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## The Frat Volume 19 Number 01 January 1921

The National Fraternal Society of the Deaf (NFSD)

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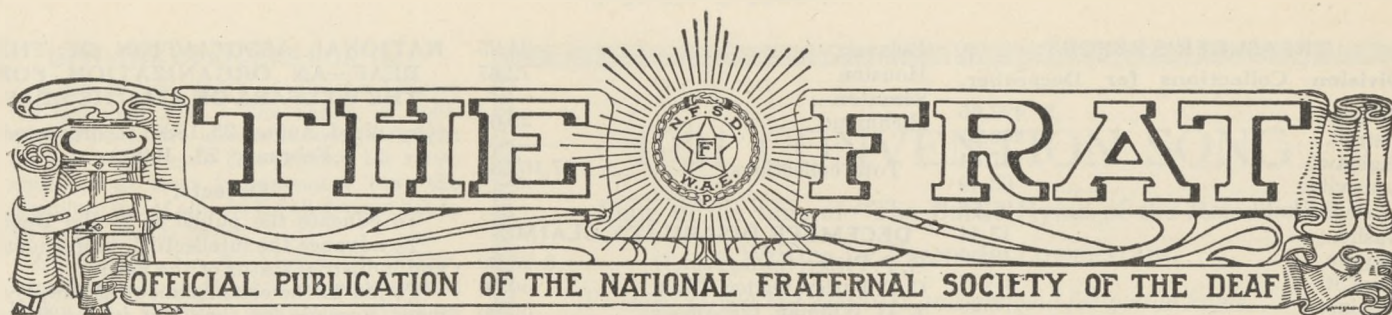
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Nineteenth Year

JANUARY, 1921

Number 1



## ATLANTA

—the place where the Eighth Triennial Convention of the National Fraternal Society of the Deaf will be held, July 11, 12, 13, 14, 15 and 16, 1921. Only five months away!

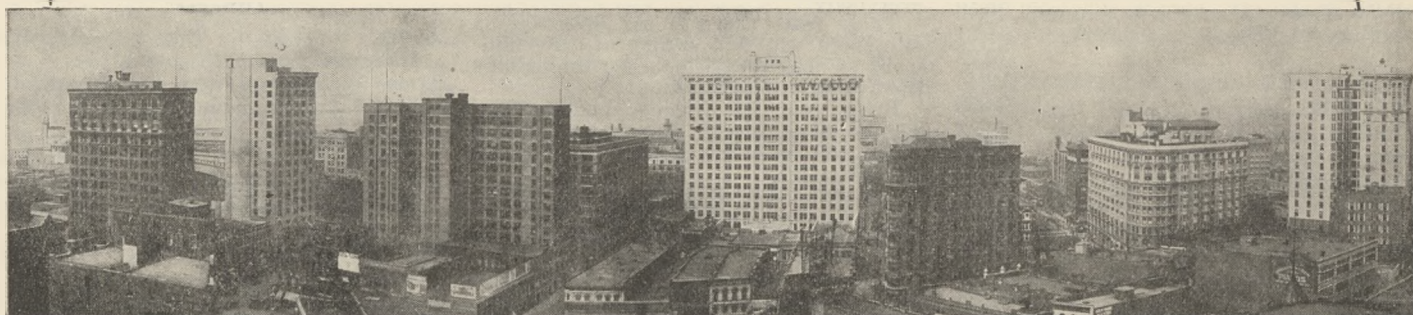
To all Frats, Aux-Frats and Non-Frats everywhere, Atlanta's and the South's invitation is extended. This may be your first and last opportunity to see the real South, of which Atlanta is the heart.

Atlanta, the Convention City of Dixieland, is worth seeing. Finish or add to your seeing "America First" by visiting the vast South—the fast growing part of your own country. Remember that your trip down here will be educational and will also provide pleasure and recreation. Here you will have the opportunity to walk through our cotton fields, see some old land marks of the Civil War, visit the largest solid rock in the world—Stone Mountain. We are working hard to give you Georgia's old-fashioned barbecue, which is unknown in other parts of the country.

Have a taste of real southern hospitality which still exists in our new South—dating from the old ante-bellum days.

No need to dread our so-called "hot summer weather." On the contrary, Atlanta is noted for having very cool summers—the thermometer never reaches the 100 degree mark except once in forty years—and this summer won't be the fortieth year, either! The climate is responsible for the wonderful growth of the little New York City of the South. It is 1050 feet above the sea level.

To Division Secretaries: You will do very well if you can start a campaign among the members of your division and induce as many as you can to come to the convention. Your correspondence is invited and for information, write Ross Johnson, 63 North Pryor St., Atlanta, Georgia.





## TREASURER'S REPORT.

## Division Collections for December.

Chicago.....	\$ 493.65
Detroit.....	256.25
Saginaw.....	17.44
Louisville.....	63.49
Little Rock.....	97.76
Nashua.....	13.44
Dayton.....	49.69
Bay City.....	10.98
Cincinnati.....	75.26
Evansville.....	36.69
Nashville.....	26.16
Springfield, O.....	21.48
Olathe.....	108.88
Flint.....	115.28
Toledo.....	108.17
Milwaukee.....	247.93
Columbus.....	109.69
Knoxville.....	46.82
Cleveland.....	130.77
Indianapolis.....	222.74
Greater New York.....	415.42
St. Louis.....	178.97
New Haven.....	29.89
Holyoke.....	62.45
Los Angeles.....	129.58
Atlanta.....	101.25
Philadelphia.....	211.30
Kansas City.....	124.97
Omaha.....	169.37
New Orleans.....	86.98
Kalamazoo.....	43.94
Boston.....	206.38
Pittsburgh.....	179.69
Hartford.....	53.53
Memphis.....	34.40
Portland, Me.....	47.07
Buffalo.....	54.76
Portland, Ore.....	71.77
Newark.....	118.90
Providence.....	56.54
Seattle.....	71.40
Utica.....	71.20
Washington.....	107.63
Baltimore.....	88.05
Syracuse.....	50.81
Cedar Rapids.....	20.49
Huntington.....	68.08
Albany.....	39.89
Rochester.....	54.14
San Francisco.....	126.97
Reading.....	17.41
Akron.....	232.24
Salt Lake City.....	31.16
Rockford.....	54.61
Springfield, Ill.....	68.55
Davenport.....	59.81
Worcester.....	49.18
St. Paul.....	238.00
Ft. Worth.....	75.65
Dallas.....	155.43
Denver.....	98.65
Waterbury.....	21.38
Bridgeport.....	26.58
Springfield, Mass.....	31.21
Waco.....	70.75
Ogden.....	19.44
Pittsfield.....	24.93
Bangor.....	46.02
Kenosha.....	67.25
Birmingham.....	46.83
Sioux Falls.....	41.47
Wichita.....	60.54
Sokane.....	44.69
Des Moines.....	29.95
Lowell.....	21.28
Berkeley.....	64.41

Delavan.....	34.25
Houston.....	72.67
Seranton.....	
Richmond.....	29.65

Total collections.....\$7,162.38

## DECEMBER DISABILITY CLAIMS.

G. P. Pitzer, Springfield, O.....	\$ 25.00
O. P. Farley, Ogden, Utah.....	50.00
K. G. Willman, Los Angeles.....	50.00
E. J. Cleveland, St. Paul.....	35.00
H. L. Burdick, N. Adams, Mass.....	50.00
W. J. Lindiman, Milwaukee.....	10.00
J. Fred Flynn, Bangor, Me.....	10.00
W. O. Kimball, Portland, Me.....	50.00
C. E. Dunn, Elmwood Park, Ill.....	30.00
M. F. Kelley, Caney, Kas.....	10.00
G. J. Benton, Locust Grove, Ga.....	50.00
L. O. Thurston, Jackson, Ga.....	10.00
A. M. Martin, Little Rock, Ark.....	30.00
E. E. Morris, Dayton, O.....	50.00
W. G. Harmeyer, Dayton, O.....	15.00
E. E. Kenniston, St. Louis, Mo.....	20.00
*A. W. Meek, Detroit.....	10.00
*H. F. Gour, Marlboro, Mass.....	20.00
*Harold Cliff, Los Angeles.....	40.00
*J. D. Rowan, Salt Lake City.....	10.00
*H. J. Morris, Murray, Utah.....	10.00
F. J. Masopust, Wichita, Kas.....	10.00
*R. C. Harris, Flint, Mich.....	35.00
*L. C. Williams, Potter Valley, Cal.....	20.00
*C. F. Pence, Wright, Minn.....	35.00
E. B. Young, Atlanta, Ga.....	50.00
Robert Clarkson, Muscatine, Ia.....	50.00
W. J. Dellibae, Detroit.....	10.00
John P. Dahl, Maywood, Ill.....	30.00

Total for the month.....\$825.00

\*Denotes accident claims.

## "ATLAN-TY-ONE."

July 11 to 16 inclusive are the dates decided on for the eighth triennial convention of the National Fraternal Society of the Deaf.

The place of meeting is Atlanta, Georgia, United States of America.

Can you think of a better trip than one down to Atlanta and Dixieland next summer?

Atlan-Ty-One means the "very best time" one can have next summer.

An enjoyable vacation of one week in the coolest city its size east of the Rockies with entertainment features galore for everybody—frats, non-frats and ladies, is many times worth the railroad fare to Atlanta.

Atlanta is an ideal place to visit. There's something doing all the time, and one cannot miss good times there.

Remember there'll be barbecues, watermelon cuttings, auto-rides, dances for everybody.

Those frats who are not delegates or alternates will find plenty of entertainment to keep them on the go throughout the five days of convention.

Bring your fair friends along. They will be given special care and attention. There will be half a thousand of 'em at Atlan-Ty-One.

Atlanta is the convention city of Dixieland—the New York of the South.

Southern hospitality is planning to fully live up to its reputation.

Remember the dates—July 11-16, 1921, and the place—Atlanta, Georgia.—[From the Florida School Herald.

## NATIONAL ASSOCIATION OF THE DEAF—AN ORGANIZATION FOR THE WELFARE OF ALL THE DEAF.

(Organized, August 25, 1880; Incorporated, February 23, 1900.)

## Objects.

To educate the public as to the Deaf; To advance the intellectual, professional and industrial status of the Deaf;

To aid in the establishment of Employment Bureaus for the Deaf in the State and National Departments of Labor;

To oppose the unjust application of liability laws in the case of Deaf workers;

To combat unjust discrimination against the Deaf in the Civil Service or other lines of employment;

To cooperate in the improvement, development and extension of educational facilities for deaf children;

To encourage the use of the most approved and successful methods of instruction in schools for the Deaf, the adaptation of such methods to the need of individual pupils, and to oppose the indiscriminate application of any single method to all;

To seek the enactment of stringent laws for the suppression of the impostor evil—hearing persons posing as Deaf-Mutes;

To raise an endowment fund—the income of which is to be devoted to furthering the objects of the Association;

To erect a national memorial to Charles Michael De l'Epee—the universal benefactor of the Deaf.

## Membership.

Regular Members: Deaf Citizens of the United States;

Associate Members: Deaf persons not citizens of the United States and Hearing Persons interested in the welfare of the Deaf.

## Fees and Dues.

Initiation Fee, \$1.00; Annual dues, 50 Cents. Life membership, \$10 paid into the Endowment Fund at one time. All Official Publications free to members.

Official Organ: THE NAD.

Every deaf citizen and all others interested in the advancement of the Deaf along educational and industrial lines are urged to join the Association and cooperate financially and otherwise in promoting its objects.

Life memberships, donations and bequests towards the increase of the Endowment Fund are especially needed and earnestly solicited to the end that permanent headquarters, in charge of salaried experts, may be maintained for the more efficient and vigorous prosecution of the work of the Association.

## Officers.

James H. Cloud, *President*—Principal Gallaudet School, St. Louis, Mo.

James W. Howson, *First Vice-President*—Instructor School for the Deaf, Berkeley.

Cloa G. Lamson, *Second Vice-President*—Teacher School for the Deaf, Columbus.

Arthur L. Roberts, *Secretary-Treasurer*—Principal, Kendall Green, Washington, D. C.

Olof Hanson, *Board Member*—Architect, Seattle, Washington.

Alexander L. Pach, *Board Member*—Photographer, New York, New York.



## DIVISION OFFICERS FOR 1921.

A list is here given of division officers for the year 1921. The names of hold-over trustees are also included. It might be well to preserve this number for reference—or at least to remember that the complete list of officers for all divisions is to be found in this issue.

CHICAGO, No. 1—Morton H. Henry, President; George Brashar, Vice-President; Glenn A. Smith, Secretary; William Brashar, Treasurer; Edward H. Knobloch, Director; George Sullivan, Sergeant-at-Arms; A. M. Hinch, Joseph Wondra, David J. Padden, Trustees.

DETROIT, No. 2—Ivan Heymansson, President; Ralph Beaver, Vice-President; John Ulrich, Secretary; Ralph Huhn, Treasurer; Clyde Barnett, Director; William Murphy, Arthur Meek, Sergeants-at-Arms; William Japes, Ralph Beaver, John Hellers, Trustees.

SAGINAW, No. 3—Gottlieb Bieri, President; F. O. Ramage, Vice-President; Harry Dundas, Secretary; F. O. Ramage, Treasurer; Thomas Corcoran, Director; Perry Hubbard, Sergeant-at-Arms; William J. Cummingford, Thomas Corcoran, J. L. Janeiki, Trustees.

LOUISVILLE, No. 4—Lloyd Scott, President; Charles Reiss, Vice-President; John H. Mueller, Secretary; J. J. Frederick, Treasurer; Ollie P. Cundiff, Director; Herman W. Scott, Sergeant-at-Arms; A. S. Johnston, John Werner, Robert F. Hartman, Trustees.

LITTLE ROCK, No. 5—Charles F. Athy, President; Arthur L. Smith, Vice-President; Percy B. Jones, Secretary; E. Toby Richardson, Treasurer; James L. Goree, Director; Charley R. Nutt, Sergeant-at-Arms; Fred K. Lee, Inze L. Harrington, Orus Cochran, Trustees.

NASHUA, No. 7—W. A. Deering, President; William Sullivan, Vice-President; John Shea, Secretary; Frank Blodgett, Director; Felix Therriault, Sergeant-at-Arms; William A. Deering, William Sullivan, Frank Blodgett, Trustees.

DAYTON, No. 8—Eugene M. Stibelton, President; Sidney L. Smith, Vice-President; Jackson Bates, Secretary; John F. Rhamy, Treasurer; Elmer Fowler, Director; Frank Harter, Sergeant-at-Arms; Eugene M. Stibelton, Wilson A. Stibelton, Harry G. Hartley, Trustees.

BAY CITY, No. 9—Senophile Brosseau, President; Lawrence Lynch, Vice-President; Charles Lawrence, Secretary; John Lundquist, Treasurer; John Meyers, Director; Vady Bednarek, Sergeant-at-Arms; John Meyers, Vady Bednarek, Charles Miller, Trustees.

