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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

OCTOBER, 1911

Number 3

KALAMAZOO DIVISION'S OFFICERS.

Kalamazoo Division, No. 34, Kalamazoo, Mich., was installed September 9, State Organizer Colby having the ceremonies in charge. It elected the following officers: President, Ivers A. Tenney; Vice President, Frank A. Adams; Secretary, John J. Voisine; Treasurer, Harley L. Fairchild; Director, Moses J. Graff; Sergeant, William H. Eichhorn; Trustees, John Dixon, Martin M. Taylor, Ivers A. Tenney. The Division starts with excellent prospects and will prove a welcome addition to Michigan's Frat circles.

THE MID-WEST REUNION.

The dates of the reunion of the Mid-West Association of the Deaf at Kalamazoo, Mich., have been changed to November 29-30. This change is due to the proclamation of President Taft setting November 30 as the date for Thanksgiving Day. This Association is a tri-state organization of the deaf of Michigan, Illinois and Indiana. John J. Voisine, 619 Summer street, Kalamazoo, Mich., is chairman of the committee of arrangements. Frats desiring to attend this reunion should write him as to arrangements.

COLUMBUS GUESSING CONTEST.

Columbus Division announces that the prizes offered in its guessing contest will be 20 per cent of the net proceeds from the sales of the tickets, divided as follows: First prize, 10 per cent; second prize, 5 per cent; third and fourth prizes, 2 1-2 per cent each. The contest closes January 1, 1912, and the Division hopes that those having the tickets on sale will make an effort to dispose of them all. If more hooks are wanted, address the Secretary of Columbus Division.

TO DIVISION TREASURERS.

The monthly statements you send in must be complete in all respects. You must pay particular notice to the column, "For What Month," and have therein the exact standing of each member as to months paid for or not paid for. Division Trustees will not approve statements that are not complete in every detail. The rule about sending statements to the Financial Secretary by the 20th of the month must be observed.

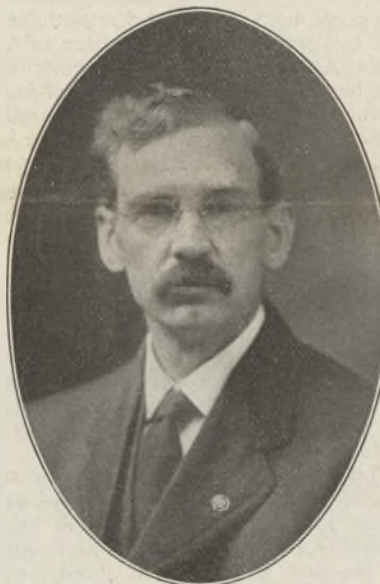
SPECIAL NOTICE.

By a vote of the Board of Directors of the Grand Division, Louis Wallack, of Chicago, has been elected to fill the vacancy on the Grand Division Board of Trustees, succeeding J. J. Kleinhaus.

OUR GRAND PRESIDENT.

Brother E. Morris Bristol was born in Oakland County, Michigan, January 27, 1861. At the age of three years he became deaf through scarlet fever. In 1871 he entered the Michigan school at Flint, graduating therefrom in 1879. In 1887 he was married to Miss Lillie A. Weatherhead. They have one son, who is making his home with them.

Brother Bristol has worked at the printer's trade ever since his graduation from the Michigan school, having held responsible positions on several newspapers. In 1896 he became instructor of printing at his alma mater, remaining in that position until two years ago when he resigned to assume the foremanship of the "ad. alley" of the Flint Daily Journal.



E. Morris Bristol.

While he was with the Michigan school the product of its printing office—its output in work and graduates—became well known for its excellence, many of his "boys" now holding responsible positions all over the land. He has actively been connected with the Michigan Association of the Deaf for many years, and was its president for three terms and one term as secretary.

At our Louisville convention in 1909, Brother Bristol was elected Grand President of this Society. His record in the office has spoken for itself. Respected by everyone, a man of the kind that practices as he preaches; of sober judgment and a mixture of "conservative" and "progressive," the Society has cause for congratulation in having him as its executive.

SOME DIVISION STATISTICS.

Brother Cory of Dayton has been delving in the realm of historical statistics of the Society and sends us the following exhibit of the progress made by Divisions since the organization of the order:

At the time of the Detroit convention eight Divisions were represented by delegates—Chicago, Detroit, Saginaw, Louisville, Little Rock, Bellaire, Nashua, Dayton.

