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The National Fraternal Society of the Deaf (NFSD)

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The FRAT



OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Tenth Year

SEPTEMBER, 1911

Number 2

RUN DOWN BY TRAIN.

Former Member, Suspended, Meets Death Under the Wheels.

Charles H. Yarwood, 52 years of age, of Michigan City, Ind., was instantly killed shortly before 12 o'clock, August 23rd, at the east end of the big Haskell & Barker casting foundry, by being run down by a string of cars being pushed by one of the company's switch engines. Yarwood was engaged in wheeling castings out of the shop, along the plank platform between the rails of the switch and into a door of another building. At the time of the accident there was a switch engine pushing three box cars south along the track passing the casting foundry. Yarwood came out upon the track and turned south, not observing the approach of the box cars, and being deaf could not hear the warning of the switchmen and others who realized the danger he was in. He had not gone more than 20 feet before the forward car struck him. One pair of wheels passed over him and he was dragged about eight feet. Engineer Bader made a remarkably quick stop, but the man was dead when reached by the nearest witness.

Dr. E. G. Blinks, who is the car factory surgeon, as well as deputy coroner, was called and had the body taken to A. F. Earl's morgue to be prepared for burial. It was found that the man's body had been almost severed across the abdomen, one leg was broken and there were various other injuries. An Elgin watch, still running, was found in the fob pocket of the trousers, uninjured except that the ring had been pulled from the stem.

Mr. Yarwood was a comparative stranger in the city, having come here about two months ago from Constantine, Mich., in response to an advertisement for men at the car works. George Hayes, 425 Benton street, was a classmate of the deceased at the deaf and dumb institute at Flint, Mich., and knew him well. Another of his friends was George J. Sattler, who was able to give considerable information concerning him. Mr. Sattler informed the deputy coroner that Yarwood had some money in his room and a wallet containing \$23 was found in his trunk. A bank book, showing he had an account at Flint, was also found and from Mr. Sattler it was learned that Yarwood owned 58 acres of land in Missouri. Yarwood was a single man, but had a number of cousins at Constantine, Mich.—Michigan City Evening Dispatch.

Brother Yarwood was a non-resident member of Chicago Division, having moved from Chicago to Michigan last April. He joined the Society in 1907, at Chicago, and had been continuously a member of that Division, but was under suspension as being four months in arrears for dues at the time of his death, a fact that precludes the paying of any death benefit.

IN RANK AND FILE.

Grey G. Barham is one of the best known of the Louisiana deaf. He is a graduate of the Louisiana School and for a time attended Gallaudet College. He is a brick-layer by profession, being a member of the Bricklayers' Union. His services are always in demand and he is called to all parts of Louisiana and neighboring states, he being especially adept in circular and cornering work. His wages are always five to seven dollars a day. When not employed at brick-laying Brother Barham works in a blacksmith shop which he owns, and employs a man or two to



Grey G. Barham.

look after it for him. Brother Barham is married to a hearing lady and has two bright little children. He owns his own home, where he loves to stay and is only tempted away when he has to go to get the almighty dollar. When the Louisiana Association of the Deaf was organized three years ago, Brother Barham was elected its first President. He is a non-resident member of New Orleans Division, and Treasurer of the Louisiana Association.

FRATERNAL SOCIETIES OF THE DEAF.

By W. L. DAVIS.

State Organizer, N. F. S. D., for Pennsylvania.

[A paper read at the Harrisburg Convention of the P. S. A. D.]

To the President and members of the Pennsylvania Society for the Advancement of the Deaf, in convention assembled:

In behalf of the National Order and of Philadelphia Division No. 30, National Fraternal Society of the Deaf, I extend greetings.

In speaking of Fraternal Societies of the Deaf, it would seem out of place should I not preface my remarks with a brief outline of the N. F. S. D., its history and workings.

Entirely different from the P. S. A. D., whose benevolent work is in maintaining a Home for the Aged and Infirm Deaf—a great undertaking indeed—the N. F. S. D. is a Fraternal Society paying sick and death benefits and working on the Lodge system.

Organized in 1901 and reorganized in 1907 with a membership of 500, the N. F. S. D. has taken such strides that it has banded together up to the present time, approximately 1500 intelligent, white, able-bodied, deaf men in a genuine Fraternity for mutual benefit and protection.

No other Fraternal organization of the deaf exists at present whose scope and aim is so wide.

It is a well known fact that the deaf man has experienced difficulties with Insurance Companies and Fraternal organizations of the hearing. The most important factor being deafness and loss of speech and the deaf man in a lodge for the hearing generally finds himself in an embarrassing position when it comes to understanding the ceremonies of the order which are conducted, not in the mother tongue of the deaf, but in the oral vernacular.

A few of you present have tried various lodges of the hearing—some of you have passed the restrictions and have been admitted. Outside of the death and sick benefits, what have you gained? In other cases you are turned down and your application is rejected, not because you are physically unfit but for the prime reason that you cannot follow the ceremonies and ritual.

The old saying that "Birds of a feather flock together," would apply to the deaf, for is it not another fact that the deaf are bound to associate more with

(Concluded on Page 3.)

BROTHER LYMAN M. HUNT.

The following is a brief sketch of Lyman M. Hunt, who succeeds Warren Robinson as Director of the Bureau of Industrial Statistics of the National Association of the Deaf. It will be seen that Mr. Hunt has had a varied career which will doubtless stand him in good stead in his new position and aid him in improving on the work of his predecessor:

Mr. Hunt was born in Brattleboro, Vt., in 1872, and moved west with his parents five years later and settled at Denison, Iowa., where he attended the



Lyman M. Hunt.

public schools and was awarded a diploma for excellent scholarship. Later he worked in the office of a paper-box maker as office boy and then entered a shoe store, remaining eight years, learning the shoemaker's trade. It was while here that he had an attack of brain fever which left him stone deaf. After spending a term in the Nebraska School for the Deaf at Omaha, where he learned something of printing, and the sign language, he went into the wall paper business with his father, and did decorating for many of the best citizens in Omaha. After that he opened a shoe shop in the Nebraska School, then under the superintendency of H. E. Dawes, and subsequently filled the position of a teacher for six years in the same school. Leaving the school in 1901, he took charge of the repair department of the largest real estate firm in Omaha.

In 1904 he again took up educational work, this time in the South Dakota School for the Deaf at Sioux Falls, where he has since had charge of the industrial department and different classes of the literary department, also acting as boys' supervisor. He was a delegate to the Colorado Springs Congress from South Dakota and was also made a special delegate by the Board of the School. Mr. Hunt was married to Miss Eliza Toner of Omaha in 1898. They have no children.—American Industrial Journal.