CINCINNATI, No. 10—John E. Welte, President; Harry O'Donnell, Vice-President; Wylie Ross, Secretary; Irvin Burton, Treasurer; Mathias Buck, Director; Herbert Schutte, Sergeant-at-Arms; Adelbert Watters, William Blust, Arthur Wenner, Trustees.

EVANSVILLE, No. 11—M. D. Lyon, President; William Decamp, Vice-President; Adolph Brizius, Secretary; James Downey, Treasurer; Martin Pretz, Director; Addison Brassel, Sergeant-at-Arms; John Ferninger, Ernest Schneider, Michael Vernick, Trustees.

## 1921 CONVENTION SONG

Sung to the tune of "The Battle Hymn of the Republic"

Written by FRANK E. LOWENSTEIN.

*We bring to you our greetings and are glad for you to know,  
That the folks want to meet you, and will hate to see you go.  
We have tuned up the fiddle, and prepared for lots of fun,  
In nineteen twenty-one.*

## CHORUS

*Come along to Atlanta,  
Welcome all to Atlanta,  
We expect you in Atlanta,  
In nineteen twenty-one.*

*The peaches will be smiling and you'll smack your lips with glee,  
As you revel in the orchard and pluck them from the tree.  
They are best in early summer, when the season's just begun,  
In nineteen twenty-one.*

## CHORUS

*We've passed a law in Georgia, and will impose a fine,  
If there are any nubbins on a watermelon vine,  
For every watermelon, must surely weigh a ton,  
In nineteen twenty-one.*

## CHORUS

*The yellow-legged chicken will be frying in the pan,  
Gravy and hot biscuits, that's eating—O, man!  
The incubator's working putting thousands in the run,  
For nineteen twenty-one.*

## CHORUS

NASHVILLE, No. 12—W. O. Burke, President; Robert W. Conditt, Vice-President; Thomas S. Marr, Secretary; Clarence Olinger, Treasurer; Walter B. Rosson, Director; Robert Sneed, Sergeant-at-Arms; Thomas A. Ogilvie, Jesse T. Warren, Will L. Youree, Trustees.

SPRINGFIELD, O., No. 13—Stephen O. Miller, President; Frank B. O'Neal, Vice-President; John E. Pershing, Secretary; Perry R. McMurray, Treasurer; Frank J. Stokes, Director; Fred P. Ufheil, Sergeant-at-Arms; Frank M. Redington, Rufus B. Jeffries, Harry H. Folekemer, Trustees.

OLATHE, No. 14—Luther H. Taylor, President; Charles N. Ramsay, Vice-President; Ed. H. Mellvain, Secretary-Treasurer; Dale Metsker, Director; Godfrey Adams, Sergeant-at-Arms; C. N. Ramsay, Luther H. Taylor, Frank Doctor, Trustees.

FLINT, No. 15—Floyd C. Crippen, President; George W. Pifer, Vice-President; Bert E. Maxson, Secretary; Fred A. Lawrason, Treasurer; Ellis R. Brown, Director; George F. Tripp, Sergeant-at-Arms; William Heck, John W. Drake, Harry J. Neely, Trustees.

TOLEDO, No. 16—Edward Hetzel, President; Richard King, Vice-President;

John E. Curry, Secretary; Gustav Kaintz, Treasurer; Harry Augustus, Director; Wilbur Morrison, Sergeant-at-Arms; Harry Augustus, John E. Curry, Nathan P. Henick, Trustees.

MILWAUKEE, No. 17—Ladimir Kolman, President; Nicholas Pleskatchech, Vice-President; Samuel Sutter, Secretary; Ernest R. Maertz, Treasurer; Walter O. Dowe, Director; George Karges, Sergeant-at-Arms; John W. Kurry, Ladimir Kolman, Walter O. Dowe, Trustees.

COLUMBUS, No. 18—Albert W. Ohlemacher, President; Clarence B. Jones, Vice-President; William F. Mayer, Secretary; August J. Beckert, Treasurer; Frederick G. Schwartz, Director; Basil Grigsby, Sergeant-at-Arms; George D. Black, John F. Fryfogle, George H. Clum, Trustees.

KNOXVILLE, No. 20—Henry Swinney, President; General Moreland, Vice-President; Walter Burns, Secretary; W. H. Chambers, Treasurer; Clifford Overton, Director; Trent Taylor, Sergeant-at-Arms; J. B. Chandler, Matt Mann, Horace McMahon, Trustees.

CLEVELAND, No. 21—Ray Callaghan, President; Thomas Sautler, Vice-President; Harry T. McCann, Secretary; Howard L. Judd, Treasurer; Joseph



Taylor, Director; Albert Ebel, Sergeant-at-Arms; Wheldon Stover, Martin Maynard, Frank Bauer, Trustees.

INDIANAPOLIS, No. 22—Roy P. Hiatt, President; Joseph Rollings, Vice-President; Harry V. Jackson, Secretary; J. W. Seitz, Treasurer; Arthur H. Norris, Director; James Vahey, Sergeant-at-Arms; Carl Schmidt, Glen Weimer, Donald Herran, Trustees.

GREATER NEW YORK, No. 23—Benjamin Friedwald, President; Fred Berger, Vice-President; Dennis A. Hanley, Secretary; Allen Hitchcock, Treasurer; Adolph Berg, Director; H. Hammerman, Sergeant-at-Arms; J. D. Shea, Erich Berg, Max M. Lubin, Trustees.

ST. LOUIS, No. 24—William H. Schaub, President; J. H. Burgherr, Vice-President; Carl B. Smith, Secretary; George D. Hunter, Treasurer; Hugh Stack, Director; Edward Alt, Sergeant-at-Arms; A. O. Steidemann, William Stafford, F. A. Stocksiek, Trustees.

NEW HAVEN, No. 25—Moise Chagnon, President; Stephen Syrotiak, Vice-President; Philip Quinn, Secretary; Bertram Leeper, Treasurer; Bernard Sullivan, Director; Thomas Gunning, Sergeant-at-Arms; Moise Chagnon, Philip Quinn, Thomas Gunning, Trustees.

HOLYOKE, No. 26—Joseph Kremer, President; Patrick Gaughan, Vice-President; Arthur Lariviere, Secretary; Anaclet Mercier, Treasurer; George O'Brien, Director; John Tolpa, Arno Klopfer, Philip Beausoliel, Trustees.

LOS ANGELES, No. 27—Bert Burress, President; Tage Samuelson, Vice-President; Melville J. Matheis, Secretary; James Conway, Treasurer; John D. Thomas, Director; William Brooks, Sergeant-at-Arms; Clarence Doane, August Schultz, Henry Briscoe, Trustees.

ATLANTA, No. 28—Percy W. Ligon, President; W. A. Willingham, Vice-President; Leon B. Dickerson, Secretary; John H. Norris, Treasurer; W. E. Gholdston, Director; Guerry Bishop, Sergeant-at-Arms; A. W. Willingham, R. P. Rivers, A. H. Stockard, Trustees.

PHILADELPHIA, No. 30—John A. Roach, President; H. E. Stevens, Vice-President; James F. Brady, Secretary; Frank J. Kuhn, Treasurer; Joseph Donohue, Director; James Jennings, Sergeant-at-Arms; Elmer Scott, William Clayton, James Richards, Trustees.

KANSAS CITY, No. 31—Hugo Clausen, President; Walter Chase, Vice-President; Le Roy Davis, Secretary; Matt Ahern, Treasurer; Hardin Loeb, Director; Joseph Jenkins, Sergeant-at-Arms; Waldo Reesink, Le Roy Davis, Daniel Haas, Trustees.

OMAHA, No. 32—Harry G. Long, President; Robert Brown, Vice-President; James R. Jelinek, Secretary; Elliott S. Waring, Treasurer; Frank Chase, Director; Charles Flood, Sergeant-at-Arms; Oscar M. Treuke, Lawrence James, Richard Bingham, Trustees.

NEW ORLEANS, No. 33—Charles Holden, President; Theodore Mayer, Vice-President; Henry J. Soland, Secretary-Treasurer; Herman Steibing, Director; Leon Marx, Sergeant-at-Arms; M. Lash-

### *There'll Be No Tax on the Dividends*

that you will get from attending AT-LAN-TY-ONE—the eighth triennial convention of the National Fraternal Society of the Deaf which will be held in Atlanta, Ga., July 11th to 16th, 1921.

☛These dividends will consist of—

1. A pleasant ride down thru the cotton belt to Atlanta, the metropolis of the New South.

2. The meeting with a thousand and more of the best deaf people in the U. S.

3. The acquisition of more knowledge about the South, her great resources, her charms, etc., that will astonish you. And about the society, to be sure.

4. An enjoyable vacation in the COOLEST CITY of its size east of the Rockies with entertainment features galore for everybody, frats, non-frats or ladies.

☛Are these dividends worth the trip? You'll say they are! Remember the dates—July 11th to 16th, 1921.

☛Get in on the ground floor—drop a line to say you're coming, to Ross Johnson, 63 North Pryor St., Atlanta, Ga.

aky, George Dailge, M. Chevrolet, Trustees.

KALAMAZOO, No. 34—Merton L. Francisco, President; Frank R. Adams, Vice-President; William B. Lynch, Secretary; Frederick H. Wheeler, Treasurer; Edward S. Parsons, Director; Henry W. Eichhorn, Sergeant-at-Arms; Frank R. Adams, Norbert J. Quinn, Merton L. Francisco, Trustees.

BOSTON, No. 35—Allan B. Meacham, President; William J. Garland, Vice-President; William H. Battersby, Secretary; Ira A. Betts, Treasurer; James J. McKeown, Director; Wilfred J. Roussin, Sergeant-at-Arms; Hiram F. Brown, Allen B. Meacham, Harold C. Daggett, Trustees.

PITTSBURGH, No. 36—John L. Friend, President; Samuel Nichols, Vice-President; Frank A. Leitner, Secretary; John C. Craig, Treasurer; William McK. Stewart, Director; Joshua Finley, Sergeant-at-Arms; James K. Forbes, Samuel Nichols, Charles Fritzges, Trustees.

HARTFORD, No. 37—Felix J. Bonvouloir, President; Algott E. Anderson, Vice-President; Edgar C. Luther, Secretary; L. W. Crowley, Treasurer; H. Jarvis, Director; A. Fisher, Sergeant-at-Arms; F. Bonvouloir, G. Bonham, L. Blanchard, Trustees.

MEMPHIS, No. 38—J. W. Slough, President; R. A. Stout, Vice-President; George N. Charter, Secretary; Frederick P. Armstrong, Treasurer; Carl A. Stephen-

son, Director; J. Luther Boren, Sergeant-at-Arms; J. W. Slough, J. A. Todd, J. L. Boren, Trustees.

PORTLAND, ME., No. 39—William O. Kimball, President; C. C. Casey, Vice-President; F. G. Skillin, Secretary; Harold E. Libby, Treasurer; C. A. Woodward, Director; Thomas J. Prinn, Sergeant-at-Arms; F. G. Skillin, T. J. Prinn, C. C. Casey, Trustees.

BUFFALO, No. 40—H. C. Zink, President; Elmer A. Briel, Vice-President; W. Elmer Davis, Secretary; John A. Ryan, Treasurer; Eric L. Molin, Director; Carl Vanderbusch, Sergeant-at-Arms; Harry A. Slater, Joseph E. Pontius, Walter Clemen, Trustees.

PORTLAND, ORE., No. 41—Charles R. Lawrence, President; Cortlandt J. Geenwald, Vice-President; John O. Reichle, Secretary; Henry P. Nelson, Treasurer; Orson H. Fay, Director; Joseph F. Jorg, Sergeant-at-Arms; Alva Allen, Bud Hastings, Fred Delanoy, Trustees.

NEWARK, No. 42—Charles Cascella, President; Julius Aaron, Vice-President; Frank W. Hoppaugh, Secretary; John N. Black, Treasurer; Walter Pease, Director; Alexander Knipe, Sergeant-at-Arms; William Atkinson, Julius Aaron, Alfred W. Shaw, Trustees.

PROVIDENCE, No. 43—Alphonse E. Beauchene, President; Paul E. Bertrand, Vice-President; Fritz Ruckdeshel, Secretary; Edward Vigeant, Treasurer; Earl F. Gardiner, Director; Phillip C. Shine, Sergeant; Fritz Ruckdeshel, Arthur J. Myers, Tow D. Helberg, Trustees.

SEATTLE, No. 44—A. W. Wright, President; John Bodley, Vice-President; Olof Hanson, Secretary; C. K. McConnell, Treasurer; Hugo Holcomb, Director; Fred Kuhn, Sergeant-at-Arms; John Bodley, L. O. Christenson, Roy Harris, Trustees.

UTICA, No. 45—Thomas Harter, President; William Greenbaum, Vice-President; John H. Thomas, Secretary; William L. Butcher, Treasurer; Arthur F. Schubert, Director; John J. Adameczyk, Sergeant-at-Arms; Herbert C. Merrill, Sobek Adams, Amos W. Winchell, Trustees.

WASHINGTON, No. 46—A. L. Roberts, President; J. T. Flood, Vice-President; W. P. Souder, Secretary; H. S. Eddington, Treasurer; J. R. Courtney, Director; H. R. Carr, Sergeant-at-Arms; E. J. McIlvane, A. L. Roberts, R. O. Scott, Trustees.

BALTIMORE, No. 47—Orlando K. Price, President; Leo J. Noppenberger, Vice-President; Michael Weinstein, Secretary; William G. Stone, Treasurer; Stephen E. Sandeck, Director; James H. Behrens, Sergeant-at-Arms; Stephen E. Sandeck, G. Leitner, Conrad Och, Trustees.

SYRACUSE, No. 48—Edward Herlan, President; Grant Martin, Vice-President; Theo M. Hoffmann, Secretary; George D. Connor, Treasurer; Max Larzelere, Director; August J. Hines, Sergeant-at-Arms; Albert E. Eaton, Grant G. Martin, James T. Lynch, Trustees.

CEDAR RAPIDS, No. 49—Thomas F. Boyle, President; Glenn H. Smith, Vice-President; Carl W. Osterberg, Secretary; Perry E. Williams, Treasurer; Jode C.



Rains, Director; James Anthony, Sergeant-at-Arms; Jode C. Rains, Clark Garrett, Glenn H. Smith, Trustees.

HUNTINGTON, No. 50—James A. Pring, President; Annis Brock, Vice-President; Charles E. Burgess, Secretary; Dominic J. Biagi, Treasurer; Grover C. Burcham, Director; A. G. Drake, Sergeant-at-Arms; James A. Pring, Annis Brock, Grover C. Burcham, Trustees.