At the Cincinnati convention seventeen Divisions were represented (excepting Bellaire, whose charter was cancelled), which showed a gain of ten Divisions: Bay City, Cincinnati, Evansville, Nashville, Springfield, Olathe, Flint, Toledo, Milwaukee, Columbus.

At the Louisville convention twenty-four Divisions were on the roll, showing a gain of seven: Michigan City, Knoxville, Cleveland, Indianapolis, Brooklyn, St. Louis, New Haven.

Up to this writing there are thirty-two Divisions in operation (leaving out Bellaire and Michigan City, the former disbanded and the latter suspended), showing a gain of nine: Holyoke, Los Angeles, Atlanta, Caney, Philadelphia, Kansas City, Omaha, New Orleans, Kalamazoo.

Brother Cory winds up with the query: How many will be represented at Columbus—1912? Register your guess with him; no entry fees; prize—the satisfaction of being dubbed a prophet.

PRIZES FOR OUR HUSTLERS.

Prizes of an emblem ring, valued at \$15.00, a watch fob, valued at \$10.00, and an emblem charm, valued at \$5.00, are offered by the General Organizer to the three members of the Society endorsing the most applications for membership from January 1, 1911, to June 30, 1912. The contest is now open and any member is qualified to compete. State Organizers are eligible to take part in the contest, but only those applications bearing their personal endorsements (as "Endorser") will be figured. The contest closes June 30, 1912, the end of the month preceding the 1912 Convention of the Grand Division, and the awards will be made at the Convention. Contestants must have at least fifteen applications to their credit at the close of the contest in order to be entitled to a prize.

SEPTEMBER DEATH CLAIM.

Mrs. Annie Gadbury, Louisville,

Ky. \$500.00

Payment of death benefit of Ambrose G. Gadbury, Certificate No. 252, deceased August 7, 1911. Pulmonary hemorrhage.

NEW ORLEANS' SECRETARY.

Max J. Kestner was born in Vicksburg, Miss., but, having moved to St. Louis, Mo., when quite a child, he attended the Missouri School at Fulton for about five years. Moving to Denver, Colo., he then attended the school at Colorado Springs, graduating with honors in 1892; graduated from Galludet College in 1897 with the degree of Bachelor of Arts; served as a teacher in



Max J. Kestner.

the Colorado school from 1897 to 1899, but left the profession in the latter year to enter the printing business; had a regular position in one of the largest job printing offices in Denver; left Colorado in January, 1909, and taking "on to Dixie" for his guiding star, came to the South, settling in New Orleans, where he became a sub. ad.-man in the Times-Democrat office, and has been rising rapidly and will soon be a regular. Besides, he is very frequently called upon to read and revise proofs.

During his stay in Colorado Mr. Kestner took a leading part in the social affairs of the deaf, serving as president and secretary of the Denver Association of the Deaf, and secretary and later on president of the Colorado Association of the Deaf.

The crowning point of his career was to take a helpmeet during the past summer in the person of Miss Jessie Cooper, a charming graduate of the Louisiana School.—American Industrial Journal.

ATTENTION, FRATS!

To the Members of the N. F. S. D.:

The Columbus convention is approaching. The time for preparation has come. Our progress during the past two years has been most satisfactory, considering the unsettled industrial conditions. From a small, weak fraternal order at the close of the Louisville convention our Society has been transformed into one of rather powerful proportions, as a certain hearing paper put it, with a membership of

nearly 1,200 and \$16,000 in its treasury, which is nearly \$10,000 more than was there at the close of the last convention, and but ten months more before our next convention. We bid fair to have about \$25,000 in our treasury by the time of our next meeting. This money all belongs to you and can be used only for your benefit, as provided by our laws.

You will shortly be called upon to elect delegates to represent you at Columbus. Matters of much importance and of great concern to you will be disposed of there. It behooves you to elect as your delegates only men who are thoroughly acquainted with the workings of our order—your best men. Our growing strength and power will enable us to offer you additional benefits which will also serve as additional inducements to others to join. Among these inducements are benefits for old age and permanent disability. The question of State Organizers as compared to a General Traveling Organizer will also come up, and it is my intention to ask that there be such a change made, it being my opinion that a Traveling Organizer would be of far greater benefit to us than the present system of State Organizers.

