with the results of the merger and how the Foresters, now also our insurance company, is accommodating our prior insured members and moving on.

## Contact Addresses and Numbers

For general inquiries, membership information, Division information and correspondence, The Frat magazine, Dr. F. B. Sullivan Memorial Fund, A. L. Roberts Memorial Fund, United We Stand Fund, Board of Directors meetings, Grand Division meetings, Constitution and Bylaws, special requests and the Website:

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TTY: (217) 789-7438  
thefrat@nfsd.com  
www.nfsd.com

For membership billing and payments, All-American Awards, change of address, and museum inquiries:

Deaf Cultural Center  
455 E. Park St.  
Olathe, KS 66061  
Voice: (913) 829-3404  
nfsd1@sbcglobal.net  
www.kefdcc.org

For those holding a NFSD insurance certificate, inquiries on benefits, premium billing, reports of death, change of address, and membership in the Catholic Order of Foresters:

Catholic Order of Foresters  
355 Shuman Blvd.  
PO Box 3012  
Naperville, IL 60566  
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policyservice@catholicforester.com  
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# Second Opinion

by Richard Orzechowski

## Mistakes to Avoid When Saving for Retirement



Funding your retirement requires careful planning and it's a task that shouldn't be taken lightly. And even if you have a sound strategy laid out today, you need to be aware that many things can change along the road to reaching your retirement goals. To help you avoid the possible pitfalls that may confront you in the future, following is a list of common mistakes people make when saving for retirement.

**Forgetting Inflation.** Over the next 20 or 30 years, it's very possible that your cost of living will double or even triple. And while the effects of inflation aren't so obvious from year to year, when you're looking at retirement savings you need to consider how inflation will impact your finances over the course of several decades.

**Lacking Proper Allocation.** The combination of asset classes – such as stocks, bonds and cash – in your portfolio is what's known as your asset allocation. Unfortunately, many investors' portfolios are not properly allocated for their risk tolerance and stage in life. If you're in your 30's, for example, you have many years until retirement so you can probably afford a little more risk in your investments. A retiree in their late 60's, on the other hand, could expose their portfolio to too much risk by investing aggressively. Remember, asset allocation does not guarantee against loss; it is a method used to help manage investment risk.

**Underestimating Taxes.** Similar to the effects of inflation, taxes can also be detrimental to the health of your retirement savings. Investing in tax-deferred programs, such as an IRA or 401(k), allows your money to accumulate free from tax until you withdraw it at retirement.

**Underestimating Retirement Spending.** While you may think you

will need less money to maintain your lifestyle, many people find that they spend almost 85 percent of their pre-retirement income – or more – when they finally reach retirement. Taking more vacations, making home improvements, and dining out more frequently are just some of the many expenses you may encounter, not to mention unexpected health care or long-term care expenses.

**Expecting Unrealistic Investment Returns.** Your long-term investment strategies should be based on realistic return expectations. There will always be fluctuations in the market, but it's important not to let those distract your focus. To achieve success with your retirement investments, you need to develop the discipline and patience to stick with your long-term objectives.

**Relying Solely on Investment Returns.** Like many others, you may be under the impression you can build a sizeable retirement nest egg and then live off the interest and dividend payments alone. Unfortunately, while such a strategy may serve you well, it can create serious income and estate tax consequences for your heirs. Consequently, you may want to consider other options.

**Underestimating Retirement Years.** Another thing you may not consider is just how much time you will actually spend in retirement. Better nutrition, quality medical care and growing health consciousness have all contributed to longer life expectancies in the United States. Keep in mind the time you spend in retirement could even exceed your working years, so you'll need to make sure your money will last as long.

**Failing to Plan for Health Care.** Along with additional life expectancy comes the possibility you'll eventually need some form of long-term care. *Continued on page 6.....*