ALBANY, No. 51—Earl Calkins, President; Paul Sack, Vice-President; John F. Koepfer, Secretary; M. A. Robertson, Treasurer; Benjamin Mendelowitz, Director; William Colwell, Sergeant-at-Arms; E. L. Calkins, J. F. Mull, R. McQuade, Trustees.

ROCHESTER, No. 52—Roland Maxson, President; William Heffernan, Vice-President; Albert Asper, Secretary; Howard Whyland, Treasurer; William Hughes, Director; George Sparks, Sergeant-at-Arms; Alvin Heinz, Glen Foland, Ira D. Todd, Trustees.

SAN FRANCISCO, No. 53—Edward W. Lohmeyer, President; Martin F. Johnson, Vice-President; David S. Luddy, Secretary; Don E. Glidden, Treasurer; George F. Bucking, Director; Edward Hoffman, Sergeant-at-Arms; Trustees not reported.

READING, No. 54—Harry R. Weaver, President; Lloyd J. Charlesworth, Vice-President; George E. Fister, Secretary; Harry F. Sommer, Treasurer; Harrison F. Yoder, Director; Howard W. Cruise, Sergeant-at-Arms; William L. Nizar, Elmer L. Eby, William A. Burkert, Trustees.

AKRON, No. 55—Frank A. Andrewjeski, President; William Pfunder, Vice-President; Grover C. Farquhar, Secretary; John G. Hower, Treasurer; Iva M. Robinson, Director; G. A. Murphy, Sergeant-at-Arms; M. J. Grim, J. C. Dowell, Kreigh B. Ayers, Trustees.

SALT LAKE CITY, No. 56—John D. Rowan, President; John McMills, Vice-President; John Fehr, Secretary; Robert Hicks, Treasurer; Axel Amundsen, Director; Alex Wright, Sergeant-at-Arms; L. Lewis, Joseph Cameron, Axel Amundsen, Trustees.

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Chute, Director; Joseph A. Lyons, Sergeant-at-Arms; Thomas L. Kane, Delbert I. Trask, Evan R. Scott, Trustees.

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FT. WORTH, No. 62—Thomas Rosser, President; Albert Tully, Vice-President; Joseph T. Sprouse, Secretary; Joe W. Hale, Treasurer; Roy W. Geer, Director; Samuel Davis, Sergeant-at-Arms; E. E. McDonald, Julius Morton, Thomas Davis, Trustees.

DALLAS, No. 63—Wallace K. Gibson, President; Fee Griggs, Vice-President; Troy E. Hill, Secretary; W. A. Barnes, Treasurer; Ernest Barnes, Director; Carl Hardy, Sergeant-at-Arms; Fee Griggs, Oliver Freeman, Clifton L. Talbot, Trustees.

DENVER, No. 64—C. P. Jones, President; G. A. Rasey, Vice-President; H. E. Grace, Secretary; E. G. Whitaker, Treasurer; John McTigue, Director; K. U. Knudsen, Sergeant-at-Arms; A. L. Kent, John McTigue, J. S. Fisher, Trustees.

WATERBURY, No. 65—Robert St. John, President; Phillip Cossette, Vice-President; Saverio Minnicucci, Secretary; Howard Backus, Treasurer; George E. Wells, Director; Charles E. Bronson, Sergeant-at-Arms; Charles Bronson, Edward Hine, Saverio Minnicucci, Trustees.

BRIDGEPORT, No. 66—Stephen Dundon, President; Mathew Bakas, Vice-President; Gilbert F. Marshall, Secretary; Robert E. Sweeney, Treasurer; Frank Bohn, Director; Timothy A. Kelly, Sergeant-at-Arms; Louis S. Hagan, Lincoln C. Schindler, Frank Bohn, Trustees.

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WACO, No. 68—J. D. Lowrey, President; C. E. Rogers, Vice-President; H. L. Ford, Secretary; Tilden Smith, Treasurer; M. F. Sample, Director; C. F. Rogers, M. F. Sample, J. D. Lowrey, Trustees.

OGDEN, No. 69—William Cole, President; Riley Carter, Vice-President; Paul Mark, Secretary-Treasurer; Nephi Larson, Director; Willie Vaughan, Sergeant-at-Arms; Willie Vaughan, Nephi Larson, William Cole, Trustees.

PITTSFIELD, No. 70—Fred S. Gagnier, President; Edward J. Gilmartin, Vice-President; Walter H. Sears, Secretary; Robert C. Burdick, Treasurer; Albert V. Diot, Director; Daniel F. Murray, Sergeant-at-Arms; Walter H. Sears, Albert V. Diot, Charles S. Risley, Trustees.

BANGOR, No. 71—J. Fred Flynn, President; Harry T. Gleason, Vice-President; Albert L. Carlisle, Secretary-Treasurer; John C. Jellison, Director; Reuben H. Kenner, Sergeant-at-Arms; John C. Jellison, J. Fred Flynn, Harry T. Gleason, Trustees.

KENOSHA, No. 72—George R. Hebard, President; Vincent Strang, Vice-President;

William Sayles, Secretary; J. J. Martin, Treasurer; Henry Bickel, Director; Frank Harter, Sergeant-at-Arms; Fred Rapp, Vincent Strang, George F. Johnson, Trustees.

BIRMINGHAM, No. 73—James L. Moon, President; Eugene Vines, Vice-President; D. M. Huffman, Secretary; Alton M. Bell, Treasurer; W. H. Morris, Director; D. C. Logan, Sergeant-at-Arms; J. F. Brocato, D. M. Huffman, Alton M. Bell, Trustees.

SIOUX FALLS, No. 74—Bryan J. Berke, President; Bryne Willis, Vice-President; Oren M. Elliott, Secretary; Oscar D. Overdick, Treasurer; B. L. Otten, Director; J. M. Servold, Sergeant-at-Arms; Alma L. Johnson, J. M. Servold, B. L. Otten, Trustees.

WICHITA, No. 75—Clarence Lee, President; B. R. Keach, Vice-President; William E. Wait, Secretary; George C. Harms, Treasurer; W. S. Dibble, Director; Earl Peter, Sergeant-at-Arms; Earl Peter, William E. Wait, A. Grier, Trustees.

SPOKANE, No. 76—E. W. Chambers, President; John W. Moore, Vice-President; James H. O'Leary, Secretary; John E. Skoglund, Treasurer; John P. Frisby, Director; N. J. Barney, Sergeant-at-Arms; C. E. Burks, W. A. Curl, John P. Frisby, Trustees.

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LOWELL, No. 78—Bennett McMahon, President; Frank Otis, Vice-President; Colin C. McCord, Secretary; Myles McGeever, Treasurer; Endor Estabrook, Director; Eddy Weymouth, Sergeant-at-Arms; Myles McGeever, John Delaney, Colin C. McCord, Trustees.

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DELANAVAN, No. 80—Duncan A. Cameron, President; Tracy Jones, Vice-President; Fred J. Neesam, Secretary; O. V. Robinson, Treasurer; Thomas Hagerty, Director; Edward Svacina, Sergeant-at-Arms; Duncan A. Cameron, James Goff, Fred J. Neesam, Trustees.

HOUSTON, No. 81—Tom P. Jackson, President; J. Burchardt, Vice-President; Richard C. Morriss, Secretary; James B. Irvin, Treasurer; N. L. Hanson, Director; A. R. Williams, Sergeant; Tom P. Jackson, Roland A. Macon, Richard C. Morriss, Trustees.

SCRANTON, No. 82—Charles L. Clark, President; Israel Steer, Vice-President; Abe Silnutzer, Secretary; Burd Richmond, Treasurer; Stephen Heiner, Director; Cloyd Drolsbough, Sergeant-at-Arms; Morriss Garbett, Harry B. Young, Otis Clark, Trustees.

RICHMOND, No. 83—Hugh K. Bush, President; Raymond H. Baughan, Vice-President; Meade B. Dalton, Secretary;



Lester R. Wickline, Treasurer; Frank H. Creasey, Director; Roy V. Rogers, Sergeant-at-Arms; Hugh K. Bush, Meade B. Dalton, Bernard J. Beasley, Trustees.

### NEW MEMBERS.

1	E. W. Brackley	Marblehead, Ill.
1	Lewis Greenberg	Chicago, Ill.
2	W. J. Walters	Monroe, Mich.
5	J. A. Boone	Little Rock
14	C. R. Puett	Topeka, Kans.
14	J. A. McVernon	Olathe
15	F. R. Bengry	Marquette, Mich.
16	N. L. Johannsen	Port Clinton, Ohio
18	H. L. Weber	Columbus, Ohio
23	John Kausriddle	Brooklyn
23	A. B. Matters	Brooklyn
24	E. H. Lawrence	Cape Girardeau, Mo.
25	W. A. Bowers	W. Haven, Conn.
26	J. W. Magnusson	Windsor, Vt.
27	R. J. Deputy	Los Angeles
28	W. J. C. Hodges	Atlanta
31	J. J. Witucki	St. Joseph, Mo.
31	C. W. McKenzie	Kansas City, Mo.
32	R. O. Thayer	Peoria, Ill.
32	F. C. Jacobson	Council Bluffs, Iowa
34	J. H. Sproull	Kalamazoo
35	F. J. Labrie	Boston
35	Mark Cohen	Roxbury, Mass.
41	H. A. Goldsmith	Las Vegas, N. M.
42	H. W. Hester	Hoboken, N. J.
44	J. S. Montgomery	Seneca, Mo.
44	C. W. Wood	Seattle, Wash.
50	G. C. Davis	Huntington
52	W. W. Parkinson	Fairport, N. Y.
52	J. M. Kiek	Rochester, N. Y.
53	L. T. Rhiley	San Francisco
58	P. A. Price	Eldorado, Ill.
59	L. E. Moore	Lewistown, Ill.
59	C. H. Brown	Canton, Ill.
59	T. H. Mettler	Canton, Ill.
61	H. E. Flanagan	Balsom Lake, Wis.
61	E. A. Bergman	St. Paul
72	S. H. Pomeroy	Racine, Wis.
73	J. H. McFarlane	Talladega, Ala.
74	Eddie Byrnes	Aurora, S. D.
74	P. L. Dalgaard	Harrisburg, S. D.
77	W. M. Wright	Des Moines, Iowa
79	P. R. DeMartini	Brentwood, Calif.
79	R. V. Hill	Berkeley, Calif.
80	A. F. Jacobs	Beloit, Wis.
81	J. A. Brubaker	Houston, Texas
81	J. A. Calvert	Benford, Texas
83	J. S. Rosenbloom	Richmond, Va.
83	C. E. Wilson	Richmond, Va.

### DECEMBER DEATH CLAIMS.

Paid to Mrs. Pearl W. Farley, Ogden, Utah, for death benefit of Otto P. Farley, certificate No. 2919, deceased November 12, 1920, \$1,000.00.

Paid to Mrs. Adaline Pitzer, Springfield, O., for death benefit of Gilbert P. Pitzer, certificate No. 282, deceased December 2, 1920, \$500.00.

Paid to Mrs. Ella Williams, Reading, Pa., for death benefit of James M. Williams certificate No. 2174, deceased November 20, 1920, \$250.00.

Paid to Mrs. Marie L. Weinbrenner, Macon, Ga., for death benefit of Luther H. Weinbrenner, certificate No. 1097, deceased September 26, 1920, \$500.00.

Paid to Mrs. Ida Gentry Corbett, for death benefit of John L. Gentry, certificate No. 4308, deceased October 23, 1920, \$1,000.00.

### OBITUARY.

#### Burd Frank Richmond.

Brother Burd Frank Richmond passed away at Scranton, Pa., January 10. He was injured in an accident while at his work the day before. He became a member of the society in August, 1920, through Philadelphia Division, transferring to Scranton Division when it was organized, and was treasurer of the new division. He was in his 49th year.

#### Everett William O'Malley.

Brother Everett William O'Malley passed away at San Francisco, Calif., January 11. He became a member of the society in December, 1916, through San Francisco Division. He was in his 25th year.

#### William Thomas Brashar.

Brother William Thomas Brashar passed away at his home in Chicago, Ill., January 19. He became a member of the society in December, 1916, through Cedar Rapids Division, and was one of the charter members and active in the growth of Davenport Division, and its delegate at the Philadelphia Convention. Moving to Chicago two years ago, he became one of Chicago Division's hustling members and was elected its treasurer last month. He was in his 43rd year. Interment was at Rock Island, Ill., his old home, January 22.

#### Charles Craig Dool.

Brother Charles Craig Dool passed away at Rockford, Ill., January 19. He became a member of the society in January, 1910, through Chicago Division, transferring and becoming a charter member of Rockford Division when it was organized in 1916. He was elected sergeant of his division last month. He was in his 43rd year.

### SAFETY FIRST.

Safety first—make your monthly payment during the first part of the month.

Safety first—your monthly payments should come before your individual expenditures.

Safety first—is your certificate made payable to your loved ones dependent on you during life? If not, change it at once.

Safety first—because your wife may accept your explanations as to why you do not insure your life, but your widow will not.

Safety first—a thing of value—a certificate in full force and effect. It protects your loved ones even while you sleep.

Safety first—the most unpleasant legacy that widow can receive is a lapsed certificate. It tells a story of an unfulfilled promise, of faltering duty and neglected affection.—[Sovereign Visitor.

### DO YOU GET THIS?

The prospect thought the matter over for a little while and finally made his decision. "Well, all right," he said; "I guess I'll take a \$500 certificate."

"Fine!" remarked the clever Deputy. "That will do for the undertaker. Now—how much for the wife and babies?"—[Catholic Record.

### TREASURER'S STATEMENT.

For December, 1920.

Balance, November 30.....\$278,364.42

#### Receipts

Division collections.....	\$ 7,162.38
Interest—mortgage loans.....	810.87
Interest—mortgage bonds.....	478.37
Interest—bank deposits.....	7.76
Rent—Chicago Division.....	10.00
For exchange on checks.....	.50
Subscriptions to The Frat.....	1.20
Sale of buttons.....	210.70
Sale of fobs.....	3.25
On bills for halftones.....	8.35
On bills for seals.....	9.00
Recording and registry fees.....	10.75
Amortization—increase in book value of bonds and mortgages.....	311.56

Total balance and receipts.....\$287,389.11

#### Expenditures.

Death benefits.....	\$ 3,250.00
Sick benefits.....	645.00
Accident benefits.....	180.00
Back interest (accrued).....	53.72
Organizing expenses.....	8.25
Services, G. M. Sievert.....	100.00
Services C. B. Kemp.....	115.00
Services F. B. Pleasant.....	125.00
Services, J. F. Meagher.....	10.00
Salaries, H. C. Anderson.....	41.66
Salaries, F. P. Gibson.....	166.66
Salaries, E. M. Rowse.....	125.00
Salaries, M. Furlong.....	25.00
Postage.....	11.10
Officer's expenses.....	36.49
Lodge supplies.....	503.66
Printing and stationery.....	84.30
Sundry supplies.....	37.61
Insurance department fees.....	28.50
Furniture and fixtures.....	122.50
Office expenses.....	21.74
Official publication.....	265.89
Refunds.....	13.13

Total expenditures.....\$ 5,970.21

#### Recapitulation.

Total balance and receipts.....	\$287,389.11
Total expenditures.....	5,970.21

Balance, December 31.....\$281,418.90

### THE GET-ONE DEGREE.

An ex-governor of New York used to say, "I am a Democrat," meaning by that, that he was all a democrat should be. Can YOU say, "I am a Frat" in the same sense? If you can, your name will appear in the Get-One column.