Last June Brother Hunt resigned as instructor at the South Dakota school and now is located on a farm of his own at Koshkonong, Mo., where he is busy proving that "back to the farm" is just what he wanted all along. He is a non-resident member of Chicago Division and the South Dakota members the Society recently admitted and its endorsement by the State Association of that state are due to his enthusiastic belief in its mission.

TEXAS ASSOCIATION'S ENDORSEMENT.

At its recent convention the Texas Association of the Deaf adopted the following resolution:

Whereas, The deaf as a class are excluded from the benefits of life insurance in many orders having life insurance features, and

Whereas, The National Fraternal Society of the Deaf has proven its soundness and otherwise obtained the approval of various State Insurance Commissioners after rigid examination of its books and rates, the same being in accordance with the standard adopted by the National Fraternal Congress, and

Whereas, The National Fraternal Society of the Deaf has met every obligation and promise to its members, therefore be it

Resolved, That we heartily endorse and commend the National Fraternal Society of the Deaf and encourage all who can to become members.

EMPIRE STATE ASSOCIATION'S ENDORSEMENT.

At its annual convention at Rochester, N. Y., August 8-9-10, the Empire State Association adopted the following resolution:

Resolved, That the Empire State Association of the Deaf notes with pleasure that the National Fraternal Society of the Deaf has acquired legitimate right to do business in the state of New York, and commends the efforts of that organization in the line of fraternal insurance.

TO TENNESSEE FRATS.

I wish to call attention to State Fair week at Nashville, September 18 to 23. All railroads will make a rate of one fare for the round trip. Nashville Division will have a social entertainment on September 22 in honor of visiting brothers. The Rev. J. W. Michaels of Louisville Division will be with us and on the 23rd deliver a lecture under our auspices. A cordial invitation is extended to all Frats—and their friends as well. The Division will insure your visit being a pleasant one and make arrangements for your accommodation.

Lay aside "dull care" and come, and at the same time be able to see the President of this big and glorious country of yours. President Taft will be the official guest of the Fair.

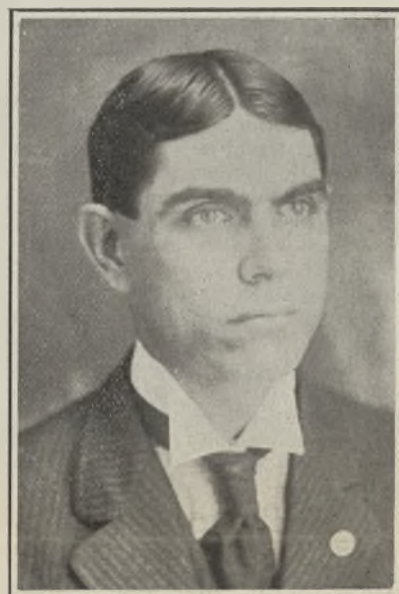
Fraternally yours,

JESSE T. WARREN.

Chairman.

IN RANK AND FILE.

Joseph A. Mashaw of Winnfield, La., is one of New Orleans Division's enthusiastic non-resident members. He is a Louisiana boy to the core, by birth and rearing, and a graduate of its state school. In 1900 he was married to Miss Dora Murphy of Arkansas. They have two children. Besides working in a newspaper office at his home town, he is special correspondent for the New Orleans Times-Democrat and the Shreveport Times and for several trade journals in the Northern cities. He owns his home.



Joseph A. Mashaw.

When the Louisiana Association of the Deaf was organized in 1908 Brother Mashaw was elected secretary. At the second meeting, June 7-9 last, he succeeded Grey G. Barham as president. He is up in the councils of the deaf of his state and has always kept an eye on matters that in any way affect their interests. In a recent war of methods in the New Orleans dailies his talents came into full play for the benefit of the system to which he owes his education—the combined.

SOUTH CAROLINA'S ENDORSEMENT.

At its convention at Cedar Spring, S. C., August 15-17, the South Carolina State Association of the Deaf endorsed the National Fraternal Society of the Deaf. Unfortunately, we have not yet received a copy of the resolutions, but will endeavor to give same in our next issue.

KALAMAZOO DIVISION No. 34.

Kalamazoo Division No. 34, located at Kalamazoo, Mich., was chartered September 1, 1911, and held its initial meeting September 9. We will give the list of officers and other particulars of its installation in our October issue. State Organizer Colby had charge of the launching of the new Division.

FINANCIAL SECRETARY'S REPORT.

From August 1 to 31, 1911.

Collections.

Chicago	\$ 291.89
Detroit	82.22
Saginaw	8.84
Louisville	40.40
Little Rock	10.49
Nashua	35.93
Dayton	12.02
Bay City	8.44
Cincinnati	32.64
Evansville	23.12
Nashville	39.16
Springfield	15.92
Olathe	44.83
Flint	42.76
Toledo	17.82
Milwaukee	68.10
Columbus	16.96
Knoxville	20.77
Cleveland	20.82
Indianapolis	91.37
Brooklyn
St. Louis	38.01
New Haven	15.47
Holyoke	42.13
Los Angeles	23.77
Atlanta	26.50
Caney	15.31
Philadelphia	22.81
Kansas City	12.44
Omaha	25.86
New Orleans	32.06

Total Collections\$1,168.66

Disbursements.

To Treasurer Christenson\$1,168.66

AUGUST DISABILITY CLAIMS.

Mitchell Swett, Nashua, N. H.	\$ 15.00
Liver trouble.	
R. P. Owens, Fullerton, La.	10.00
Sprained ankle.	
G. D. Martin, Little Rock, Ark.	10.00
Injury in runaway.	
N. S. Smith, Buchanan, Mich.	10.00
Lacerated finger.	
Emile Moreau, New Orleans, La.	20.00
Fractured finger.	
John McLaughlin, Cleveland, N. C.	15.00
Malaria.	
F. E. Lander, St. Johnsbury, Vt.	15.00
Crushed finger.	
Thos. L. Kane, Worcester, Mass.	20.00
Injured leg.	

Total for the month\$115.00

COMING EVENTS.

September 22-23—Entertainment and lecture, Nashville.
October 7—Reading, Brooklyn.
October 28—Social, Chicago.
October 28—Social, Cincinnati.
October 28—Social, Columbus.
November—Banquet, Chicago.
November—Entertainment, Los Angeles.
November 29—Annual ball, New Haven.
December—Bazaar, Los Angeles.
December 30—Installation, Chicago.
January 27—Annual ball, Chicago.
January—Annual ball, Holyoke.
February 3—Annual ball, Brooklyn.

TREASURER'S REPORT.

From August 1 to 31, 1911.

Balances.

As per last statement\$14,840.48

Receipts.

Financial Secretary Harris	\$ 1,168.66
Button sales	12.50
General Organizer's fees	3.00
Grand Secretary's fees	3.00

Total Balances and Receipts \$16,036.64

Disbursements.