## Greater Rewards

**Pavill A. "Abe" Cock, 79**  
Des Plaines, IL (Div. 1)

**Frank D. Divincenzo, 72**  
Largo, FL (Div. 520)

**Anthony P. Filowiat**  
Jefferson Hills, PA (Div. 36)

**David E. Hawley, 85**  
Johnson City, NY (Div. 45)

**Ernest W. Heidinger, 81**  
Euclid, OH (Div. 21)

**Joseph S. Lachance, 69**  
Maple Shad, NJ (Div. 30)

**Edgar J. Landry, 77**  
Westwego, LA (Div. 33)

**William B. Macnider, 96**  
Whittier, CA (Div. 79)

**Frank L. Mete, Jr., 75**  
Naugatuck, CT (Div. 65)

**Barbara Mobley, 81**  
Hazel Park, MI (Div. 15)

**Joseph L. Palka, 84**  
E. Hartford, CT (Div. 37)

**Ernest R. Pishek, 79**  
Flint, MI (Div. 15)

**Charles R. Pollock, 85**  
Mt. Pleasant, SC (Div. 94)

**Hazel D. Poston, 86**  
Chattanooga, TN (Div. 140)

**Armando C. Proia, 85**  
Melrose, MA (Div. 35)

**Harry S. Richard, 76**  
Wolfe City, TX (Div. 63)

**Richard F. Sipek, 83**  
Quincy, IL (Div. 1)

**Emma M. Tartarini, 81**  
Portland, OR (Div. 44)

**Ruth V. Thoms, 96**  
Lynnwood, WA (Div. 44)

**Genevieve C. White, 91**  
Lake Charl, LA (Div. 81)

# NFSD Division News

## Springfield Division #67 =

### John Saverse

Bro. Thomas and Sis. Karen Peters' daughter Tricia, and her husband, John, and their 2 daughters, moved to their dream colonial home in Colchester, Ct. last December. It is just 2 miles down from Thomas and Karen Peters' new ranch home. Their son-in-law, John, designed and built their 2 new dream homes in 2005. Bro. Tom and Sis. Karen Peters settled down in their new home on September 11, 2005. Congrats to the Peters family!!!!

Sis. Joyce Clark and her son, Doug's, family attended Doug's graduation with his German Shepherd dog, Niko, of Czechoslovakia at the Police Academy in Meriden, CT last December 29, 2005. Now Doug and Niko are working for the police station in Middletown, Ct. getting on a cruiser around the city during the day.

Bro. John Saverse is entering his 10th year working for his law firm in Hartford, CT and he is expecting his 5 weeks vacation this year. Congratulations and keep up the good work !!!!

Sis. Julita and Bro. David Levesque paid their visit to Bro. Francis Seremeth's oldest deaf aunt, Helena Turcotte, at Charlene Manor Extended Care in Greenfield, MA, where she resides and they presented her with flowers. On February 4th, Bro. Francis Seremeth, his family and other deaf and hearing friends were on hand to celebrate Helena Turcotte's 101st surprise birthday party. She received several special gifts and warm wishes. But, she couldn't blow out 101 candles on the cake!!! What a milestone!!!

Bro. Ken LaRose was elected as Secretary at a special election during the February 19th meeting of International Catholic Deaf Association, Chapter #121. He also served as Secretary for Bay State Deaf

Seniors, Western Mass Association of the Deaf/Hearing Impaired, Inc. and Springfield FRAT Div. #67.

Bro. Thomas and Sis. Karen Peters' had home improvement in our basement with Owens-Corning Basement Finishing System and the work lasted 9 business days during the month of February. Two friends, Bro. Thomas and Sis. Karen Peters flew down to San Juan, Puerto Rico for a 7-day Caribbean cruise to St. Thomas, St. Marten, Antigua, St. Lucia and Barbados, on April 22, 2006.

In the early morning of April 22, Bro. John Saverse and Sis Joyce Clark will fly down to Nassau, Bahamas and stay at the Cable Beach Resorts with our friend, Brad, his wife Dawne, and their daughter.

## News???

Maybe some of our correspondents were sick or went on vacation or just plumb forgot, only one Division sent in news for this issue.

We know our readers love the Division News so send a note to your Division Secretary telling him/her what you have been up to and urging them to submit the news. After all, most everyone likes to see their name in print.

## Ditties

*Thoughtful protests sometimes bring relief no matter what one's individual belief.*

*But college is for learning and preparing for life...  
And not for internal strife.*

## Oops!

We goofed and we apologize for the errors in the Jan-Feb-March, 2006 issue of The Frat.

On the 8-Man Football All-Americans, Lance Gonzalez was shown as a member of the Tennessee School for the Deaf. This should be Minnesota.

In the NFSD Division News, we showed Springfield Division No. 67 as "IL". This should have been "MA". Back to Geography 101!