Chicago Division—John N. Laughlin, Irving Dvoretzky.

Detroit—Clifford Goupil.

Little Rock—J. Ledger Goree.

Olathe—E. H. Melvain, Luther H. Taylor.

Flint—Wilfred Vick.

Toledo—David A. Gerner.

Columbus—Harry E. Romoser.

Indianapolis—Wm. O. Wilson.

Greater New York—Joseph H. Toohey, John D. Shea.

St. Louis—James F. Welker.

New Haven—Alfred A. Stevenson.

Holyoke—Philip Beausoleil.



## Annual Statement

Los Angeles—Douglas F. Mitchelson.  
 Atlanta—Leon B. Dickerson.  
 Kansas City—Anthony Jennings, Willie L. Dillenschneider.  
 Omaha—Perry E. Seely.  
 Kalamazoo—Frederick H. Wheeler.  
 Boston—James J. McKeown, D. McGregor Cameron.  
 Portland, Ore.—Bud Hastings.  
 Newark—John M. Black.  
 Seattle—James A. Key, Clarence K. McConnell.  
 Huntington—James A. Pring.  
 Rochester—William Heffernan, William Collins.  
 San Francisco—George J. Schmidt.  
 Springfield, Ill.—Toby L. Klinge.  
 Davenport—Bertil Jennisch (3).  
 St. Paul—John J. McNeill, August C. Brueske.  
 Birmingham—George H. Harper.  
 Sioux Falls—Brandt L. Otten, Oren M. Elliott.  
 Des Moines—Robert Dobson.  
 Berkeley—Winfield S. Runde, George C. Phillips.  
 Delavan—Orville V. Robinson, Fred Gierloff.  
 Houston—Richard C. Morriss (2).  
 Richmond—Meade B. Dalton, Lester R. Wickline.

## SIT STEADY!

If there was ever a time to sit steady, now is that time. This is the time of readjustment. It calls for cool and level-headed courage and judgment.

It profits nothing to rave and rant, cuss and damn, or to run wild. On the contrary that simply adds more to the confusion and uncertainty and makes matters worse by unfitting you to meet the problems squarely as a man ought to meet them.

There is an old saying, "What goes up must come down." It is almost always true. Prices and conditions are readjusting themselves. The law of supply and demand cannot long be held inoperative. In the end it prevails. Temporary forces here and there hold it back for a while, but stripped of all obscurity, it stands forth clearly and all must heed or suffer.

No profit to buffet one's head and blame the other fellow. Keep your head, think clearly, act upon clear judgment, and above all work hard all of the time and produce all that can be produced. Even though you may have made a mistake in something, or be caught overloaded with something, keep sweet, keep your head and don't, above all, whine or give up. The world loves and rewards a fighter. Fight to keep your head above water; play the game squarely and honestly. Readjustment following inflation due to war does not, as a rule, last long.

Be game. Play the game according to the rules. Take no unfair advantage of anyone. Work! Take no heed of the clock or time; help the other fellow; you may need help later.

If you have a job, hold it and deliver sixty minutes of honest toil of each hour. If you have no job, find one. Don't be too "choicy." Labor, mental or physical, hurts none. Even if the job may not be what you have been used to or want, stick to it until you earn a better.

Balance, December 31, 1919.....		\$221,763.76
<b>Income.</b>		
Payments received from members		
For Death Benefits.....	\$59,567.15	
For Sick and Accident Benefits.....	13,670.65	
For Expense (entry fees).....	2,380.00	
For expense (tax).....	10,938.29	
For Organizing Expense (entry fees).....	792.00	
For Convention Expense.....	2,734.16	
Total Premium Income.....	\$90,082.25	
Deducting refunds to members.....	32.47	
Net Premium Income.....	\$90,049.78	
Interest Income		
Mortgage Loans (Net).....	\$ 7,843.98	
Mortgage Bonds (Net).....	4,060.94	
Bank deposits.....	96.36	
Increase in book value of bonds and mortgage.....	311.88	
Profit on sale of bonds.....	2.64	
From all other sources		
Rent for part use of office by Chicago Division.....	95.00	
On bills for fobs, half-tones, etc.....	124.06	
Fees for recording, registry, etc.....	87.75	
Sale of emblem buttons.....	859.80	
On bills for surety bond premiums.....	88.80	
Total Income.....		103,620.90
Sum of balance and income.....		\$325,384.75
<b>Disbursements.</b>		
Death Benefits.....	\$19,875.00	
Sick and Accident Benefits.....	8,775.00	
Total Benefits paid.....	\$28,650.00	
Insurance Department fees.....	788.50	
Official Publication, THE FRAT.....	2,150.22	
Rent.....	1,162.50	
Salaries.....	4,700.00	
Services of office employees.....	2,648.00	
Traveling and other expenses of officers and committees.....	119.70	
Organizing expenses.....	177.71	
Printing and stationery.....	697.76	
Postage.....	321.68	
Furniture and fixtures.....	562.20	
Emblem buttons and jewelry.....	1,085.22	
Sundry supplies, fobs, half-tones, seals, electros, etc.....	132.26	
*Office expenses (an itemization is given below).....	672.30	
Surety bond premiums.....	97.80	
Total disbursements.....		\$43,965.85
Balance, December 31, 1920.....		\$281,418.90
*A detailed account, under particular heads, of disbursements for office expenses in 1920 is here given:		
Electric light.....	\$	43.72
Towel supply.....		18.75
Expressage.....		17.87
Telegrams.....		39.37
Telephone.....		1.05
Supper money advances to clerical employees.....		3.38
Collection charges on checks, drafts, etc., (Net).....		5.48
Multigraphing and mimeographing.....		49.80
Rubber stamps.....		15.60
Fixtures, hardware, etc.....		34.08
Supplies and sundries for wrapping and mailing.....		26.95
Typewriter supplies.....		38.19
Books of account and record.....		24.98
Books of reference, tables, proceedings (technical and informational).....		50.05
Subscriptions to periodicals.....		27.60
Fraternal Congress dues (Illinois).....		20.00
Actuarial services.....		60.00
Notarial attest fees, etc.....		24.25
Cards, filing accessories, storage of records, etc.....		56.32
Desk sundries—pins, rubber bands, pens, pencils, ink, clips, mucilage, etc.....		16.00
Fire insurance.....		18.40
Safety Deposit vault—box rental.....		35.00
Brokerage.....		5.87
Special services.....		10.00
Miscellaneous items.....		29.59
Disbursements for Office Expenses, net total.....		\$672.30
<b>Ledger Assets.</b>		
First mortgage loans.....	\$179,196.71	
First mortgage bonds.....	28,616.95	
U. S. Liberty and Victory Bonds.....	56,723.89	
Canadian government bonds.....	14,998.78	
Cash in bank.....	1,508.53	
Secretary's contingent fund.....	300.00	
Treasurer's cash.....	74.04	
Total, as per balance.....	\$ 281,418.90	
<b>Balances in Funds.</b>		
Reserve Funds.....	\$253,284.76	
Mortuary Funds.....	4,772.45	
Total Death Benefit Funds.....	\$258,061.21	
Sick and Accident Fund.....	10,993.47	
General Expense Fund.....	5,271.09	
Organizing Fund.....	1,183.99	
Convention Fund.....	5,909.14	
Total of all Funds.....	\$281,418.90	

Don't be selfish. Don't just think of yourself. Help others. Keep your family in mind. Don't trifle with their future. Don't throw insurance overboard.

Keep your character unspotted, your reputation unsoiled, your record clean and above reproach. Then, when the end of our present troubles comes, you can

look all men squarely in the eye. And no matter what may have happened to you in that readjustment, when the world knows you went through it honestly and cleanly, it respects you, and though you may have been knocked down and run over, it will lift you higher than before. —[Modern Brotherhood.





Publication Office . . . . . Mount Morris, Ill.

Published Monthly under the Auspices of the Society,  
by Kable Brothers Company.

FRANCIS P. GIBSON . . . . . Editor  
21 North La Salle St., Chicago, Illinois.

Articles for publication must reach the editor by  
the 10th of the month.

Correspondence is solicited from all members and  
others interested in the Society.

In sending changes of address division Secretaries  
and individual members should always give the old  
address as well as the new one.

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ized July 17, 1918.



JANUARY, 1921

\$281,418.90.

Atlanta—July 11-16, 1921.

Chicago Division came across with  
\$50.00 for the Gallaudet (Hartford) statue  
fund. Its "We Will" is still all there.

The Kablegram's editor is a pretty good  
judge of a lodge paper, what should go in it,  
etc. Note his opinion of ours, of its di-  
vision notes and the poems that headed  
them—as printed elsewhere.

Brother Frat: When you change your  
address, send headquarters a postal card  
telling it about your moving. Then you  
will get your paper regularly and not need  
to bawl out your division secretary or us.

Forty-one new division secretaries are  
on the job. They have a lot to learn and  
it will be some time before we get acquaint-  
ed. We hope they will have their predeces-  
sors post them, first of all. And they are  
welcome to the staff, to be sure.

The change in our division notes starts  
this month. We already have had several  
letters criticising the new order of things,  
and others commending it. We will have  
to leave it to the delegates to thresh out at  
Atlanta—our reasons have been given and  
must stand.

In May, 1918, Cincinnati Division is-  
sued a souvenir booklet which was chris-  
tened "The Na-Itan-Nie-Nie," and it was  
replete with condensed information about  
the society and many a paragraph along  
boosting lines. One of the latter was:  
"Speaking of going over the top—what's  
the matter with 5,000 members and \$300,-  
000.00 by Atlanta—1921?" Editor Mueller  
was some prophet, it would seem. We are  
now within 200 of that 5,000 members and  
only \$18,581.10 behind the \$300,000.00,  
with six months to go. It looks as if we  
will go over that top all right.

## SAYINGS OF SOLOMON, JUNIOR. On What a Frat Should Say and Do.

My son, it is writ that thou canst not  
make an omelette without breaking the  
egg.

Neither canst thou get a man to join  
the Order unless thou art willing to go to  
the mat with him and have a verbal  
wrestling match.

Often thou gettest cold feet when  
thou art told that yonder Philistine maketh  
good goat meat.

Thou knowest he is possessed of power-  
ful arguments, and hast no desire to be  
told nay.

And thou tellest the congregation, at  
its next conclave, that "of a verity, yonder  
man is helpless."

But dost thou ever reckon upon the  
truism that "He that runneth away and  
returneth the next day, fortified with a  
set of brand new arguments, generally  
overcometh his adversary?" Try thou it.

Above all, forget thou not that to  
say "I shall get after my man one of these  
days," meaneth "none of these days."

For such is Gospel truth, and thou  
knowest it.

Neither be thou bloated with wisdom  
in thine own eyes, for such wisdom is but  
folly.

Furthermore, forget thou not, that the  
larger the drum, the more air it containeth.

And all that a drum doth is to make  
noise.

He that walketh with wise men shall  
be wise.

The Frat that walketh with a Philistine  
shall teach him new things.

Cultivate thou the Philistine, or, in

## Planning for Your Vacation Next Summer

☛Come to "ATLAN-TY-ONE"  
—the eighth triennial Conven-  
tion of the National Fraternal  
Society of the Deaf, Atlanta,  
Ga., July 11 to 16th.

☛It will probably be the biggest  
gathering of the Deaf ever held  
in the South—there'll be a thou-  
sand or more of 'em to enjoy  
Southern Hospitality.

☛Besides the attractions of the  
convention, Atlanta is a mighty  
fine place to spend a vacation.  
There's something doing all the  
time, and Atlanta is recognized  
as "the coolest city its size east  
of the Rockies."

☛There's the amusement side  
of the program—Dinners, Bar-  
becues, Auto Rides, Watermelon  
Cuttings, Sight-Seeing Trips,  
Dances, etc., scattered through-  
out the six days of the convention.

☛Frats or Non-Frats, Every-  
body is welcome to "Atlan-Ty-  
One." Are you coming?

☛For further information, write  
L. B. DICKERSON, Secretary,  
Atlanta, Ga., care Foote & Davies  
Co.

## National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)  
Home Office: 21 North LaSalle St., Chicago, Illinois.

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thy vernacular, non-Frats, and he shall  
be made wise.

And thou shalt gain admission into  
the sanctum sanctorum of those that have  
made good.

The tag "Get-One," is a brand that  
fixeth a Frat's standing among his fellow-  
men.

A scoffer did once say that while two  
were company, three made a crowd and  
were to be avoided. But that doth not  
apply among Frats, for the more there be,  
the merrier shall the bunch be, and the  
benefits of the Order shall increase accord-  
ingly.

Ponder thou upon the fable of the dogs  
that went rabbiting. The small dogs  
started the hares, but the large ones  
caught them. And in comparison, which  
shall you be?

Many a Philistine is possessed of fear;  
therefore go thou and dissimulate thereon,  
and he shall come in.

It is far easier to get a man to sit down  
and talk it over with thee than to swat  
him on the koko with a black jack and  
endeavor to sign him up while he is in a  
coma.

For to use force is ridiculous, and will  
gain thee nothing except mayhap a black  
eye.

Verily, verily, I say unto thee: The  
man that putteth himself above the  
Order is a small fish, a dwarfed minnow,  
such as no self respecting hook will use  
as bait.

The one way to help thy Order grow,  
and incidentally help thyself to greater  
benefits, is to DIG.

Selah!

### BIRTHS.

August 14—Mr. and Mrs. Hugo B.  
Claussen, Rosedale, Kansas, twins, boys.

September 1—Mr. and Mrs. Leroy J.  
Davis, Kansas City, Kansas, a boy.

Sept. 30—Mr. and Mrs. Bert Scheffer,  
Merriam, Kansas, a girl.

October 13—Mr. and Mrs. W. H.  
Norvell, Marietta, Okla., a boy.

November 6—Mr. and Mrs. H. G.  
Reeves, Atlanta, Ga., a girl.

November 20—Mr. and Mrs. Philip  
Hudson, Worcester, Mass., a boy.

November 29—Mr. and Mrs. Godfrey  
Lauby, Chicago, a girl.



Mr. and Mrs. S. A. Goth, Detroit, Mich., a boy.

December 6—Mr. and Mrs. Lewis Iglehart, Wayne, Mich., a girl.