Sick and Accident Benefits	\$115.00
Rent and light	21.00
Official publication	25.00
Officers' quarterly salaries	72.50
Surety bond premiums	10.00
Officers' expenses	8.00
Headquarters postage	6.17
Office expenses	17.05
Secretary's salary	66.06

Total Disbursements\$341.38

Recapitulation.

Total Balances and Receipts	\$16,036.64
Total Disbursements	341.38

Total Balances, Aug. 31.....\$15,695.26

Exhibit of Balances.

In Savings Accounts	\$12,649.04
Mortgage Loan	750.00
In Checking Accounts	1,107.03
Cash Balance	1,189.19

Total Balances\$15,695.26

Note—Cash balance carried over is due to late arrival of Financial Secretary's remittance. On September 1st deposits reduced cash balance to \$100 as required by By-laws.

LIST OF APPLICATIONS.

2. Elroy Jackson, Detroit, Mich.
33. Chas. M. Holden, New Orleans, La.
20. Wm. C. Johnson, Fountain City, Tenn.
15. Roy C. Klock, Flint, Mich.
30. John T. Leepard, Bellefonte, Pa.
26. Edwin W. Frisbee, Everett, Mass.
1. Jonathan Canady, Vander, N. C.
23. Abraham Heischboer, Brooklyn, N. Y.
1. Tom I. Myers, Charlotte, N. C.
25. Moise C. Chagnon, Derby, Conn.

OFFICIAL NOTICE.

Owing to his removal to Michigan, Brother J. J. Kleinhans has resigned as Chairman of Trustees of the Grand Division, our rules stating that the Trustees must reside in the same city with the Financial Secretary and the Treasurer. Brother William M. Allman of Chicago will succeed Brother Kleinhans as Chairman and the Division Treasurers are requested to note this change and send their yellow duplicate statements to Brother Allman at headquarters address.

The vacancy on the Board of Trustees will be filled by a vote of the Board of Directors and announcement made in our next issue.

FRATERNAL SOCIETIES OF THE DEAF.

(Continued from Page 1.)

those of their own class than with the hearing? Their natural means of communication brings them closely together.

What the deaf are deprived of in hearing societies, the N. F. S. D. is in the field to meet by putting them on the same plane as a class with their hearing brethren. It has established to the insurance world and to the various state insurance commissions that the deaf as a fraternal body are able to take care of themselves.

The rates of the N. F. S. D. being based on the experience of years and that adopted by the National Fraternal Congress, which is the standard in most Fraternal Societies of the hearing, places every able-bodied white deaf man in a position to provide for loved ones, to insure them against want, degradation and the poorhouse. It is an investment of money in a noble and unselfish cause.

From my own experience with clubs and societies of the hearing, no fraternal order in existence is better prepared to cater to the deaf on the lodge plan than the N. F. S. D. Its ever increasing membership is the most positive proof of its success. It has paid thousands of dollars in sick and death benefits, fulfilling its guarantee to its members to the letter and is so financially situated that from last reports there was a balance on hand of \$14,000 in its funds.

The society being chartered by the State of Illinois is subject to inspection by the insurance department of that state and its books and vouchers are open to its members or their legal representatives at all times. Its officers are men of reliability and integrity, the Grand Financial Secretary and the Grand Treasurer as well as all Division Treasurers are bonded by surety companies thus safeguarding all financial matters.

We have the endorsement of nearly every state association of the deaf and I take this opportunity of appealing to your society that it instruct the committee on resolutions to endorse the National Fraternal Society of the Deaf, as a body deserving of the support of the deaf of Pennsylvania.

RESOLUTION ON BROTHER GADBURY'S DEATH.

Whereas, Our Brother in Fraternity, Ambrose G. Gadbury, was summoned to appear before the Supreme God, whose will be done, be it

Resolved, That the Brethren of Louisville Division No. 4, N. F. S. D., do greatly deplore his demise, and do extend their heartfelt condolence to his bereaved wife and children, and be it

Resolved, That a copy of these resolutions be sent to his widow and children, be spread on the minutes of this Division and one be sent to the headquarters of the Society.

The FRAT

Official Publication of the
National Fraternal Society of the Deaf.

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

All communications should be sent to
FRANCIS P. GIBSON, - - - - - Editor
1401 Schiller Building, Chicago, Illinois.

Articles for publication must reach the editor
by the 5th of the month.
Correspondence is solicited from all members
and others interested in the Society.
Members changing their addresses should at
once notify the editor.

Application made for entry as second-class mat-
ter through the postoffice at Mount
Morris, Illinois.



SEPTEMBER, 1911.

Columbus--1912!

Guess again, and as often as you like,
in Columbus' contest.

It is only ten months to Columbus;
are you getting ready?

The death claim of Brother Ambrose
G. Gadbury was paid September 1st to
his widow, Mrs. Annie Gadbury.

We are going to give portraits and
sketches of our officers and our "rank
and file" hustlers right along. We are
believers in illustrating.

New Orleans Division is doing nicely,
thank you. It has 33 members on its
roll the second month of its existence—
and its number is 33, as well.

Our convention is coming nearer every
day. Soon our Divisions will be ready
to elect their delegates. Let the best
men win, remembering the importance
of sending your best.

Division Secretaries must not send
changes of address on the same sheets
with correspondence. They must be
separate and give both old and new ad-
dresses. Please remember this rule.

Just before sending our copy to the
printer we were advised that the Penn-
sylvania Society for the Advancement
of the Deaf is another state association
to give its endorsement to the N. F. S.
D. We have not the text of the resolu-
tion, but will give same in our next is-
sue.

It remained for Brother Tracy, at the
Mississippi convention, to solve the
problem of replying to the queries of the
ladies as to why they could not wear the
Frat button, and with real Southern
courtesy. His reply was their beauty
would make the men folks forget to do
business.

Philadelphia Division is the latest to
give the lie to that roorback that the So-
ciety is against the Home movements.
The proceeds of practically its first so-
cial affair were turned over to the Home
Fund of Pennsylvania.

We would like to have all Division
news under separate heads like that of
Brooklyn in this issue. If each Divi-
sion Secretary will send us a regular let-
ter each month, and to reach headquar-
ters by the 5th of the month, we will be
able to make the change. But our cor-
respondents must remember to (1) use
but one side of the paper; (2) to use
paper of uniform size (8½ x 11 inches);
(3) to leave a blank margin of about
2 inches at the top of each sheet; (4)
not to crowd the lines too closely, and
to use ink. These simple rules being
observed will make the editor's work
easier.

Gently, Brother Observer, gently.
The suspension of the Optimist does
not leave "the Observer the only in-
dependent deaf newspaper in America."
There's a vigorous youngster in the
same category, called the Silent Review
and hailing from (Lexington) Missouri.
It is published by Brother Oren Elliott,
who has had some experience in that
line, and a recent call from him during
a visit in this city, in which he told us
quite a little of his progress in building
it up and of his plans for the future,
gave us the impression he is very much
in earnest about making good. Be
consistent—there's room for all; glory
enough, too.