The question of admitting women to membership in one way or another must also come up. It must be settled for all time to come. The organization of Women's Auxiliaries does not work well. The best solution I can think of is the organizations of Divisions composed of women, in the same manner as is the case with the Order of the Eastern Star; that is, having as officers men from the men's lodge or some such arrangement—or they might be admitted to the regular men's Division on equal terms.

A strong, healthy organization is one having adequate rates. The great increase in our finances since the Louisville convention, in spite of the many death claims we have paid, with only one special assessment called, ably demonstrates the wisdom of the change in rates we made then.

You will be called upon at the next convention to correct flaws or weak spots in our present system so it will be unnecessary to call for special assessments for the Sick and Accident Fund, or any other. You will also have to make additions to and amend our Constitution and By-Laws.

Any member having such changes or additions to suggest or submit will please send them to me, with the articles and sections marked for which they are intended, and they will be submitted to the convention for proper action. Remember, Forward is the watchword, not Retrogression.

PHILIP MORIN,

Chairman Grand Division Law Committee.

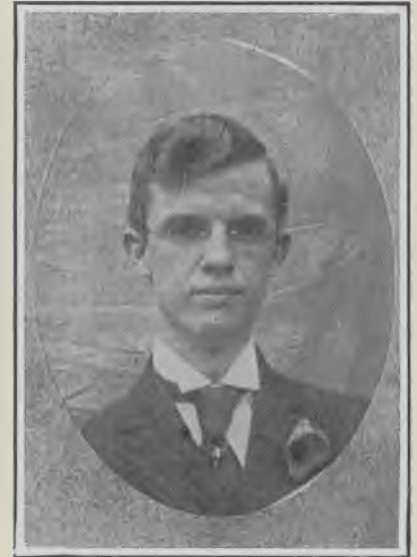
THE \$100 CLASS.

Particulars regarding the new special \$100 class which is now in operation will be found in the standing advertisement of the Society on the 8th page.

"Columbus—1912!"

IN RANK AND FILE.

Brother J. Gervais Gaiennie is one of the charter members of New Orleans Division, and holds the office of Trustee in same. He is a Louisiana boy, born and bred, and attended the Louisiana school at Baton Rouge, where he graduated with honors in 1908. His graduating essay, "Success Among the Deaf," was widely quoted in the school papers. After his graduation he was at once appointed a



J. Gervais Gaiennie.

teacher at his alma mater, and is regarded as one of the best on its staff. He is a bachelor and makes his home with his parents in New Orleans, where he is a leader among the "silent colony." In a recent trip to Chicago his Northern brethren had the pleasant opportunity of making his acquaintance and trust he will come again—and stay longer next time.

COMING EVENTS.

October 28—Hallowe'en party, Louisville.
October 28—Hallowe'en party, Indianapolis.
October 28—Social, Chicago.
October 28—Social, Cincinnati.
October 28—Social, Columbus.
November 4—Pedro party, Detroit.
November 11—Party, Louisville.
November—Banquet, Chicago.
November—Entertainment, Los Angeles.
November 29—Annual ball, New Haven.
November 29—Party, Nashua.
December 7—Prize drawing, Philadelphia.
December—Bazaar, Los Angeles.
December 30—Installation, Chicago.
January 27—Annual ball, Chicago.
January—Annual ball, Holyoke.
February 3—Annual ball, Brooklyn.
March—Anniversary celebration, Dayton.

Charles M. Holden has sold his dairy farm at Roseland, La., and moved back to New Orleans, where he may again enter the stereotyping department of the Times-Democrat.

TREASURER'S REPORT.

From September 1 to 30, 1911.

Balances.

As per last statement.....\$15,695.26

Receipts.

Financial Secretary Harris.....\$ 1,338.97
 Button sales..... 8.00
 General Organizer's fees..... 4.00
 Grand Secretary's fees..... 1.50

Total balances and receipts..\$17,047.73

Disbursements.