December 20—Mr. and Mrs. Victor Majouran, Redwood City, Cal., a boy.

December 22—Mr. and Mrs. R. N. Jankiewicz, Milwaukee, Wis., a boy.

December 27—Mr. and Mrs. C. C. Stromberg, Milwaukee, Wis., a boy.

January 7—Mr. and Mrs. C. A. Williams, Pawtucket, R. I., a girl.

January 8—Mr. and Mrs. W. C. Crouse, Dayton, O., a boy.

January 12—Mr. and Mrs. Earl Hedges, Rosedale, Kansas, a boy.

Mr. and Mrs. Henry Snodgrass, Denton, Texas, a girl.

Mr. and Mrs. N. D. Richards, Sherman, Texas, a boy.

Mr. and Mrs. G. C. Farquhar, Akron, O., a girl.

Mr. and Mrs. S. W. Osburn, Kenosha, Wis., a girl.

### ENGAGEMENTS.

Sylvian G. Stern, Philadelphia, Pa., and Miss Beatrice A. Osserman, New York City.

Vincent Strang, and Miss Verone Pliskha, Kenosha, Wis.

Clyde Maxson, Kenosha, Wis., and Miss Ellen Marty, Kansasville, Wis.

Frank W. Kelley, San Francisco, Calif., and Miss Lillie B. Wright, Milford, Mass.

M. F. Johnson, and Miss Lucille Browsers, San Francisco, Calif.

### MARRIAGES.

November 14—Ralph M. Hutchings, Jonesboro, Ark., and Miss Bertie Harrel, Hamburg, Ark.

December 16—Charles Drake, Detroit, Mich., and Miss Helen Oliver, Galveston, Texas.

December 23—Luther Brammer, Proctorville, O., and Miss Mary F. Orgley, Youngstown, O.

December 24—Jack Johnson, Cotton Plant, Ark., and Miss Cora Leehy, Conway, Ark.

December 26—Frank Autrey, Temple, Texas, and Miss Willie Nicholson, Commerce, Texas.

December 29—Charles Athey, Little Rock, Ark., and Miss Rosa Stoner, Calico Rock, Ark.

January 1—Frank B. Pleasant and Miss Beatrice Bemis, both of Chicago.

January 3—Edwin W. Frisbee, Everett, Mass., and Miss Cora F. Crockett, Pittsfield, Mass.

January 9—James L. Goree, Little Rock, Ark., and Miss Delphia A. Talley, Harris, Ark.

January 15—Otis Zentzis, Rosalia, Wash., and Miss Ella Doyle, Kenosha, Wis.

January 17—Archibald C. Murdock and Miss Esther J. Rasmussen, both of Chicago.

—Ben Fee Griggs, Dallas, Texas, and Miss Susie Cunningham, San Angelo, Texas.

Members who allow themselves to get in arrears are dangerous slackers. They neglect their duty towards their Society, towards their beneficiaries, and towards themselves. Are you a slacker?—The Na-Itan-Nie-Nie.

## Official Notices

Enquiries have been made as to how the convention fund allowances are to be apportioned among the division delegates. It is still too early to figure up just what each delegate's expenses will be, but to avoid any misunderstanding we wish to state now that the allowance will be made to only the regular delegate (or the alternate if the regular does not go); that is, for only one man. The allowance comprises railway fare, berth and meals enroute, direct to Atlanta and returning; for hotel and meals at Atlanta during the six days of the convention. If the delegate feels he should be reimbursed for loss of time from work while thus serving, the division's local fund is supposed to take care of that. If alternates accompany the regular delegate, their expenses must be taken care of either by the divisions or some special arrangement made thereby. It is of course desirable that divisions do send alternates; it may be necessary to have their services. However, it is not obligatory. The divisions are to be the judges as to this—and their local funds will be the gauge of such ability to have more than one representative go. In many cases special arrangements have been made to care for this in the past, and this convention should be no exception. There will be other notices on this subject, covering railway rates and detailed information given out later, either through this column or by circular letter to divisions. This is going to be a big meeting, as well as an important one, so the divisions should see that they are all well represented. There is still plenty of time to discuss the ways and means of having alternates as well as regular representatives arranged for.

### TRUSTEES' REPORT.

#### Ledger Assets, December 31, 1920.

First Mortgage Loans.....	\$179,196.71
First Mortgage Bonds.....	28,616.95
U. S. Liberty Bonds.....	56,723.89
Canadian Bonds.....	14,998.78
Central Trust Co.....	1,437.20
Bank of Montreal.....	71.33
Grand Secretary's Fund.....	300.00
Treasurer's cash.....	74.04

Total ledger assets.....\$281,418.90

#### Balances in Funds.

Reserve Funds.....	\$253,288.76
Mortuary Funds.....	4,772.45
Sick and Accident Fund.....	10,993.47
General Expense Fund.....	5,271.09
Organizing Fund.....	1,183.99
Convention Fund.....	5,909.14

Total in all Funds.....\$281,418.90

#### Concerning Investments.

Interest receipts in December were \$1,297.00. Total interest income for the year 1920, including amortization, was \$12,315.80; this is a return of 5.3% on mean of all funds for the year.

A farm loan of \$2,000 was paid in December—a year before maturity. This \$2,000, with interest receipts and other surplus funds were re-invested in a Missouri farm mortgage at 6 1-2%.

### DIVISION DELEGATES.

Below we give the division delegates and alternates to the Atlanta convention as reported up to January 20. Supplementary lists will be printed until the returns are completed.

Saginaw—Gottlieb Bieri; Francis O. Ramage, alternate.

Springfield, O.—John E. Pershing; Stephen O. Miller, alternate.

Flint—E. Morris Bristol; O. Clyde Stevens, alternate.

Cleveland—Harry T. McCann; Frank Bauer, alternate.

Indianapolis—Arthur H. Norris; Harry V. Jackson, Robert E. Binkley, Alternates.

Atlanta—Leon B. Dickerson; William E. Gholdston, John H. Norris, Percy W. Ligon, alternates.

Philadelphia—James F. Brady; John A. Roach, alternate.

Pittsburgh—Samuel Nichols; Cyril A. Painter, Frank A. Blackhall, alternates.

Portland, Me.—John O'Rourke; Elmer D. Fogg, alternate.

Portland, Ore.—John Reichle; Bird L. Craven, alternate.

Newark—Frank W. Hoppaugh.

Providence—Alphonse E. Beauchene; Fritz J. Ruckdeschel, alternate.

Washington—Arthur L. Roberts; Wilbur P. Souder, Winfield E. Marshall, alternates.

Syracuse—Frank O. Lee.

Huntington—James A. Pring.

San Francisco—Leo C. Williams; Isadore Selig, Melvin C. Davidson, alternates.

Reading—Franklin C. Smielau; Harry R. Weaver, alternate.

Salt Lake City—John D. Rowan; Axel Amundsen, alternate.

Davenport—Arthur E. Heritage; Bertil Jennisch, alternate.

Worcester—Alexander Stirling; Delbert J. Trask, alternate.

Waterbury—Joseph Grady; William J. O'Connell, alternate.

Springfield, Mass.—John E. Haggerty; William G. Abbott, alternate.

Ogden—Paul Mark; William Cole, alternate.

Bangor—J. Fred Flynn; Harry T. Gleason, alternate.

Sioux Falls—Oren M. Elliott; Brant L. Otten, alternate.

Berkeley—Monroe Jacobs; Winfield S. Runde, Leandro Maldonado, alternates.

Richmond—Meade B. Dalton; Hugh Kush, Lester Wickline, alternates.

### FRAT HAS A POET.

The Frat, organ of the National Fraternal Society of the Deaf, has a poet who writes a little verse to go at the head of the various lodge reports, and they are darn interesting. The Frat has more pep to the pica than any other paper in the Kablegram Family.—[The Kablegram—our publishers' house organ.]

### UNLUCKY.

Some of us never do have any luck. Now, in our boyhood, for instance, there never was a scarcity of teachers.—[New York Morning Telegraph.]





# Division Notes

## Coming Division Events

### February.

5	Annual Ball.....	Chicago
5	Masquerade Ball.....	New York
5	Entertainment.....	Reading
12	Mask Party.....	Indianapolis
12	Valentine Party.....	Worcester
12	Social.....	Washington
12	Valentine Social.....	Huntington
19	Masquerade.....	Portland, Ore.
19	Box Social.....	Toledo
19	Bazaar.....	Richmond
19	Banquet.....	Des Moines
19	Mask Ball.....	Kenosha at Racine
19	Masquerade.....	Detroit
19	Masquerade Ball.....	Omaha
21	Entertainment.....	Lowell
21	Social.....	Springfield, Mass.
22	Crippled Masquerade.....	Baltimore
22	Mask Party.....	Atlanta
22	Mask Ball.....	Houston
22	Vaudeville Show.....	Davenport
22	Social.....	Dallas
23	Box Social.....	Washington
26	Masquerade Ball.....	Dallas
26	Masquerade Ball.....	Fort Worth
26	Mask Ball.....	Syracuse
26	Anniversary Social.....	Cincinnati

### March.

17	St. Patrick's Social.....	Detroit
17	Supper and Bazaar.....	Washington
26	Minstrel Show.....	Dallas
26	Easter Party.....	Indianapolis
26	Box Social.....	Baltimore
26	Social.....	Springfield, O.

### Chicago.

The death of William T. Brashar is keenly felt by Chicago Division. He was one of its hustling members and in charge of its degree work, as well as its treasurer. He had just entered on his duties in the office and bid fair to make good on that important job. He was ill but a week and the change for the worse was as unexpected as it was sudden.

Pending the election of a successor to Brother Brashar at the division's February meeting, David J. Padden will serve as acting treasurer. Nonresident members will please note this and have their remittances made to his order—at the usual address.

The division has sent its check for \$50.00 to the Gallaudet Monument Committee of the N. A. D.—its contribution towards the placing a replica of the Washington bronze group on the grounds of Old Hartford.

Our nineteenth annual ball is scheduled for February 5, at the Silent Athletic club house, 5536-5538 Indiana Ave.

Recent visitors at headquarters were

Mr. and Mrs. A. S. Rasmussen, Peter Schaaf, Mr. and Mrs. John H. Wudel, Akron, Ohio; Marcus Morgan, Claude Ozier, Mr. and Mrs. C. E. Drake, Mr. and Mrs. Rudolph Stark, Detroit, Mich.; Elmer Peterson, Des Moines, Ia.; Emil E. Rosenfield, Milwaukee, Wis.; Harry C. Anderson, Indianapolis, Ind. Grand President Anderson was here on his annual visit in connection with the statement and report work for the insurance departments.

### Louisville.

Should you ask me whence this story,  
Whence this tear-provoking story,  
Telling of a nerve-racked writer  
Pouring out his soul in distress  
As he tried to do some writing—  
I should answer, I should tell you:  
From the fair land of Kentucky,  
By the banks of the Ohio,  
Thence doth come this little story,  
Full of anguish and of sorrow.  
In the wigwam of Number Four,  
Sat a scribe called John-the-rotund,  
Scratching at his dome of hardwood,  
As he wooed Inspiration;  
But she failed him, Inspiration,  
Failed him in her vindictiveness.  
And he cursed like gosh-all-nation,  
Pouring forth the vials of passion  
On his defenseless typewriter,  
Slammed the writer on the space-bar,  
Thumped the keys until they rattled;  
Then to soothe his wrathful feelings,  
Strode he up unto his cupboard,  
There gave vent to fearful wailing:  
*The darn cupboard has run dry.*

### Indianapolis.

#### Indianapolis, 1924.

Indianapolis' great three-day "Fraternal" ended at midnight, January 2nd, and though the attendance was not up to what we had hoped for, we are all well satisfied with results.

The first number on the program was the Watch Party given by the B. O. B. No. 22's star cook, Sam Ottenbacher, served up two roasted pigs "and other things" at 6 o'clock, Friday evening, the 31st. And that 150 pounds of pork disappeared in record time. Eating the good things provided, getting acquainted, and playing games occupied the crowd until 10 o'clock, when the secret rites of the B. O. B. began, members only being admitted. The mystic rites lasted until midnight, and everyone was so interested in them that they forgot to exchange New Year greetings. About forty were shown through the Bob Cat's lair. E. M. Rowse, Washington Barrow and Ralph Decker of Chicago, Louis Bacheberle and Edgar McV. Hay of Cincinnati, Harry Dunham of Louisville, and Charles Johnson of Rockford were made honorary members of the B. O. B.

New Year's morning, while the newly

initiated members were recovering their nerve after facing the ferocious Bob Cat, the visiting delegates were shown around Indianapolis, and its points as a convention city set forth for their benefit. And they were certainly convinced that Indianapolis is the place. In the afternoon, the division kept open house, and the time was spent playing old fashioned games. Refreshments were served at 6 o'clock. At 8 o'clock the public installation of officers began. Previous to the actual installation ceremony, the ladies were given a chance to get in a word in their own behalf. Miss Edna Miller gave an address of welcome, her sister Mary, a pupil at the School for the Deaf recited "The N. F. S. D. and Indianapolis 1924," and Miss Amy Phillips spoke for the aux-frats, expressing the faith of the ladies in the home division and their faith that Atlanta will admit women to membership in the society. The officers were then installed with the proper ceremony. Speeches being then in order, Grand President Anderson made a brief speech, and introduced Grand Treasurer Rowse, who was the divisions honored guest. Brother Rowse spoke on how life insurance got its first start, and was very interesting. Brothers Barrow, Decker and Bacheberle also made addresses. Director Arthur Norris announced the names of the degree staff members for the coming year, and the ceremonies closed.

Sunday afternoon at 2 o'clock the Frat Conference opened. Owing to the disturbed business conditions over the country the attendance of delegates from neighboring divisions was small. None-the-less, the conference proved to be a very interesting one. A. H. Norris was appointed permanent chairman, and Harry V. Jackson secretary. Brother Rowse gave a summary of the society's financial standing, and answered a number of questions put to him regarding the society's affairs. He also explained some of the work that had to be done at headquarters. Improving the ritual work took up the rest of the afternoon, and several good suggestions were put forward for the Ritual Committee to discuss and prepare for presentation to the convention in July.

Indianapolis Division and the B. O. B. are not a bit discouraged or down-hearted at the comparatively small attendance at its first "Fraternal." The experience gained will enable them to make the next one—and there is going to be a next—more of a success than this was, and that is saying a good deal, for this was a success, all right. The division wishes to thank all the neighboring divisions represented for their co-operation, and help.

Indianapolis, 1924.

B. O. B.

### Seattle.

The Seattle frats had a rather strenuous holiday season. The division's basketball team went to Vancouver on the evening of December 24, and on Christmas day played the team of the School for the Deaf, winning by the score of 21 to 12. In the evening of the same day they played the Portland frat team, winning by the close score of 19 to 18. The Portland aggre-



gation entertained socially after the game, and the Seattle boys returned home well satisfied with the trip, and reported having had a grand time.