Headquarters is indeed sorry to lose
Brother Kleinhans. His resignation as
Chairman of Trustees, and in conse-
quence from the Board of Directors of
the Grand Division, is a distinct loss to
both Boards, he having been identified
with the management of the Grand
Division continuously since 1905. We
feel sure that every Frat will join with
us in wishing him good luck, health and
prosperity in his new home. His suc-
cessor, Brother Allman, assumes the
chairmanship of the Board of Trustees
by virtue of being the senior member of
that Board and will bring with him the
experience of two years' service, as well
as being a practical accountant by pro-
fession, he being in the accounting de-
partment of one of Chicago's largest
wholesale houses.

That question as to the admission of
women to full beneficial membership will
not down. It is being discussed in many
quarters and many women are asking
what we are going to do about it. There
is not a better "Frat" than Mrs. Philip
Morin, Brother Morin's estimable better-
half. Many a time has she shown her
enthusiasm in and capability of working
for our order. At the recent Rochester
convention of the Empire State Associa-
tion she was for a while the only "Frat"
present and we have evidence of her

being a worker in the cause worth hav-
ing. There is no question but that there
are many more deaf women who would
enter the lists in the same way were
they given the incentive membership
provides. It behooves those who are
to represent the various Divisions at the
next convention to take up and make a
study of this question now and have it
thoroughly threshed out by discussion
in their Divisions before Columbus—
1912 rolls around.

The party who writes "Random Ob-
servations" in the Observer, the Seattle
paper for the deaf, delivers himself of
the following:

"Number one of 'The Frat,' an eight-
page monthly the same size as the Ob-
server, has reached our exchange desk.
The feature article is an illustrated write-
up of Joseph Orrie Harris, our capable
Los Angeles correspondent. It's a good
article. But the 'Frat' has four poems
on the first three pages. Help! Succor!
Since when have the deaf been addicted
to the perusal of poetry?"

Thanks, brother pen-pusher, for the
little bouquet as to the "feature article,"
even though we tried to have some other
"good articles" in evidence. But that
query regarding our class perusing—to
say nothing of writing—poetry seems
out of place. And in the same issue of
the Observer there are exactly seven
poems, good, bad and indifferent, to be
noted down as one more proof that con-
sistency is indeed a jewel—and all this
in the home town of the poet laureate of
the Colorado Springs convention. "Help!
Succor!"

In this issue we are sorry to have to
chronicle the deaths of two more mem-
bers, and regret still more that we will
have to use their cases as object lessons
of the value and necessity of our mem-
bers attending to the prompt payment
of their dues. In the case of Brother
Yarwood, he was under suspension as
being in arrears for dues for four months
and but a week before his sudden death
spoke of paying up his arrearages "when
he had time"—and failed to do so. As
a result, his beneficiary has no claim
on the Society. Brother Marcha's case
was almost the same—arrears of six
months were allowed to go neglected.
The consequences of such procrastination
are easily figured out. Neglect of a few
small monthly payments brings about
the loss of \$500 to each of the bene-
ficiaries. Our rules regarding the pay-
ment of dues are liberal and are as plain
as it is possible to make them. Every
member should make himself familiar
therewith. We have time and again
impressed upon all, in these columns and
in our Division meetings, the necessity
of avoiding being in arrears and we hope
every member will take the above les-
sons to heart. This is the first time
where we have been obliged to refuse
payment of death claims for such rea-
sons, but many a disability claim has
been rejected for the same cause, and we
trust it will be the last.

DIVISION NEWS.

The following Frats were present at the Mississippi reunion at Jackson last month: Brothers Ries, Hazelett, McCormack and Billett of Vicksburg; Nat Harris of Memphis; H. L. Tracy of Baton Rouge; Thomas Kenny of Detroit; E. M. Rowse of Jackson.

Floyd Lindsey is back at Baton Rouge ready to enter on his duties at the school. He spent his vacation at his home in Northern Louisiana.

E. M. Rowse is back at his work at the school at Jackson, Miss., after a pleasant vacation in the North.

Sidney W. King of Little Rock is located at Lindsay, Cal., and writes that he is much improved in health, having gained nearly 40 pounds since he was obliged to give up teaching last January through being threatened with tuberculosis.

A party of about 25 Michigan Frats attended the picnic of Toledo Division on Labor Day. They hailed from Detroit, Ann Arbor, Ypsilanti and Owosso.

John S. Edelen is back at his work in the printing office of the Government Hospital for the Insane at Washington after a month's vacation in the Maryland mountains.

John S. Fisher of Chicago, together with wife and children, is visiting his old home in Pittsburg.

At Chicago Division's August meeting Brothers Hartman of Louisville, Behrendt and Biller of Detroit, Elliott of Lexington, Mo., and Stevick of Indianapolis were interested observers of the initiation ceremonies and Brother Elliott was among those put through.

Karel Macek of Omaha is on Lyman M. Hunt's farm at Koshkonong, Mo., and will probably remain there for the winter. Brother Hunt is fast getting things in shape around his new home.

Chicago Division will celebrate the anniversary of its being chartered with a banquet some time in November. The exact date is not yet announced.

Brother and Mrs. Elmer Stevick of Indianapolis were recent visitors in Chicago and Milwaukee. They attended Milwaukee Division's picnic August 6.

Harry C. Anderson of Indianapolis is on an extended vacation trip East. He visited New York, Philadelphia and Reading and met the Frats in those cities. In New York he was the guest at a dinner in his honor given by Brooklyn Division, and with Brother Kane explored the wilds of Coney Island.

Knoxville Frats presented Brother and Mrs. Steele, on the occasion of their marriage, a silverware set of 26 pieces.

Brothers Luther and Bonvouloir of Hartford attended Philadelphia Division's August meeting. Brother Frick of Brooklyn Division was also present.

Harry Blachschleger of Cincinnati is now a resident of Indianapolis.

William Behrendt of Detroit recently spent a week roughing it with Brother Minaker up in a lumber camp at Grace, Mich. From there he extended his vacation to Chicago.

J. Wesley Steele and Miss Mollie Winkle were married at Greenville, Tenn., August 3. They will be at home in Clifton, Tenn.

Oliver G. Claggett of Little Lot, Tenn., was successfully operated on for appendicitis at a Nashville hospital and has returned to his home.

Grand President Bristol was a visitor at headquarters September 2-4 on his semi-annual business trip. He attended the big Labor Day picnic for the benefit of the Illinois Home Fund.

J. J. Kleinhans of Niles, Mich., was in Chicago September 2-4 on a business trip. During his stay he wound up all business in connection with headquarters, and took in the Labor Day picnic.