Death benefit, Mrs. A. Gadbury...\$500.00
 Sick and Accident benefits..... 160.00
 Rent and light..... 21.00
 Official publication..... 40.00
 President's expenses..... 29.05
 Insurance department fee..... 10.00
 Subscriptions 3.50
 1,000 stamped envelopes..... 21.64
 Headquarters postage..... 5.59
 Office expenses 3.90
 Secretary's expenses 15.00
 Expressage67
 Refunded overpayment..... .52
 Secretary's salary 66.66

Total disbursements.....\$877.53

Recapitulation.

Total balances and receipts...\$17,047.73
 Total disbursements 877.53

Total balances, Sept. 30.....\$16,170.20

Exhibit of Balances.

In Savings Bank accounts.....\$12,649.04
 Mortgage loan..... 750.00
 In Checking Accounts..... 2,671.16
 Cash Balance—Treasurer..... 100.00

Total balances\$16,170.20

SEPTEMBER DISABILITY CLAIMS.

Edw. E. Gaston, Columbia, S. C.,
 Carbuncle\$ 20.00
 Henry V. Kassen, Dubuque, Ia.,
 Injuries from fall 20.00
 Oliver Clagett, Little Lot, Tenn.,
 Appendicitis 15.00
 Jack Johnson, McCrory, Ark.,
 Malarial fever 10.00
 Roscoe Purkhiser, Dearing, Kan.,
 Lumbago 20.00
 Hilaire Chevette, Holyoke,
 Mass., Malaria 10.00
 Harry J. Bard, Columbus, O.,
 Rheumatism 15.00
 Edward F. Sattler, Logansport,
 Ind., Gastro Enteritis..... 20.00
 Frederick Page, Chicago, Ill.,
 Cancer 30.00

Total for the month.....\$160.00

TO DIVISION SECRETARIES.

Your monthly reports to headquarters should be sent in immediately after your meetings. The Treasurer should give you a report of the standing of the Division's funds for the previous month at each meeting, and it is these figures that you are to report, not those for the current month. There is no necessity of waiting for the Treasurer's figures—get them at the meeting. In

FRATS AT THE MISSISSIPPI REUNION, AUGUST 15-17.



—Back Row, Left to Right—Joseph X. McCormack, Vicksburg; Nathaniel E. Harris, Memphis; Edward M. Rowse, Jackson; H. Lorraine Tracy, Baton Rouge, La.

Front Row, Left to Right—Thomas J. Kenney, Detroit, Mich.; Ike B. Ries, Vicksburg; Robert D. Hazelett, Vicksburg; Herman F. Billett, Vicksburg.

addition, those figures should go on your minutes every month.

You are once more requested to be prompt about notifying headquarters of changes of address, and to send in news notes for this paper.

In making up your reports give attention to each question thereon and endeavor to have it as complete as possible. The Grand Secretary depends on you for his knowledge of conditions and progress made in your districts. Failure to report is inexcusable and it is hoped that all will be regular and prompt.

LIST OF APPLICATIONS.

25. William J. Fricke, Hartford, Conn.
 20. Estel M. Willhite, Knoxville, Tenn.
 32. Martin K. Nesheim, Council Bluffs, Iowa.
 2. David Miller, Detroit, Mich.
 34. Frank H. Flint, Battle Creek, Mich.
 1. William A. Speiler, St. Johns, Ore.
 1. Rudy M. Speiler, Portland, Ore.
 1. John B. Lahr, St. Paul, Minn.
 30. James C. Williams, Wilkes-Barre, Pa.
 30. James K. Forbes, Pittsburg, Pa.
 34. Henry F. Eberly, Kalamazoo, Mich.
 1. Clifford F. Ellerhorst, Cincinnati, Ohio.
 1. George E. Pinto, Chicago, Ill.

Go on and make errors and fail, and get up again. Only go on.—Anna C. Brackett.

Kindness is a habit. The unstudied article is the only unadulterated bread. Get the habit.—Business Philosopher.

FINANCIAL SECRETARY'S REPORT.

From September 1 to 30, 1911.

Collections.