The evening of the 31st Seattle's "Long Green Blowout" came off, and it sure was a humdinger. The fun began with a basketball game between the Seattle and Portland frat basketball teams, played at the Y. M. C. A. The game was a hotly contested one. At the end of the first half the score was 13 to 13, but in the second half Seattle forged ahead, winning the game to the score of 25 to 19. A wrestling match between Oliver of Seattle, and Greenwald of Portland was next on the program. The first fall was won by Greenwald. Then, for lack of time, the bout was declared off. All hands then repaired to Carpenter Hall where the remainder of the evening was spent in an all-around good time—visiting, games, dancing, etc. A professional dancer gave the crowd an exhibition of Spanish and other dances, which was much enjoyed. At 11:50, the crowd, all wearing colored hats, formed in line and marched around the hall till 12:00 o'clock, when New Year's greetings were exchanged. Plans had been laid to make the blow-out an all night affair, but at 12:15 the janitor, not having been informed of the fact, began to switch off the lights. But the committee succeeded in convincing him of the error of his ways and the lights stayed on. The greater part of the crowd remained till around 2 o'clock, while some few stayed till morning cars were running, then went home. The attendance, around 100, was somewhat disappointing. Quite a few are out of work, and others afraid of being laid off, which may account, in a measure for the small attendance. However, about \$40.00 was cleared above expenses.

The frat basketball team has joined the city league, which is composed of ten teams. They will play one game with each of the other teams in the league, and if they win enough games will have a chance to enter the finals, and maybe win the championship!

Several Portland frats attended the monthly meeting of our division, January 1st. The new officers for 1921 were installed. Dr. Olof Hanson was elected delegate to the Atlanta convention, with A. W. Wright and L. O. Christenson as first and second alternate, respectively. All are able men, and whichever goes will be sure to keep Seattle on the map, all right. The Division is growing fast, and has nearly made up the loss in membership sustained when Spokane Division was formed.

#### Detroit.

Detroit Division has moved from its old quarters on Jefferson Avenue to more luxurious and commodious quarters with the Detroit Association of the Deaf at 4099 Porter Street, only a step from beautiful Clarke Park. The change was made for the double purpose of obtaining larger and better quarters for the division, and of helping the D. A. D. by co-operating with them in the buying and selling of club supplies, and in reducing the proportionate amount of rent paid by each.

The new arrangement should work well, and be to the advantage of both societies.

Are you a regular attendant at division meetings, as required by the laws of the society? Or do you allow trivial and unimportant matters to keep you away? If the latter, the example of Brother Albert Seiss of Pontiac can well be held up to you as an example of the faithful performance of fraternal duty. Brother Seiss lives 25 miles from the division's meeting place, yet for two years—24 consecutive meetings—he has always been on hand to answer "here" at roll call. How many strictly local members of your division can equal that record? [All honor to the faithful Brother!—Ed.]

The streets of Detroit have been re-numbered, and every member should make it a point to at once notify his secretary of any change in his address. He will in turn notify headquarters. If you fail to notify the secretary, you alone will be responsible for lost mail and non-receipt of The Frat. Get busy.

Among those initiated into the mysteries of the order at the memorable "Frat Night" at the N. A. D. convention last summer, was Frank E. Whitney of Montgomery, Mich. Like everyone else that gets into a ruction with our festive goat, Brother Whitney enjoyed the experience, and subsequent experience with the members of the division themselves increased his pleasure and satisfaction with things fraternal to the point where he desired to do something to show how he felt about it. The result is a beautifully executed emblem of the N. F. S. D. in a handsome gold frame, that now adorns the wall in our room at the D. A. D. club, where it attracts much attention, and expressions of appreciation for the gift are many—and deserved.

The Division extends its sincere sympathy to Brother and Mrs. Eugene McCall of River Rouge, who have had the misfortune to lose their two children by death, in the last four months.

#### Atlanta.

Rub-a-dub-dub,  
What's all this hubbub?  
The ladies of our town  
Have a Twenty-one club,  
And every frat's sweetheart  
And every frat's wife  
Is planning to give you  
The time of your life.

(M. B.)

Watch the Atlantyone advertisements in The Frat and the Silent Worker every month from now on, so you can keep in touch with our announcements and other matters of interest. If you expect to attend the convention, it will be worth your while to keep posted on how things are going in the way of preparing for your entertainment. For information not contained in our advertisements write the secretary-treasurer of the convention committee, Ross A. Johnson, 113 Henderson St., Marietta, Ga., who will be glad to give you all the information possible.

A banquet in honor of the newly-elected officers of the division was held in the Chamber of Commerce January 1st. Rev. Brother Freeman was toastmaster.

The principal speeches were made by President Ligon, L. B. Dickerson and W. F. Cruseele. The spirit of fraternalism was everywhere apparent, and every member of the division looks forward with confidence to a greatly increased membership in 1921, and to Atlanta having the best convention in the history of the society. And our confidence is not misplaced; we're going to have both. A flashlight picture of the banquet was taken by W. T. Brown.

#### Kenosha.

Our annual masquerade on February 19 will be held at Racine, instead of at Kenosha. Write the secretary for particulars.

#### Sioux Falls.

Sioux Falls Division is proud of its quarters in the Emerson Building, at the corner of Ninth street and Phillip Avenue, right in the center of things. The room is a combination of lodge room and club, furnished at a cost of about \$300. Besides the usual lodge furniture, we have an office desk, library table, magazine stand, 24 chairs, and a few pictures. We also have lots of magazines, newspapers, books, etc. Everything is owned and managed by the division, and the club is receiving the united support of the members. The club room is open every day until ten at night. We call it "The Fraternal Club of the Deaf," and all frats are welcome. So, also, are the ladies.

The Division held a box social December 4th that was very successful. Bidding on the boxes was spirited, prices ranging from \$4.50 to \$5.50. The highest price was paid for a cake, which was knocked down for \$10.12. Candy sales also swelled the total of the evening's profits.

All of our members have steady jobs, but work is not plentiful, and fraters are advised not to come here looking for work this winter. By spring, however, it is expected that there will be lots of work, in all trades. Printers and carpenters may find it hard to get jobs even then, but there will be a demand for bricklayers, painters, plasterers and common labor.

#### Cincinnati.

For the first time in its history Cincinnati Division held a public installation on the evening of Saturday, January 8th. And that the interest of the deaf in the affairs of the N. F. S. D. is widespread was evidenced by the large crowd that turned out to witness the ceremonies. It was the largest crowd we have ever had in our hall. If the interest evidenced takes the form of additional applications for membership, we will have been well repaid for our trouble. We have recently lost two members via the transfer route, and will have to get busy and replace them with new. The "lost" members are John B. Taylor, of Middletown, O., who transfers to Dayton Division, and Allen L. Ervin, of Johnson City, Tenn., who leaves us for Knoxville Division. We regret to lose them, but our best wishes go with them.

Mindful of the coming convention at Atlanta, the division is preparing plans for the entertainment, at one of Cincinnati's famous parks, of such of the dele-



gates and visitors as may travel via Cincinnati, and be able to stop over for a day or so. And we hope there will be many to whom we may offer our hospitality.

#### San Francisco.

Out-of-town frats visiting San Francisco will find a warm welcome at our hall on Saturday nights. Our business meetings are held on the first Saturdays; the other evenings are devoted to socials, etc. The hall is Native Sons' Hall, and is located at Mason and Geary streets, four blocks north of the famous Market Street.

Parties wishing to see Division Secretary Luddy between meetings can find him in the Bulletin composing room, 4th floor. This is on Market street, between Third and Fourth streets. He can be found here daily, between 9:30 a. m. and 5:30 p. m., but prefers to have callers come about 10 minutes before 9:30 in the morning, or if their visit is to be a long one, to come after 5:00. He will keep a few blanks handy in his locker, in case they are needed.

#### Columbus.

Columbus Division's social, New Year's Eve was well attended. A larger crowd turned out than the committee of arrangements had expected, as the social had not been much advertised. A record profit was made from the articles sold and a vote of thanks was tendered the chairman, C. B. Jones, for his work in making the occasion such a success.

The year just ended is one that the members of Columbus Division can look back at with pride. Never a meeting was allowed to go by without at least one new member being admitted, and this coming year we are going to try and do even more, and bring them in by twos and threes, and by the time Atlanta calls, we will be able to cry "We are coming, Mistress Dixie, coming one hundred strong." [Bully for Columbus!—Ed.]

#### Knoxville.

So much has been said about the difficulties met with by the deaf in obtaining and holding positions coming under the Civil Service, that it is always a matter for congratulation when a deaf person successfully passes the examinations and gets a government job. The latest we have heard of in this respect is James B. Wells, of Knoxville Division, who has successfully passed the examination for carpenter in the U. S. Engineering Department, and is now stationed at Muscle Shoals, Ala., where he is working on the great Wilson dam and power house, costing 45 million dollars, and which it is claimed will be the largest in the world.

#### Pittsburgh.

Visiting frats registering at the club room during December included H. E. Brown, of Division No. 54; D. W. Toomey, of No. 50; W. I. Roller, G. D. Tussing, D. K. Wickline and S. C. Boggs of No. 55. The club room is always open, and visiting frats are welcome. It is in the McGeagh Building, 607 Bigelow Boulevard.

Pittsburgh fraters were well represented

at the celebration of Gallaudet Day by the local branch of the N. A. D. The banquet at the Hotel Chatham, where covers were laid for 165, was a great success. Brother Teegarden, as toastmaster, had the pleasure of introducing the various speakers, chief among whom were Dr. Percival Hall, of Gallaudet College, and Robert P. MacGregor, of Columbus, Ohio. Brother Nichols is president of the branch.

#### Houston.

Our Secretary has received many letters enquiring about work in this city—and the writers usually neglect to enclose reply postage. He wishes to say that neither the division or himself should be expected to supply such, and also that labor conditions are the same here as elsewhere. Every frat should stick to his job and to his home these days—it is no time to experiment or to make moves into strange territory.

#### Holyoke.

New Year's Day the bowling team of Springfield Division came over to try conclusions with Holyoke Division's team. The prize was a loving cup, and the Holyoke boys were bound they should get it. And they did, taking the visitors into camp with a lead of 25 points. Springfield got the best of us on their own alleys last December, with 19 points to the good, so we feel we have made a pretty good come-back in winning out with the lead we had. We have four loving cups now, and hope to get more.

The division social and whist party at the home of Brother and Mrs. Arno Klopfer was quite a success, despite the fact that many of our members were out of town, and so could not attend. About 26 were present. Prizes were awarded the winners.

#### Davenport.

Our Division's annual banquet December 4th was a great success in every way. Forty-one guests sat down to the festive board, and did ample justice to the good things spread before them. After the material wants of the crowd had been satisfied, William Nelson, as toastmaster opened the "Feast of Reason and Flow of Soul" in a way that showed that though by reason of age he could be only a social member, he none-the-less had the spirit of fraternity as strong as any of those present. Hugh Courter, of Des Moines, was the first speaker introduced. His talk was chiefly on the subject of the past history of the N. F. S. D. He was followed by Oscar Osterberg, "The Past, Present and Future." "Our Brothers" was responded to by Arthur Heritage, and "Our Guests" by Ira Ricketts. Quite a large number of out-of-town frats attended the banquet.

#### Dallas.

Dallas Division held a public installation of officers on the 1st of January. After the ceremonies the crowd was treated to refreshments, consisting of ham and pimento sandwiches, fudge candy and jello. Brother Disz, as chairman of the

entertainment committee, also announced the social entertainments to be held during the next three months. They include a mask ball on February 26, a minstrel show March 26, and a social April 23.

#### Huntington.

Recent visitors at Division Hall were Edward Day of Charleston, Kerrie Cabell of Morrisvale, James Harris of Chattaroy, Lawrence Knuth of Wheeling, Eugene Scranage of Grafton, Aaron Pennington of Kimball, and Paul Vandergrift of Cumberland.

Our recent social was very successful, netting us about \$34.50 in cash and a whole lot more in the shape of a good time. That inimitable Lawrence Knuth, in his travesty on the acting of Charlie Chaplain, showed great versatility and natural aptitude for mimicry; likewise, it brought down the house. We all enjoyed his stunts, and are glad of his promise to come again.

#### Pittsfield.

The local frats have organized a basketball team which will be known as the "G. E. Silents." Albert and Alfred Diot are the forwards, Eddie Gilmartin, center, and Ernest Klink and Theodore Ercoliani the guards on the new team. For coach and manager they have secured the services of a former Colgate star, and hope to be able to develop a championship team. They will play the Hartford Silent Five in Hartford February 19, and would like to book games with deaf teams in New England and the middle Atlantic states. For games and dates write to the manager, Charles Colnan, 61 Church St., Pittsfield, Mass.

#### Evansville.

Our Watch Party and Vaudeville Show on the evening of December 31 was a fine success. The vaudeville show was especially good and provoked much merriment. In addition to the local deaf, there was quite a few present from other towns, Indianapolis contributing eight.

#### FOOD FOR THOUGHT.

Suppose that you should die tonight

And leave a dear loved one;

Suppose the call came suddenly

With many things undone!

Suppose you never were a Frat

And left all unprepared!

Suppose the rest of us supposed

You never even cared!

Suppose you were a little boy

And left by a heedless father,

Who always wanted to be a Frat

But never stopped to bother;

And when things went from bad to worse

You wondered why he dared—

Then finally could not help—but

Suppose he never cared!

So mindful of your dear ones' future

Join the Frat without delay;

For though today you'll not be summoned

Tomorrow may be the day;

And when the call for you does come

And all is left prepared,

You will thank God beyond the grave

Because you always cared.

—P. H. Munger.



# National Fraternal Society of the Deaf

Home Office: 21 North La Salle St.  
Chicago, Illinois

## How the Society Has Grown Since Its Chartering in 1907

	Members	Assets in Hand	Insurance in Force
December 31, 1907.....	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908.....	597	4,905.58	298,500.00
December 31, 1909.....	774	6,692.73	387,000.00
December 31, 1910.....	989	10,783.39	488,250.00
December 31, 1911.....	1099	18,731.71	705,950.00
December 31, 1912.....	1319	28,013.88	876,050.00
December 31, 1913.....	1586	45,913.19	1,079,950.00
December 31, 1914.....	1917	66,175.59	1,294,450.00
December 31, 1915.....	2075	86,209.85	1,417,200.00
December 31, 1916.....	2520	114,122.28	1,779,750.00
December 31, 1917.....	3137	152,363.03	2,297,750.00
December 31, 1918.....	3640	179,305.25	2,719,750.00
December 31, 1919.....	4113	221,763.76	3,191,500.00
December 31, 1920.....	4807	281,418.90	3,855,750.00

## Benefits Paid to December 31, 1920.

Death Benefits.....	\$101,893.41
Sick and Accident Benefits.....	51,735.00
Total.....	\$153,628.41

The National Fraternal Society of the Deaf writes life insurance on the same sound plan and correct principles as the regular old-line life insurance companies. Consequently life insurance in the N. F. S. D. is just as sound and safe as insurance in an old-line company, with these advantages:

It is much easier to pay the small monthly dues than a large annual premium. You can pay dues monthly, or for two, three or more months or even for a whole year, as you prefer. In short, you can make the payments as best suits your own convenience.