Horace B. Waters, Kansas City Division's Secretary, has been appointed on the staff of instructors at the Oklahoma school at Sulphur and took up his duties there this month. This will necessitate No. 31's electing a new Secretary.

Brother and Mrs. Kennedy of Knoxville recently lost their prize Mexican terrier—Rush—which had become so well known to their friends and which was the mascot of No. 20. They had refused \$500 for the pet several times.

Brothers Taylor, Voisine, Corey, Graff and Adams of Kalamazoo, Mich., were in attendance at the recent annual gathering of the deaf of Northern Indiana at Elkhart.

Edward E. Carlson has moved from Chicago to Geneva, Ill., where he will have a nice little country home of his own. Mrs. Carlson has nearly recovered from her accident, mentioned in our last issue.

Charles Friday of Chicago spent the summer camping on the shore of Lake Michigan in the Southern part of the city. As a result he's as brown as the proverbial Indian.

Simon Himmelschein of Los Angeles spent his vacation in San Francisco and vicinity.

Los Angeles Frats observed Labor Day with a dinner.

New Haven Division held its annual picnic Labor Day.

Axel Amundsen of Los Angeles is now in Oakland, Cal., where he is employed as retoucher in the Hartsook studio.

Robert E. L. Cook of Hanford, Cal., spent his vacation with his family at San Diego.

Arthur W. Nolen of Los Angeles puts in all his spare time negotiating the roads of California on that motorcycle of his.

Thomas L. Marsden and family have moved to Los Angeles from Pasadena, Cal.

Lester H. Presley and Mrs. Presley were among the resorters at Long Beach, Cal., last month.

Chicago Division may observe Halloween with a social entertainment October 28. Arrangements are not yet complete, but announcement will be made in the October Frat.

Kalamazoo Division is to hold a raffle October 14. Tickets are now on sale. The proceeds are for its local fund's starter.

Edward Walsh of Mattoon, Ill., had charge of an inter-city picnic at Urban Park, between Mattoon and Charleston, Ill., August 10th. A real fried chicken dinner was the piece de resistance of the day. Brothers Charles Morris of Kansas, Ill., Earl Worley of Shelbyville, Ill., George Roberst of Illiopolis, Ill., and Carl Duttell of Brazil, Ind., were among the Frats in attendance.

Adolph Berg of Brooklyn and Paul Bengsch of Cleveland were in attendance at the Empire State Association convention at Rochester.

Brother and Mrs. Ladislaus Kroplewski of Chicago were presented with a son and heir, July 28.

Joseph Lawson and family have removed from Newport, Ky., to a new home in one of Cincinnati's suburbs.

Brother and Mrs. John H. Mueller and John, Jr., were recent visitors in Cincinnati. Brother Mueller is still a resident of Louisville, but keeps up his connection with his first love, Cincinnati Division.

Henry Stutsman Thomas is the name of a brand new boy who arrived at the home of Brother and Mrs. Oscar Thomas of Round Lake, Ill., August 14.

The first baby born at Little Farms, the suburban home of Brother and Mrs. George V. Warren of Brooklyn Division, was a son that came to them August 2.

Married—Leonard E. King of Russellville, Ark., to Miss Kate B. Ludwig of Little Rock, Ark., August 9. At home at Russellville.

DIVISION NEWS.

Mrs. Claude J. Russell of Rockford, Ill., was tendered a surprise party August 16, by Rockford friends in honor of Mrs. R. P. Owens of Louisiana, who has been her guest. Mrs. Russell left for a visit at her East St. Louis home August 19 and Brother Russell accompanied her as far as Chicago, where he paid headquarters a visit.

Brother and Mrs. John J. Ellman of Chicago were recent visitors at Rockford, Ill., during Brother Ellman's vacation.

W. S. Yoder of Goshen, Ind., Harry Draves of LaPorte, Ind., Charles M. Flair of South Bend, Ind., Harry Tiffce of Union Mills, Ind., and Beaufort Banta of Logansport, Ind., were in attendance at the Elkhart meeting August 20.

Henry J. Swords of Springfield, O., was in Chicago September 3-4. He took in the big picnic Labor Day.

Springfield Division had an ice cream social August 10.

Isaac Shimp of Troy, O., recently pitched a great game for the Troys against the Cincinnati Reds, keeping the latter down to 21 runs as against a goose egg for Troy.

Brother and Mrs. Jackson Bates of Dayton took a trip up to Cedar Point, O., August 12 and ran across a crowd of Cleveland Frats who were there on an excursion from that city.

Dayton Division talks of giving an entertainment this fall for the benefit of the Columbus convention fund.

Frank Reitmann is back from Florida and temporarily located in Columbus, O. He was a recent visitor in Detroit and attended Detroit Division's August meeting. He is raising more capital for the improvement of his Florida property and expects to return there as soon as his business in Ohio is accomplished.

Frederick Allbert of LaCrosse, Kan., is planting 250 acres for fall wheat. He writes he is pretty busy.

Charles Huff of Columbus, O., is now located in Springfield.

Evansville Division celebrated the Fourth with a big picnic. A regular old-fashioned time was had. Loren Leach of Mt. Carmel, Ill., and Edward Walsh of Mattoon, Ill., were present.

Many of the Evansville Frats spent their vacations at Camp Brizius at the mouth of Green River. The Brizius boys own the place.

Born to Brother and Mrs. Ernest Schneider of Evansville, a son, July 19.

Chester Erwin of Berea, Ky., was a recent visitor in Evansville, being called there by the death of his sister.

Leon J. Bonham of Muncie, Ind., spent 10 days in sight seeing at Niagara Falls and other eastern points last month.

On Wednesday, August 9, at the home of the bride's parents at Indianapolis, Walter P. Stoltz and Miss Lula H. Foster were united in marriage, the Rev. Arthur H. Norris officiating. The happy couple are fitting up a home of their own at Indianapolis.

Anaclet Mercier of Chicopee Falls, Mass., spent his vacation in Canada visiting his old home.

Omaha Division gave its first picnic on Labor Day at Fairmont Park, Council Bluffs. Brothers Seely, Barret, J. S. Long and Wittwer had the affair in charge.

Notwithstanding somebody's anxiety to kill Toledo Division off, it is still on deck and very much alive. It gave its annual picnic at Toledo Beach, Labor Day, and a big crowd was present, including a good-sized party of Michigan Frats.

Fred Shatwell of Rockford, Ill., leaves for New York about September 15, where he goes to meet Mrs. Shatwell on her arrival from Bremen, Germany, she having sailed from that port September 9 after spending the summer with relatives she had not seen for 23 years. She is due in New York September 19.

Brothers Charles Dool and Boni Mafholi of Rockford are entertaining new sons left them by the stork.

George E. Hartman is back in Louisville after a year's absence at Moline and Chicago, Ill.