Chicago\$ 364.31
 Detroit 88.27
 Saginaw
 Louisville 56.53
 Little Rock..... 20.94
 Nashua 20.37
 Dayton 30.37
 Bay City..... 7.60
 Cincinnati 39.98
 Evansville 24.76
 Nashville 8.54
 Springfield 17.57
 Olathe 34.97
 Flint 43.03
 Toledo 6.93
 Milwaukee 47.08
 Columbus 14.35
 Knoxville 28.80
 Cleveland 20.82
 Indianapolis 74.79
 Brooklyn 116.08
 St. Louis 27.71
 New Haven..... 71.44
 Holyoke 29.61
 Los Angeles..... 29.43
 Atlanta 26.34
 Caney 12.95
 Philadelphia 31.52
 Kansas City 12.96
 Omaha
 New Orleans..... 30.92
 Kalamazoo
 Total collections.....\$1,338.97

Disbursements.

To Treasurer Christenson.....\$1,338.97

"Columbus—1912!"

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.

Entered as second-class matter, August 28,
1911, at the postoffice at Mount Morris, Illinois,
under the Act of July 16, 1894.

OCTOBER, 1911.

Columbus—1912!

This paper is a Frat. Are you one?
If not, why not?

And help the N. A. D. make Cleveland
—1913 a success.

"While Doubt stands still, Confidence
can erect a sky-scraper."

"It is better to be an Is-Now than a
Has-Was or a Not-Yet-But-Soon." Get
in the band wagon.

It's no retort discourteous to say
"You're another" to the fellow who says,
"You're a Frat." If he isn't he ought
to be.

Now is the time to interest your friends
in the Society; most of them have had
their vacations and are feeling good.
Get busy!

The N. F. S. D. is a growing organiza-
tion. The progress it is making merits
country-wide notice by the deaf.—Mary-
land Bulletin.

It is as necessary to keep the N. F.
S. D. before the deaf public as it is to
advertise your business. Don't let them
forget their "trade" and co-operation is
wanted.

Joseph Boston succeeds Horace B.
Waters as Secretary of Kansas City
Division, Brother Waters having moved
to Sulphur, Okla., where he is on the
staff of instructors at the state school.

Speaking of fools reminds us of still
another kind. Brother Cloud, of St.
Louis, not long ago asked a certain in-
structor of the deaf why he did not wear
the Frat button. The reply was: "Be-
cause I am not a fool." Brother Cloud
remarks that, according to this gentle-
manly instructor, there must be some
1,200 fools among the deaf of this coun-
try, with you and me among them. Well,
we'll see.

They say there's no fool like an old
fool. Many a man has come to that con-
clusion when he is too old to apply for
membership in a fraternal order. We are
personally acquainted with quite a few of
the deaf who now have that poor opinion
of themselves.

Letters from our members everywhere
indicate that The Frat is well liked and
the change to our own paper a most
popular one. We are, of course, pleased,
but desire to do even better. However, it
is up to our Division Secretaries to fur-
nish the news.

In a recent article on the federation of
the deaf in the Deaf Mutes' Journal,
George W. Veditz gives voice to the fol-
lowing: The strength of the National
Fraternal Society lies in the fact that it
promises to give back, and more too, all
that its members put into its treasury.
Lacking this assurance, this organization
must inevitably fail.

Reunions and conventions of the deaf
were held in several states last summer,
and in each instance [But one.—Ed.] the
National Fraternal Society of the Deaf
was endorsed. Many of the better edu-
cated deaf who at first held aloof from
the organization have joined and are
making their influence felt in the affairs
of the Society.—The Kentucky Standard.

We are open to suggestions for the
betterment of the Frat. If any of our
members have ideas of that kind, just
send them along. We are trying to
make it interesting to all, but confess
that we are not among those of the
editorial fraternity who believe they have
the best on earth. There is always room
for improvement in everything. This
paper is no exception. Lend us your aid
in making it better.

Our members have had object lessons
of the value of keeping their dues paid
up. If they appreciate their fraternity
and what it means to them they should
remember that such appreciation goes
hand in hand with the prompt payments
of all dues and assessments. The mem-
ber behind on his payments is not only
playing with fire, but he is adding to the
troubles of his officers. The latter as-
suredly is not showing appreciation for
their labors in his behalf.

Attention is called to the fact that the
new \$100 class is in operation, also that
members in the \$250 and \$500 classes
may increase their certificates to \$750 or
\$1,000, by observing the conditions set
forth in the By-Laws governing such in-
creases. Every addition to the \$1,000
class brings the Society nearer to the
time when it can fully comply with the
insurance laws of certain states in which
it is not now licensed, consequently mem-
bers who wish to enter that class should
do so at the earliest possible date, there-
by not only adding to their protection,
but also aiding the Society to enter new
territory.