In case of sickness or injury you can draw disability benefits.

You find yourself united for friendliness and goodwill with four thousand other members in an organization that is nation-wide—that is working always for the common good of all the deaf—that promises to attain an ever-increasing power and usefulness.

Do you believe in union and co-operation? Don't you want to have a part in this great and growing movement, which has but one object—to promote the general welfare of the American deaf?

You need insurance, and we need you. Every new member added makes the society stronger. We want your aid and influence—your help in making a bigger, better N. F. S. D.



## National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

Home Office: 21 N. LaSalle St., Chicago, Illinois

## DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO, 1214 14th St., N. Birmingham, Ala.  
 WILLIAM F. MURPHY, 2800 W. Sixth St., Little Rock, Ark.  
 LEON A. FISK, 1515 Maple Ave., Los Angeles, Calif.  
 ISADORE SELIG, 518 Market St., San Francisco, Calif.  
 CAROL G. LAND, c-o School for the Deaf, Berkeley, Calif.  
 A. L. KENT, 1207 30th Ave., Denver, Colo.  
 EDGAR C. LUTHER, 83 Whitman Ave., West Hartford, Conn.  
 PHILIP QUINN, Jr., 309 Grand Ave., New Haven, Conn.  
 WILLIAM O'CONNELL, 31 Central Ave., Waterbury, Conn.  
 G. F. MARSHALL, 66 Sixth St., Bridgeport, Conn.  
 W. P. SOUDER, 308 Ninth St., N. E., Washington, L. C.  
 PERCY W. LIGON, c-o Y. M. C. A., Atlanta, Ga.  
 JOHN D. SULLIVAN, 5438 Prairie Ave., Chicago, Ill.  
 FRED SHATWELL, 618 Oakley Ave., Rockford, Ill.  
 JEFFERSON SIDLES, 2167 S. 16th St., Springfield, Ill.  
 ADOLPH BRIZIUS, SR., 1718 Canal St., Evansville, Ind.  
 H. V. JACKSON, 811 N. Jefferson Ave., Indianapolis, Ind.  
 C. W. OSTERBERG, 1412 W. Third Ave., Cedar Rapids, Ia.  
 O. T. OSTERBERG, 308 E. Sixth St., Davenport, Ia.  
 ROBERT E. DOBSON, 1217 Pine St., Des Moines, Ia.  
 EDWARD H. McILVAIN, L. Box 212, Olathe, Kans.  
 W. E. WAIT, 200 N. Clarence St., Wichita, Kans.  
 JOHN H. MUELLER, 1013 E. Kentucky St., Louisville, Ky.  
 H. J. SOLAND, JR., 1314 Feliciana St., New Orleans, La.  
 WM. O. KIMBALL, 1 Munroe Place, Portland, Me.  
 A. L. CARLISLE, 27 Forest Ave., Bangor, Me.  
 O. K. PRICE, SR., 3107 Baker St., Baltimore, Md.  
 D. McGREGOR CAMERON, 62 Lowell St., Boston, Mass.  
 ARNO KLOPPER, 22 Jackson St., Holyoke, Mass.  
 EVAN R. SCOTT, 272 Pleasant St., Worcester, Mass.  
 JOHN E. HAGGERTY, 807 Liberty St., Springfield, Mass.  
 WALTER H. SEARS, Depot St., Dalton, Mass.  
 COLIN C. McCORD, 87 Andrews St., Lowell, Mass.  
 THOMAS J. KENNEY, 433 Third Ave., Detroit, Mich.  
 WM. J. CUMMIFORD, 520 Van Etten St., Saginaw, Mich.  
 LAWRENCE LYNCH, 2325 Woodside Ave., Bay City, Mich.  
 E. MORRIS BRISTOL, 623 E. Third St., Flint, Mich.  
 FRED H. WHEELER, P. O. Box 614, Kalamazoo, Mich.  
 P. E. CADWELL, 17 E. Lake St., Minneapolis, Minn.  
 A. O. STEIDEMANN, 1444 Shawmut Pl., St. Louis, Mo.  
 MATT L. AHERN, 217 W. 34th St., Kansas City, Mo.  
 LAWRENCE JAMES, 116 N. 25th St., Omaha, Neb.  
 JOHN M. BLACK, 30 Montgomery Ave., Newark, N. J.  
 ALEX L. PACH, 111 Broadway, New York, N. Y.  
 PHILIP J. MAUE, 1045 West Ave., Buffalo, N. Y.  
 JOHN H. THOMAS, P. O. Box 943, Frankfort, N. Y.  
 STYLES R. WOODWORTH, 132 Cannon St., Syracuse, N. Y.  
 ARTHUR T. BAILEY, 309 Veeder Ave., Schenectady, N. Y.  
 ROLLAND B. MAXSON, 32 Lehigh Ave., Rochester, N. Y.  
 JACKSON BATES, 43 Calm St., Dayton, Ohio  
 P. R. McMURRAY, 2501 Beatrice At., Springfield, Ohio  
 L. BACHEBERLE, 2421 Moerlein Ave., Cincinnati, Ohio  
 JOHN E. CURRY, 3707 Homewood Ave., W. Toledo, Ohio  
 J. B. SHOWALTER, c-o School for the Deaf, Columbus, Ohio  
 P. D. MUNGER, 14601 Strathmore Ave., E. Cleveland, Ohio  
 GROVER C. FARQUHAR, 1812 Hillside Terrace, Akron, O.  
 JOHN O. REICHEL, 900 E. Sixth St., N. Portland, Ore.  
 WM. L. DAVIS, 1142 Marlyn Rd., Philadelphia, Pa.  
 FRANK A. LEITNER, 1220 Braddock Ave., Pittsburgh, Pa.  
 JOHN L. WISE, 342 N. Fourth St., Reading, Pa.  
 CHARLES L. CLARK, 719 Madison Ave., Scranton, Pa.  
 ARTHUR J. MYERS, 378 East Ave., Pawtucket, R. I.  
 OREN M. ELLIOTT, c-o Beach Printing Co., Sioux Falls, S. D.  
 JESSE T. WARREN, 200 Third Ave., N. Nashville, Tenn.  
 L. ARTHUR PALMER, Fountain City, Tenn.  
 J. T. SPROUSE, 1300 Vernon Castle Road, Ft. Worth, Texas  
 CLIFTON L. TALBOT, 5529 Reiger Ave., Dallas, Texas  
 TILDEN SMITH, 620 Novelty St., Waco, Texas  
 RICHARD C. MORRIS, 400 Quitman St., Houston, Texas  
 PAUL MARK, 2240 Adams Ave., Ogden, Utah  
 MEADE B. DALTON, 2023 W. Cary St., Richmond, Va.  
 A. W. WRIGHT, 65th & Woodland Park Ave., Seattle, Wash.  
 JAMES H. O'LEARY, 1335 E. 32nd Ave., Spokane, Wash.  
 J. A. PRING, c-o C. & O. Freight Office, Huntington, W. Va.  
 MIL (E. HODGE), 219 E. Loom St., Hartford, Wis.  
 GEORGE R. HEBARD, 1064 Pearl St., Kenosha, Wis.  
 FRED J. NEESAM, 106 Beloit St., Delavan, Wis.

## DIVISION DIRECTORY.

(Giving date and place of meeting and Secretary's address.)

CHICAGO, No. 1, Chicago, Ill.  
 412 Masonic Temple—First Friday.  
 Glenn A. Smith, Room 401, 21 N. LaSalle St.  
 DETROIT, No. 2, Detroit, Mich.  
 176 E. Jefferson Ave.—First Thursday.  
 John Ulrich, 2930 Garland Ave.  
 SAGINAW, No. 3, Saginaw, Mich.  
 First Monday.  
 Harry Dundas, 108 S. Hamilton St.  
 LOUISVILLE, No. 4, Louisville, Ky.  
 Robinson Hall—First Saturday.  
 John H. Mueller, 1013 E. Kentucky St.

LITTLE ROCK, No. 5, Little Rock, Ark.  
 W. O. W. Hall—First Saturday.  
 Percy B. Jones, 2405 Park Ave.  
 NASHUA, No. 7, Nashua, N. H.  
 Lafayette Hall—First Saturday.  
 John Shea, Derry, N. H.  
 DAYTON, No. 8, Dayton, Ohio  
 127 S. Main St.—First Saturday.  
 Jackson Bates, 43 Calm St.  
 BAY CITY, No. 9, Bay City, Mich.  
 First Monday.  
 C. F. W. Lawrence, 806 N. Henry St.  
 CINCINNATI, No. 10, Cincinnati, Ohio  
 Court & Central Ave.—First Saturday.  
 Wylie Ross, 2031 Robertson Ave.  
 EVANSVILLE, No. 11, Evansville, Ind.  
 Y. M. C. A.—First Monday.  
 Adolph Brizius, 1718 Canal St.  
 NASHVILLE, No. 12, Nashville, Tenn.  
 Y. M. C. A.—First Saturday.  
 Thomas S. Marr, 701 Stabman Bldg.  
 SPRINGFIELD, No. 13, Springfield, Ohio  
 1-2 E. Main St.—First Saturday.  
 John E. Pershing, 421 S. Belmont Ave.  
 OLATHE, No. 14, Olathe, Kan.  
 First Tuesday.  
 E. H. McIlvain, Lock Box 212  
 FLINT, No. 15, Flint, Mich.  
 424 Buckham St.—First Tuesday.  
 Bert E. Maxson, Davison, Mich.  
 TOLEDO, No. 16, Toledo, Ohio  
 Kapp Hall—First Saturday.  
 John E. Curry, 3707 Homewood Ave.  
 MILWAUKEE, No. 17, Milwaukee, Wis.  
 221 W. Water St.—First Saturday.  
 Samuel Sutter, 1403 20th St.  
 COLUMBUS, No. 18, Columbus, Ohio  
 I. O. O. F. Hall—Second Saturday.  
 William Mayer, c-o School for the Deaf  
 KNOXVILLE, No. 20, Knoxville, Tenn.  
 K. of P. Hall—First Friday.  
 Walter Burns, 1024 McCammon St.  
 CLEVELAND, No. 21, Cleveland, Ohio  
 West Side Turn Hall—First Saturday.  
 Harry T. McCann, General Delivery  
 INDIANAPOLIS, No. 22, Indianapolis, Ind.  
 I. O. O. F. Hall—First Wednesday.  
 Harry V. Jackson, 811 N. Jefferson Ave.  
 GREATER NEW YORK, No. 23, New York, N. Y.  
 360 Fulton St., Brooklyn—First Saturday.  
 Dennis A. Hanley, 1599 Ave. A., New York.  
 ST. LOUIS, No. 24, St. Louis, Mo.  
 1210 Locust St.—First Tuesday.  
 Carl B. Smith, 5551 Robin Ave.  
 NEW HAVEN, No. 25, New Haven, Conn.  
 201 Meadow St.—First Saturday.  
 Philip Quinn, Jr., 309 Grand Ave.  
 HOLYOKE, No. 26, Holyoke, Mass.  
 Bridge Street Turn Hall—First Saturday.  
 Arthur Lavriere, 205 Park St.  
 LOS ANGELES, No. 27, Los Angeles, Cal.  
 730 S. Grand Ave.—First Saturday.  
 Melville J. Mathias, 1422 N. Coronado Terrace  
 ATLANTA, No. 28, Atlanta, Ga.  
 Red Men's Wigwam—First Friday.  
 Leon B. Dickerson, c-o Foote & Davis Co.  
 PHILADELPHIA, No. 30, Philadelphia, Pa.  
 1626 Arch St.—First Friday.  
 James F. Brady, 426 Locust St.  
 KANSAS CITY, No. 31, Kansas City, Mo.  
 Swedish Hall, 23rd & Summit St.—First Saturday.  
 Le Roy Davis, 1950 Garfield Ave., Kansas City, Kas.  
 OMAHA, No. 32, Omaha, Neb.  
 Swedish Auditorium—Second Saturday.  
 James R. Jelinek, 319 S. 49th Ave.  
 NEW ORLEANS, No. 33, New Orleans, La.  
 Y. M. C. A.—First Wednesday.  
 Mathias N. Chenevert, 1314 Feliciana St.  
 KALAMAZOO, No. 34, Kalamazoo, Mich.  
 Portage St. Auditorium—First Wednesday.  
 Fred H. Wheeler, P. O. Box 614  
 BOSTON, No. 35, Boston, Mass.  
 3 Boylston Place—First Saturday.  
 William H. Battersby, 122 Waterhill St., Lynn  
 PITTSBURGH, No. 36, Pittsburgh, Pa.  
 McGeagh Bldg.—First Saturday.  
 Frank A. Leitner, 1220 Braddock Ave.  
 HARTFORD, No. 37, Hartford, Conn.  
 Odd Fellows' Temple—First Saturday.  
 Edgar C. Luther, 83 Whitman Ave., West Hartford, Conn.  
 MEMPHIS, No. 38, Memphis, Tenn.  
 Y. M. C. A.—First Saturday.  
 George N. Charter, 710 Pontotoc St.  
 PORTLAND (Me.), No. 39, Portland, Maine  
 514 Congress St.—First Saturday.  
 Fred J. Skillin, 2 Vernon Place  
 BUFFALO, No. 40, Buffalo, N. Y.  
 Mizpah Hall, Ferry and Herkimer Sts.—First Saturday.  
 W. Elmer Davis, 1160 Niagara St.  
 PORTLAND (Ore.), No. 41, Portland, Ore.  
 129 Fourth St.—First Saturday.  
 John O. Reichle, 900 E. Sixth St., N.  
 NEWARK, No. 42, Newark, N. J.  
 210 Market St.—First Saturday.  
 Frank W. Hoppage, 570 Bergen St.  
 PROVIDENCE, No. 43, Providence, R. I.  
 850 Westminster St.—First Saturday.  
 Fritz Ruckdeshel, 17 Roland Ave., Cranston, R. I.  
 SEATTLE, No. 44, Seattle, Wash.  
 Y. M. C. A.—First Saturday.  
 Olof Hanson, 4747 16th Ave., N. E.