The Mid-West Association of the Deaf, with headquarters at Kalamazoo, Mich., which has many Frats on its rolls, is to give its annual tri-state reunion at Kalamazoo November 22-23. Martin M. Taylor, 617 Elm St., Kalamazoo, Mich., is chairman of the arrangement committee and he may be addressed for information.

Brother and Mrs. Omer D. Ramage of Saginaw, Mich., have a son. He arrived July 26.

Fred J. Bourcier of Saginaw was married at Toledo July 5. As a wedding present, Mr. Bourcier, Senior, presented Fred with a shoe repair outfit and Fred is now located in his own shop and doing a good business.

Omer Ramage of Saginaw has forsaken the barber trade and is now employed in a piano factory where John L. Janicki is foreman.

Cincinnati Division held its annual picnic August 26 at the Zoo in that city. A crowd of some 300 persons was present and the events added another success to No. 10's credit. In the afternoon a good program of athletic events was pulled off and a ball game between the bachelors and benedicts, of which as to results we have not the score. Brother Sam Taylor also acted as judge at a "Frat Derby" on the pony track, where-at the Louisville folks were properly jealous.

Brother and Mrs. Samuel Biller, late of New York and Detroit but now residents of Chicago, were the recipients of twins August 30. The stork was impartial about it and brought a boy and a girl.

John B. Martin is the Caney News' best compositor, 'tis said. He has held the position for some time. He is Caney Division's Secretary—and on to that job as well as the other.

Ray M. Bingham of Cincinnati represents the attempt that a Journal correspondent made to marry him off. He says he's still a member of the Bachelor's baseball team.

Ernest Ligon of Nashville is back from Oklahoma and now located at Memphis with the York Mfg. Co.

Memphis Frats are expecting to organize a Division in that city before long. There are already seven resident members there, but they wish to have a few more so as to make the Division's permanency assured.

Eugene G. Smoak of South Carolina, but recently of Jackson, Miss., is now with the Graham Wagon Co. at Memphis.

Brother and Mrs. Jode C. Rains of Cedar Rapids, Iowa, have been visiting relatives in Clarksville and other stops will be made on their way home.

Ralph Carpenter of Marion, Iowa, is a frequent visitor at Cedar Rapids, where there are several Frats to make things pleasant for him.

Brothers Barrow and Wallack of Chicago Division are receiving the congratulations of the local brethren over the arrival of a boy and girl at their respective homes, September 3 and 4.

Albert C. Loes of Davenport, Iowa, is employed with the Cedar Rapids Canning Co., at Cedar Rapids.

Brother and Mrs. Abe Himmelschein of Los Angeles entertained a host of friends in honor of their recent marriage, at the home of Brother and Mrs. Price, August 16. A number of wedding presents were given them by the Los Angeles Frats.

ROBERT A. MARCHA.

Robert A. Marcha, who was educated at the school here and for a number of years employed in the state bindery as a ruler, was drowned August 20th, while in bathing at Vermilion. He moved to Cleveland last January, where he secured work in an office there.

However, there is a belief among some of the Cleveland deaf that his death was caused, other than drowning. In regard to this the Cleveland Leader says:

Although eye witnesses declare Robert Marcha, a deaf-mute, was drowned Sunday, while bathing, officers of the Cleveland Association of the Deaf yesterday asked Assistant Prosecutor Baer to investigate circumstances surrounding his death. Marcha lived at 3156 W. 92d Street. A number of bruises on his body led to the request for an investigation. [The coroner's verdict was "accidental drowning."—[Editor Frat.]

Mrs. Elmer Bates, president of the Association, said it had been reported to her that Marcha was drowned near Vermilion while bathing with two members of the Olympic Outing Club, which was holding its annual picnic there. The bruises on Marcha's body are attributed to the efforts made to revive him.—Columbus letter in Deaf-Mutes' Journal.

BROOKLYN DIVISION NOTES.

Brooklyn's annual picnic August 26th turned out a big success notwithstanding the inclement weather. Chairman Shea and his committee fairly outdid themselves in making things all that could be desired.

The next entertainment scheduled is a reading of "Twelfth Night" by Secretary Louis A. Cohen, October 7th.

This Division has decided to make admission to all its affairs "complimentary to visiting brethren."

A. L. Pach is hardly recognizable these days. That celebrated VanDyke beard and moustache have disappeared. Brother Pach and his son Howard were recently on a fishing trip and their catch is still the talk of the town, although Brother Hanneman is said to hold the Isaak Walton trophy of No. 23.

Abe Chainiowitz recently lost one of his fingers in an electric sewing machine he was oiling—one from his "talking hand," the right, too. However, his speech is not going to be affected—and there's his benefit claim to help some.

New Haven Division sent quite a delegation to our picnic, and many are expected at the reading October 7th.

Treasurer Yoder of Philadelphia Division was among the out of town Frats at the picnic. He usually attends all of the Brooklyn affairs.

Brooklyn's new lodge hall is one of the finest in the city—the Imperial Hall at 360 Fulton St. Its furnishings, etc., are brand new.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

Home Office: 1401 Schiller Bldg., Chicago, Ill.

GRAND DIVISION.

Board of Directors.

E. MORRIS BRISTOL.....President
926 Root St., Flint, Mich.

WILLIAM C. FUGATE.....Vice-President
1326 S. 26th St., Louisville, Ky.

H. PIERCE KANE.....2nd Vice-President
135 Kent St., Brooklyn, N. Y.

PHILIP MORIN.....3rd Vice-President
874 Chicopee St., Willimansett, Mass.

FRANCIS P. GIBSON.....Secretary
1401 Schiller Bldg., Chicago, Ill.

G. A. CHRISTENSON.....Treasurer
1401 Schiller Bldg., Chicago, Ill.

N. LEE HARRIS.....Financial Secretary
2312 E. Washington St., Indianapolis, Ind.

J. J. KLEINHANS.....Chairman of Trustees
1401 Schiller Bldg., Chicago, Ill.

Board of Trustees.

J. J. KLEINHANS, Chairman.....Chicago, Ill.

WILLIAM M. ALLMAN.....Chicago, Ill.

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ROBERT E. BINKLEY.....Indianapolis, Ind.

FLOYD C. BOLIN.....Indianapolis, Ind.

State Organizers.

BENJAMIN T. ALLISON.....Arkansas
406 Cross St., Little Rock.

J. ORRIS HARRIS.....California
1112 E. 7th St., Los Angeles.

EDGAR C. LUTHER.....Connecticut
33 Asylum St., Hartford.

JOHN M. JONES.....Georgia
Lithonia, Ga.

FRANK A. SPEARS.....Illinois
3862 N. Eberly Ave., Chicago.

ARTHUR H. NORRIS.....Indiana
Box 65, Parker, Ind.

ARTHUR L. ROBERTS.....Kansas
541 E. Loula St., Olathe.

PATRICK DOLAN.....Kentucky
1032 E. St. Catherine St., Louisville.