In the last issue, we recognized several Divisions who made contributions to the Katrina Relief Effort. We failed to include Pittsburgh Division 36 in the list of contributors.

*Spotlight continued from page 2.....* reading tons of trade magazines and newspapers piled high on his desk, just to stay a step ahead of his competition. Nothing escapes Roberto's eye - a tilted painting hung on the wall, a discolored dining room chair, a chewing gum wrapper on the floor, etc. Roberto is not a micromanager; he leaves these tasks to his assistants but they all report to him on a daily basis. If one says Roberto is the world's greatest deaf businessman, it is not an exaggeration.

*Opinion Continued from page 5.....* term-care. Without careful planning in advance, these expenses pose a significant risk to your retirement savings. Fortunately, however, there are insurance strategies you can take advantage of that can help safeguard your retirement assets.

As with most aspects of successful investing, it's important to plan ahead when it comes to your retirement, and recognizing these mistakes is the first step to avoiding obstacles down the road.

# The Frat's All Americans

## Girls' Soccer Team

Audree Connelly	Austine
Jennifer Livengood	Florida
Aimee Seever	Florida
Johanna Arrigo	Katzenbach
Brittainy Payne	Katzenbach
Tiffany Narciso	Katzenbach
Shaquana McDonough	Learning Center
Danielle Sprague	Learning Center
Lauren Ann Hostovsky	Learning Center
Kayla Lavin	New York State
Jessika Wordell	Rhode Island
Ashley Byrnes	Rhode Island
Abigail Worek	Rochester



## Wrestling

Anthony Banks	Florida	Thomas Francis	Maryland
William Ward	Florida	Matthew Scott	Model
Eli Tambling	Florida	James Robinson	Model
Chris Cassel	Florida	Damian Burt	Model
Eric Taylor	Fremont	Michael Kayembe	Model
Dmitri Korolev	Fremont	Seth Gore	Model
Kyle Benedict	Fremont	Thomas Ssebyuma	Model
Nick Lopez	Fremont	Justin Arrigo	Model
Hipolito Deluna	Indiana	Charles Gallagher	Model
Jaime Winslow	Indiana	Jake Bryant	Model
Justin Hernandez	Indiana	Greg Lipp	Texas
Jared Hoel	Maryland	Jesse Kasier	Texas
Mark Cross	Maryland		

Team of the Year - Model



# The Frat's All Americans

## Boys' Basketball Team

### First Team:

Atravise Palmer	Alabama
Tim Head	American
Dean Wilding	Colorado
Michael Lizarraga	Fremont
Nick Hickman	Fremont
Dontae Ramirez	Fremont
Ricky Bailey	Katzenbach
Daniel Fava	Maryland
Teddy Eveland	Model
Dale Latkowski	North Carolina
Samuel Fewel	Oklahoma
Fred Turner	Pennsylvania
Jamal Shaw	South Carolina
David Jedynak	St. Mary's
Josh Sechman	W. Pennsylvania

### Second Team:

Kekoa Murashige	Arizona
Erolgene Desir	Florida
Demetro Watts	Georgia
Colin Whited	Indiana
Mack Weyers	Iowa
Justin Brown	Kansas
Joel Guzman	New York
Andrew Wynne	New York State
Jerry Thein	Ohio
Jordan Marcotte	Rhode Island
Justin Diabase	Rochesterr
Justin Perez	Texas
Justin Rhodes	West Virginia

Team of the Year - Fremont

## Girls' Basketball Team

### First Team:

Shantaye Massey	Alabama
Lani Murashige	Arizona
Casey Buholtz	Florida
Justine Jeter	Indiana
Amanda Krieger	Indiana
Laura Egharevba	New York
Kristy Penny	Ohio
Kelsey Jones	Oklahoma
Kayla Gregory	Oklahoma
Sarenne Fewel	Okahoma
Jessica Wordell	Rhode Island
Amanda Ortiz	Texas
Andrea Aquilino	W. Pennsylvania

### Second Team:

Allison Heron	American
Connie Jones	Arkansas
Tenaya Herbold	Fremont
Cassandra Case	Iowa
Kalina Johnson	Kansas
Adonica Harris	Maryland
Joana Akeltyte	Model
Joselin Torres	Pennsylvania
Jessica Armenta	Phoeniz
Victoria Foster	Rochester
Samantha Marguccio	St. Mary's

Team of the Year - Model