UTICA, No. 45, Utica, N. Y.  
 53 Franklin Square—First Saturday.  
 John H. Thomas, P. O. Box 943, Frankfort, N. Y.  
 WASHINGTON, No. 46, Washington, D. C.  
 N. E. Masonic Temple—First Wednesday.  
 W. P. Souder, 308 Ninth St., N. E.  
 BALTIMORE, No. 47, Baltimore, Md.  
 114 N. Paca St.—Second Saturday.  
 Michael Weinstein, 1431 Cough St.  
 SYRACUSE, No. 48, Syracuse, N. Y.  
 Whitlock Memorial Bldg.—Second Saturday.  
 Theodore M. Hofman, 438 Rich St.  
 CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.  
 First Wednesday.  
 Carl W. Osterberg, 1412 Third Ave., W.  
 HUNTINGTON, No. 50, Huntington, W. Va.  
 First Saturday.  
 Charles E. Burgess, 2904 Fifth Ave.  
 ALBANY, No. 51, Albany, N. Y.  
 60 State St.—Second Saturday.  
 John F. Koepfer, 16 Shannon St., Schenectady, N. Y.  
 ROCHESTER, No. 52, Rochester, N. Y.  
 I. O. O. F. Hall—Second Saturday.  
 Albert Asper, 267 Monroe Ave.  
 SAN FRANCISCO, No. 53, San Francisco, Cal.  
 Native Sons Building—First Saturday.  
 David S. Luddy, 124 Primrose St., Burlingame, Cal.  
 READING, No. 54, Reading, Pa.  
 8th & Penn Sts.—First Saturday.  
 George E. Fister, Fleetwood, Pa.  
 AKRON, No. 55, Akron, Ohio  
 127 S. Main St.—First Saturday.  
 Grover C. Farquhar, 1812 Hillside Terrace  
 SALT LAKE CITY, No. 56, Salt Lake City, Utah  
 249 S. Main St.—First Saturday.  
 John Fehr, 448 Redondo Ave.  
 ROCKFORD, No. 57, Rockford, Ill.  
 Mead Bldg., S. Main St.—First Thursday.  
 Fred Shatwell, 618 Oakley Ave.  
 SPRINGFIELD, No. 58, Springfield, Ill.  
 N. E. Cor. 5th & Monroe Sts.—First Saturday.  
 Daniel B. King, 2167 S. 16th St.  
 DAVENPORT, No. 59, Davenport, Iowa  
 I. O. O. F. Hall 510 Brady St.—First Saturday.  
 Arthur E. Heritage, 2023 17th St., Rock Island, Ill.  
 WORCESTER, No. 60, Worcester, Mass.  
 306 Main St.—First Saturday.  
 Alexander Stirling, 63 Arlington St., Framingham, Mass.  
 ST. PAUL, No. 61, St. Paul, Minn.  
 Charles Thompson Memorial Hall—First Friday.  
 Fairview and Marshall Aves., St. Paul.  
 Jons P. Hanson, 3238 Aldrich Ave., N. Minneapolis, Minn.  
 FORT WORTH, No. 62, Fort Worth, Texas  
 Church for the Deaf, N. Ft. Worth—First Wednesday.  
 Joseph T. Sprouse, 1300 Vernon Castle Road  
 DALLAS, No. 63, Dallas, Texas  
 Labor Temple—First Saturday.  
 Troy E. Hill, c-o County Clerk's Office  
 DENVER, No. 64, Denver, Colo.  
 418 Club Building, 1731 Arapahoe St.—First Wednesday.  
 Homer E. Grace, 1090 S. Washington St.  
 WATERBURY, No. 65, Waterbury, Conn.  
 Garden Hall—Second Saturday.  
 Saverio Minnicucci, 48 Wood St.  
 BRIDGEPORT, No. 66, Bridgeport, Conn.  
 Second Saturday.  
 Gilbert F. Marshall, 66 Sixth St.  
 SPRINGFIELD, No. 67, Springfield, Mass.  
 48 Pynchon St.—First Saturday.  
 William Abbott, 378 Franklin St.  
 WACO, No. 68, Waco, Texas  
 First Saturday.  
 Harvey L. Ford, Route 3, West, Texas.  
 OGDEN, No. 69, Ogden, Utah  
 Second Tuesday.  
 Paul Mark, 2340 Adams Ave.  
 PITTSFIELD, No. 70, Pittsfield, Mass.  
 Y. M. C. A.—First Saturday.  
 Walter H. Sears, Depot St., Dalton, Mass.  
 BANGOR, No. 71, Bangor, Maine  
 121 Main St.—First Saturday.  
 Albert L. Carlisle, 27 Forest Ave.  
 KENOSHA, No. 72, Kenosha, Wis.  
 G. A. R. Hall—Second Saturday.  
 William Sayles, 1507 Maple St., Racine, Wis.  
 BIRMINGHAM, No. 73, Birmingham, Ala.  
 1920 1-2 N. Fourth St.—First Friday.  
 D. M. Huffman, 1325 Tate Ave., W. E.  
 SIOUX FALLS, No. 74, Sioux Falls, S. Dak.  
 Room 11, Emerson Block—Second Saturday.  
 Oren M. Elliott, c-o Beach Printing Co.  
 WICHITA, No. 75, Wichita, Kan.  
 William E. Wait, 200 N. Clarence St.  
 SPOKANE, No. 76, Spokane, Wash.  
 James H. O'Leary, 1335 E. 32nd Ave.  
 DES MOINES, No. 77, Des Moines, Ia.  
 Y. M. C. A.—First Saturday.  
 Hugh S. Courter, c-o Y. M. C. A.  
 LOWELL, No. 78, Lowell, Mass.  
 84 Middlesex St.—Second Saturday.  
 Colin C. McCord, 87 Andrews St.  
 BERKELEY, No. 79, Berkeley, Cal.  
 Native Sons Hall—Second Wednesday.  
 Robert J. Menham, c-o School for the Deaf  
 DELAVAN, No. 80, Delavan, Wis.  
 First Saturday.  
 Fred J. Neesam, 106 Beloit St.  
 HOUSTON, No. 81, Houston, Texas  
 First Wednesday.  
 Richard C. Morris, 400 Quitman St.  
 SCRANTON, No. 82, Scranton, Pa.  
 St. Luke's Parish House—First Friday.  
 Abraham Slinaker, 1356 Penn Ave.  
 RICHMOND, No. 83, Richmond, Va.  
 2047 W. Broad St.—First Saturday.  
 Meade B. Dalton, 2023 W. Cary St.



# REQUIRED MONTHLY PAYMENTS

## CLASS A

### ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

This is the old plan on which all the society's certificates were issued prior to July 1, 1919. On this plan a member makes stated, regular payments until his death. These certificates do not carry the privilege of a surrender allowance.

#### Monthly Net Rates for Death Benefit

Based on the National Fraternal Congress Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
13	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
47	.59	1.18	2.35		
48	.62	1.23	2.45		
49	.65	1.29	2.58		
50	.68	1.36	2.71		
51	.71	1.42	2.83		
52	.75	1.49	2.97		
53	.78	1.56	3.12		
54	.82	1.64	3.28		
55	.86	1.72	3.44		

(Rate for age at nearest birthday to be taken.)

After joining, a member pays each month:

(1) The mortuary assessment given in the tables on this page for his age at entry, class taken and amount for which his certificate is written. This payment is for the death benefit funds.

(2) A per capita tax for the general expense, sick and accident and convention funds. On a Class A certificate this per capita tax is FIFTY CENTS; on a certificate in Class C, D, or E, it is SIXTY CENTS.

(3) A small monthly tax for local dues to meet necessary expenses of the Division to which he is attached. The amount varies with the different Divisions, according to local needs and conditions. Some Divisions do not charge any local dues at all. Others are obliged to, in order to meet their expenses.

These payments begin with the month of certificate issue and date. (For example, a member whose certificate is issued in January is to pay the assessment, tax, and local dues for that month.

The dues, tax, and assessment are payable on the first day of the month for which they are due. Resident members (those who live in the city where the Division is located) must pay theirs at or before the monthly Division meeting. Non-resident members may send theirs to the Division Treasurer by mail. Remittances should reach him by the tenth day of the month.

## Surrender Allowances

Note that certificates issued in Classes C, D, and E carry the right to a surrender allowance. This surrender allowance is granted in the form of paid-up insurance for a reduced amount of benefit.

This means that, at any time after three years from date of issue of the certificate, if the member holding it becomes unable to continue his monthly payments (as, for instance, if he were to become totally disabled from working) he can surrender his certificate and receive in its stead a certificate of paid-up insurance for such a part as his past payments entitle him to of the full amount for which he was insured on his old certificate. On this new paid-up certificate he will not have to make any more payments; but on his death the amount of the reduced benefit guaranteed by the new certificate will be paid to this beneficiary. And so he will get full value in the way of insurance protection for all the money he has paid in. And the longer he has been a member before being obliged to withdraw, the more his allowance of paid-up insurance will amount to when he surrenders.

There are several other great advantages in this right to a surrender allowance. The whole intent and purpose of it is to make sure that a member will not lose the just benefit of the payments he has made.

## CLASS D

### TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

On this plan a member makes stated, regular payments for the period of twenty years, beginning with date of certificate issue, or until his prior death. At the end of the twenty years his certificate becomes paid-up for life, subject to the conditions set forth in the society's laws. The promised benefit becomes due and payable on the member's death, whether he dies within the twenty-year term or outlives it.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.26
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

(Rate for age at nearest birthday to be taken.)

## CLASS C

### ORDINARY WHOLE LIFE PLAN With Surrender Allowance

On this plan a member makes stated, regular payments until his death. Class C certificates carry the valuable privilege of a surrender allowance.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.28	\$0.56	\$1.11	\$1.67	\$2.22
19	.28	.56	1.11	1.67	2.22
20	.28	.56	1.11	1.67	2.22
21	.29	.57	1.13	1.70	2.26
22	.29	.58	1.16	1.74	2.32
23	.30	.59	1.18	1.77	2.36
24	.31	.61	1.21	1.82	2.42
25	.31	.62	1.24	1.86	2.48
26	.32	.64	1.27	1.91	2.54
27	.33	.66	1.31	1.97	2.62
28	.34	.67	1.34	2.01	2.68
29	.35	.69	1.38	2.07	2.76
30	.36	.71	1.42	2.13	2.84
31	.37	.73	1.46	2.19	2.92
32	.38	.75	1.50	2.25	3.00
33	.39	.78	1.55	2.33	3.10
34	.40	.80	1.60	2.40	3.20
35	.42	.83	1.65	2.48	3.30
36	.43	.85	1.70	2.55	3.40
37	.44	.88	1.76	2.64	3.52
38	.46	.91	1.82	2.73	3.64
39	.48	.95	1.89	2.84	3.78
40	.49	.98	1.96	2.94	3.92
41	.51	1.02	2.03	3.05	4.06
42	.53	1.06	2.11	3.17	4.22
43	.55	1.10	2.20	3.30	4.40
44	.58	1.15	2.29	3.44	4.58
45	.60	1.19	2.38	3.57	4.76
46	.63	1.25	2.49		
47	.65	1.30	2.60		
48	.68	1.36	2.71		
49	.71	1.42	2.84		
50	.75	1.49	2.97		
51	.78	1.56	3.11		
52	.82	1.64	3.27		
53	.86	1.72	3.43		
54	.90	1.80	3.60		
55	.95	1.90	3.79		

(Rate for age at nearest birthday to be taken.)

## CLASS E

### PAID-UP AT AGE 60 PLAN With Surrender Allowance

On this plan a member makes his stated, regular payments until he is sixty years old, or until his prior death. If he lives to age 60 his certificate becomes paidup for life subject to the conditions set forth in the society's laws and his payments cease. The promised benefit becomes due and payable on the member's death.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.80	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

(Rate for age at nearest birthday to be taken.)



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



**T**HE NATIONAL FRATERNAL SOCIETY OF THE DEAF is a fraternal life insurance association of deaf men. It is organized on the lodge system and has branch lodges, called Divisions, in some seventy or more of the principal cities of the United States.

## *When and How Organized.*

The society was founded in 1901, at Flint, Michigan, its organizers being some young deaf men just out of school. One of the principal reasons for the undertaking was the discrimination against the deaf by insurance companies and fraternal societies.

In 1907 the society was reorganized under its present name and received its charter from the state of Illinois.

## *Its Objects.*

The society's objects are: To pay death benefits to the families of members who die; to pay benefits to members who fall sick or meet accidental injury; to unite all deaf men of good health, habits and character in a brotherhood of friendliness and good fellowship for the purpose of helping one another and making life better and happier for all of its members and the deaf as a class.

## *Benefit Certificates—Amounts; Age Limits.*

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, and \$2,000.

A certificate for \$1,500 or \$2,000 cannot be issued to an applicant who is over 45 years of age.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years of age.

## *Social Membership.*

Social or associate membership, without benefit privileges, is open to deaf men who by reason of age or physical condition are not eligible to full membership with benefit privileges.

## *Death and Sick or Accident Benefits.*

The society guarantees to pay to the beneficiary of a deceased member the amount for which his certificate is written, subject to the requirements and restrictions set forth in the society's laws.

To a member disabled by sickness or injury for two full weeks or longer the society will pay a sick and accident benefit of \$5.00 per week. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than \$50.00 within twelve months; and no member can draw sick or accident benefit for any part of the first three months after joining.

## *Payments Required of Members.*

Rate tables and other information concerning payments required of members are given on the last inside page.

## *Social Features.*

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of membership.

The spirit of good fellowship among the members is strong; and wherever one goes about this country of ours he will find cordiality and friendliness among his fellow-wearers of the Frat button.

## *Safeguards.*

The society is chartered under laws of the state of Illinois and is licensed by the insurance departments of more than twenty-five other states in which it operates. An annual report of the society's business for the year and financial condition is made to each of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and the treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds. Books and vouchers are at all times open for inspection by members or their legal representatives.

## *Why You Should Join.*

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for those dependent on him.

Again, life insurance is the best and most certain way to make sure that the cost of burying you will not fall on other persons.

This society offers you life insurance and disability benefits at the lowest possible cost consistent with necessary regard for permanence and safety.

It deserves your support, and the support of all the deaf. By joining, you will not only secure valuable benefits for yourself but moreover are helping and taking part in the most democratic, most useful, and already the most successful cooperative enterprise ever undertaken by the deaf anywhere in the world.

## *Cost of Joining.*

The entrance fee is \$5.00 and is always to be paid with the application. In case of rejection the \$5.00 will be refunded. The applicant is also to pay the doctor's fee for the required medical examination—usually \$1.00 or \$2.00.

## *How to Join.*

Write to the nearest organizer and ask for an application blank and any further information you desire.

If you live in a city where there is a Division, see any member or officer of that Division.

If you live very far from any city which has a Division, or in a state in which no Division has yet been organized, write for application blank or information to the Grand Secretary.

If you do not live in or near a Division city, you will be attached to some Division as a non-resident member.

In writing for blank or information be sure and give full name, age, occupation and address.

**For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Pages 8 and 14.**