H. LORRAINE TRACY.....Louisiana
917 Asia St., Baton Rouge.

PHILIP MORIN.....Massachusetts
874 Chicopee St., Willimansett.

COLLINS C. COLBY.....Michigan
510 Superior St., South Haven.

WILLIAM STAFFORD.....Missouri
4757 Cote Brillante Ave., St. Louis.

PERRY E. SEELY.....Nebraska
4705 Franklin St., Omaha.

DANIEL SHEA.....New Hampshire
Derry, N. H.

H. PIERCE KANE.....New York
135 Kent St., Brooklyn.

C. C. NEUNER.....Ohio
Route 4, Columbus.

WILLIAM L. DAVIS.....Pennsylvania
228 S. Third St., Philadelphia.

JESSE T. WARREN.....Tennessee
200 Third Ave., N., Nashville.

HENRY B. PLUNKETT.....Wisconsin
782 Cass St., Milwaukee.

FRANCIS P. GIBSON.....General Organizer
1401 Schiller Bldg., Chicago.

DIVISION DIRECTORY.

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

CHICAGO No. 1.....Chicago, Ill.
Masonic Temple—Second Saturday.

Emil A. Weller.....Beltwood, Ill.

DETROIT No. 2.....Detroit, Mich.
Prismatic Temple—Second Saturday.

Peter N. Helliers.....99 Dreckenridge St.

SAGINAW No. 3.....Saginaw, Mich.
Engineer's Hall—Second Wednesday.

W. J. Cummlford.....715 Bundy St.

LOUISVILLE No. 4.....Louisville, Ky.
Robinson Hall—Second Saturday.

A. S. Johnston.....621 E. St. Catherine St.

LITTLE ROCK No. 5.....Little Rock, Ark.
Charles F. Coker.....Care School for the Deaf

NASHUA No. 7.....Nashua, N. H.
Mechanic Hall—First Saturday.

Daniel Shea.....Derry, N. H.

DAYTON No. 8.....Dayton, Ohio
Miller's Hall—Second Saturday.

H. G. Augustus.....910 River St.

BAY CITY No. 9.....Bay City, Mich.
White Eagle Hall—First Monday.

C. F. W. Lawrence.....3312 N. Water St.

CINCINNATI No. 10.....Cincinnati, Ohio
5th & Central Ave.—First Saturday.

Emil Schneider.....1923 Montrose St.

EVANSVILLE No. 11.....Evansville, Ind.
1718 Canal St.—First Monday.

Adolph Brizius.....1718 Canal St.

NASHVILLE No. 12.....Nashville, Tenn.
First Thursday.

Thomas Ogilvie.....Station B

SPRINGFIELD No. 13.....Springfield, Ohio
Johnson Bldg.—First Saturday.

W. J. Hoverstick.....444 E. Southern Ave.

OLATHE No. 14.....Olathe, Kan.
A. L. Roberts.....541 E. Loula St.

FLINT No. 15.....Flint, Mich.
First Wednesday.

E. M. Bristol.....926 Root St.

TOLEDO No. 16.....Toledo, Ohio
Mitchell Hall—First Saturday.

John E. Curry.....1064 Palmwood Ave.

MILWAUKEE No. 17.....Milwaukee, Wis.
300 Fourth St.—First Saturday.

H. B. Plunkett.....782 Cass St.

COLUMBUS No. 18.....Columbus, Ohio
W. O. W. Hall—First Saturday.

C. C. Neuner.....Route 4

KNOXVILLE No. 20.....Knoxville, Tenn.
K. of H. Hall—First Saturday.

W. J. Kennedy.....510 Union Ave.

CLEVELAND No. 21.....Cleveland, Ohio
West Side Turn Hall—Second Saturday.

Herman Koelle.....1262 Beach St.

INDIANAPOLIS No. 22.....Indianapolis, Ind.
Mansur Block—First Wednesday.

W. J. Graham.....911 Woodlawn Ave.

BROOKLYN No. 23.....Brooklyn, N. Y.
Arcanum Hall, 407 Bridge St.—First Saturday.

Louis A. Cohen.....72 E. 98th St., New York, N. Y.

ST. LOUIS No. 24.....St. Louis, Mo.
1210 Locust St.—Second Friday.

James H. Cloud.....2606 Virginia Ave.

NEW HAVEN No. 25.....New Haven, Conn.
I. O. O. F. Hall—First Saturday.

E. C. Luther.....33 Asylum St., Hartford

HOLYOKE No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.

Philip Morin.....874 Chicopee St., Willimansett

LOS ANGELES No. 27.....Los Angeles, Cal.
213 S. Broadway—Second Wednesday.

J. O. Harris.....1112 B. Seventh St.

ATLANTA No. 28.....Atlanta, Ga.
Fercy M. Ligon.....General Delivery

CANEY No. 29.....Caney, Kan.
Second Monday.

John B. Martin.....Box 665

PHILADELPHIA No. 30.....Philadelphia, Pa.
Columbia Hall—First Thursday.

R. E. Underwood.....1748 Stillman St.

KANSAS CITY No. 31.....Kansas City, Mo.
3020 1/2 Main St.—First Thursday.

Horace B. Waters.....524 Aakew Ave.

OMAHA No. 32.....Omaha, Neb.
Second Thursday.

Perry E. Seely.....4705 Franklin St.

NEW ORLEANS No. 33.....New Orleans, La.
Second Thursday.

Max J. Kestner.....2018 Gen. Taylor St.

KALAMAZOO No. 34.....Kalamazoo, Mich.
John J. Voelke.....619 Summer St.

National Fraternal Society of the Deaf



WHAT IT IS.

The National Fraternal Society of the Deaf is a fraternal insurance society composed wholly of deaf men. It works on the lodge system, having branch lodges (Divisions) in various cities and others in process of organization—a combination of white deaf men of good moral character, health and education to help one another and to relieve their families of immediate want in case of death.

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf. In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

The Constitution and By-laws of the Society gives its objects in the following words: "To unite fraternally all able-bodied white deaf men of good moral character between 18 and 55 years of age who are possessed of good bodily and mental health and industrious habits; to give moral, financial and material aid to its members in times of need; to establish and disburse a fund for the relief of sick and injured members; and to benefit the relatives and dependents of deceased members who may be named as beneficiaries in accordance with the laws of the Society."

To gather and unite in a genuine Fraternity all acceptable white deaf men who are of the proper age and in sound health, for mutual improvement, protection and benefit, and so cultivate the true spirit of Brotherhood which the deaf, regardless of creed or station, should unite in.

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

All candidates for beneficial membership must pay an admission fee of five (5) dollars at the time the application is made. The candidate must also pay the fee charged for his physical examination to the physician making same, which is generally one (1) dollar.

MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in four different amounts (\$250, \$500, \$750 and \$1,000), and the rates therefore are as follows for Death Benefits: these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

TABLE OF RATES.

AGE.	\$250	\$500	\$750	\$1,000
18 to 21	\$0.24	\$0.47	\$0.70	\$0.93
22	.24	.48	.72	.96
23	.25	.49	.74	.98
24	.26	.51	.76	1.01
25	.26	.52	.78	1.04
26	.27	.54	.80	1.07
27	.28	.56	.83	1.11
28	.29	.57	.86	1.14
29	.30	.59	.89	1.18
30	.31	.61	.92	1.22
31	.32	.63	.95	1.26
32	.33	.66	.98	1.31
33	.34	.68	1.01	1.35
34	.35	.70	1.05	1.40
35	.37	.73	1.09	1.45
36	.38	.76	1.13	1.51
37	.40	.79	1.18	1.57
38	.41	.82	1.23	1.63
39	.43	.85	1.27	1.69
40	.44	.88	1.32	1.76
41	.46	.92	1.37	1.83
42	.48	.96	1.43	1.91
43	.50	1.00	1.49	1.99
44	.52	1.04	1.55	2.07
45	.54	1.08	1.62	2.16
46	.57	1.13	1.69	2.25
47	.59	1.18	1.76	2.35
48	.62	1.23	1.84	2.46
49	.65	1.29	1.94	2.58
50	.68	1.36	2.03	2.71
51	.71	1.42	2.12	2.83
52	.75	1.49	2.23	2.97
53	.78	1.56	2.34	3.12
54	.82	1.64	2.46	3.28
55	.86	1.72	2.58	3.44

In addition to the above rates, which cover Death Benefits only, an extra monthly due of twenty-five (25) cents is charged to cover Sick and Accident Benefits and Grand Division Expenses.

HOW FIGURED.

In figuring the total monthly due, take the rate given in the table for Death Benefits and add thereto the extra twenty-five (25) cents. These rates are of the level kind, remaining the same for life as at the joining age.

One's age is figured at the nearest age—age at nearest birthday.

LOCAL OR DIVISION DUES.

The Divisions oblige their resident members to pay a small monthly local due for meeting the expenses of the Division, but the amount is so small that it is not missed.

Non-resident members are not obliged to pay these dues, but they may give such assistance as may be requested by their Divisions.

PAYMENTS OF DUES, ETC.

All dues, etc., are payable on the first day of the month which they are for. In the case of resident members they must be paid at or before the time of the Division meeting; non-residents may pay theirs to the Division Treasurer by mail.

The Constitution and By-laws make provision for all such payments and has additional provision for cases where same may be delayed through the inability of a member to promptly meet same, either from illness or other causes.

BENEFITS.

The Society guarantees to pay to the beneficiary named in the certificate of a deceased member the sum mentioned in said certificate; provided that the death of the member was not due to certain causes mentioned in the By-laws of the Society which are termed prohibitory causes, and subject to other slight restrictions such as prompt payment of dues, etc., as provided in the laws of the Society.

A Sick or Accident Benefit of five (5) dollars per week is also guaranteed to the holders of certificates for a period of ten (10) weeks in any twelve (12) months (year), on presentation of a properly filled out physician's certificate; provided such disability was not due to or caused by the prohibitory causes mentioned in the By-laws.

In some cases local Divisions have an additional Disability Benefit to the above.

These Benefits are only participated in by beneficial or active members, as mentioned in the paragraph concerning membership.

SPECIAL \$100 CLASS.

For those desiring a small death benefit and without the sick and accident benefits, a special \$100 class is in operation. The monthly rates for this class are:

Ages 18 to 23 (inclusive)—10c; 24 to 30—15c; 31 to 35—20c; 36 to 40—25c; 41 to 45—30c; 46 to 50—35c; 51 to 55—40c.

In addition to these mortality rates, members in the \$100 class pay the dues and assessments levied for Grand Division expenses and local Division dues.

The initiation fee for this class is two (2) dollars and applications are made on the same form as used by the other classes.

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (Sept. 1, 1911), it has paid nineteen death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

In addition to the sick, accident and death benefits provided, the various Divisions engage in social and literary entertainments for the pleasure and profit of their members, giving parties, balls, picnics, lectures, readings, etc., from time to time. In this way they make membership doubly attractive.

The feeling of good fellowship among the members is strong. Each member is made to feel that his interests are the interests of his fellow members—that the good of one is the good of all. The "fellow feeling" that makes one "wondrous kind" is applicable to this Society more than to any other of its kind, being as it is "of, for and by the deaf" in every sense of the phrase.

SAFEGUARDS.

The funds of the Society are deposited and invested under the supervision of its Board of Trustees, the books of the financial officers being audited by this Board monthly. A voucher system has been installed, every expenditure of funds requiring the approval of the Grand President. The Grand Financial Secretary and the Grand Treasurer are bonded by a surety company—in short, nothing is neglected that will add to the safeguarding of all financial matters.

The Society, being chartered by the State of Illinois, is subject to inspection by the Insurance Department of that state, and its books and vouchers are open for examination to its members or their legal representatives at all times.

WHY YOU SHOULD JOIN.

The National Fraternal Society of the Deaf is alone in its chosen field.

It is providing life insurance and disability benefits to its members at the lowest possible cost consistent with permanency and safety.

It draws its members together in not only the common bond their deafness has thrown around them, but also that of mutual and self-protection, as well as protection for those dependent on them.

The deaf have everything in common and an organization that looks after their interests as does this Society should have their hearty support and co-operation.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for dear ones. In time of death, illness or accident what is more welcome than Benefits such as this Society provides?

No fraternal order in existence today has a better claim on the thousands of the deaf in this country than has ours; it is for them alone; its membership cost is no greater than that of any first class order of the kind; its table of rates being based on the experience of years and that adopted by the National Fraternal Congress, which is the standard in most states of the Union.

The influence it exerts is most beneficial. The principles on which it is founded cannot be otherwise than elevating and helpful.

In joining you help yourself; help others, too, and those others of your own class—a class that needs the help of each of its units to demonstrate it is capable of holding its own with any other.

Will you not do your part? Join, and so give your aid and influence not only to the Society and your fellow deaf men, but at the same time guarantee its help to you and yours.

HOW TO JOIN.

If you are interested, as we believe you are, write to the State Organizer of the state in which you reside and ask for an application blank. Ask him for any further information you may wish to have, as well.

Or if you reside in a city where there is a Division, any member or officer of that Division can supply everything necessary.

If you reside in a state that has no Division, or far from such centers, write to the Grand Secretary.

If there is no Division in your immediate vicinity you will be attached to the nearest one as a non-resident member. Non-resident members receive the same benefits as resident members.

Be sure and give your full name, age, occupation and address. A postal card will do. Do it now.

For the Address of State Organizers, Grand Officers and a Directory of Divisions, See Page 7.