The response to our plan for putting
all Division news under separate heads,
as outlined in our last issue, was not
what we expected, nor were the rules laid
down for the manner of sending in corre-
spondence observed. However, we shall
endeavor to do that part of the classify-
ing ourselves, and in our next issue make
the changes here at headquarters. But
we must insist that items for The Frat
and changes of address, etc., come to us
separate from monthly reports, otherwise
their omission may be expected.

Just for the sake of illustrating the
truth of the old saying about figures
never lying, and that the law of averages
covers small organizations as well as
large ones, we wish to call the attention
of our members and their friends, both
"Joys" and "Glooms," to the following
"examples": Taking three of the large
orders that admit the deaf to member-
ship, we find in averaging up their mem-
bership and net assets that if their
strength is to be judged by such show-
ings—as is done in our own case by cer-
tain of our friends on the fence—they
would be able to show but a per capita
average of, respectively, \$5.24, \$8.11, \$8.19.
In our own case, taking the balance given
in the Treasurer's statement in this issue,
and dividing it by, say, 1,200 (members)
the result is over \$14.00 per capita. Any
well posted fraternal official will say such
a showing is an excellent one—and that
it is better than those made by much
older and larger orders speaks for itself.

HOLYOKE DIVISION.

Rev. Edwin W. Frisbee of Boston is
the latest New Englander to become
enrolled under the Fraternal banner. He
is a member of Holyoke Division, No.
26, N. F. S. D.

Isadore Israel of Worcester, Mass., an-
other Holyoke Division Frat, is spend-
ing some time at Mt. Clemens, Mich.

Brother Anaclet Mercier had a short
vacation which he spent in Canada. They
do say Dan Cupid went along also and
perched o'er his left shoulder.

Mrs. Philip Morin of Holyoke en-
joyed a delightful six weeks' visit with
relatives in Rochester and Syracuse, also
a few days in Utica. Brother Morin
joined her the last ten days of her
stay. There is a splendid field for a Frat
harvest in Rochester and an equally good
one in Central New York, with Syracuse
as the pivotal center. All it needs is a
good organizer capably willing to explain
to the uninitiated. The meetings of the
Empire State Association were excellent
and the resolution endorsing the N. F.
S. D. was heartily applauded by as fine a
body of young men as one can meet any-
where. We hope to see some of them
Fraternal members before a great while.
On the evening of August 29, Mr.
and Mrs. Albert Hockstuh, Mr. and Mrs.
E. F. Timmerman and son Raymond,
Mrs. George Davis, Mr. Albert Kowski,
Mrs. Charles Colgan and son Carroll,
called and spent the evening with Mr.
and Mrs. Morin, at the home of Mrs.
Morin's sister, Mrs. F. M. Rankin.

Brother Stafford Dingman and Mrs.
Dingman, of Syracuse, N. Y., rejoice in

the possession of a new little daughter, christened Lillian. She looks just like Daddy Dingman, who is attached to Brooklyn Division, No. 23.

Brother Fred Keller, likewise a Brooklyn division member, has recently moved and is now cosily settled on Burnet avenue, within easy access to his shop.

While in Syracuse, Mr. and Mrs. Morin were tendered a reception by Mrs. Morin's brother and wife. A delightful evening, with a dainty collation to round off with, was enjoyed by Mr. and Mrs. E. E. Miles, Mr. and Mrs. G. D. Connor, Mr. and Mrs. Edw. Murphy, Mrs. G. M. Wasse, Mrs. Frances Conlon, Mrs. J. F. Keller, Miss Nellie Beekman, Mr. Carl G. Ayling, Mr. Jesse Kenyon, and Mr. Charles Kemp, of Lafayette. The latter is the new president of the Empire State Association and came especially to meet Mr. Morin.

Brother Philip Beausoleil, of Holyoke Division, is back at his old place in the Stevens Duryea Auto works, in Chicopee Falls. Baby Beausolul recently won first prize from among 150 entries in a baby show in Bridgeport, Conn., as being the brightest and most active of the bunch. He is eleven months old.

Brother Frank Forsythe, of Holyoke Division, and Miss Bertha Schoenrock were married July 5, last. We do most heartily wish them a happy married life.

Mrs. Harry Daniels recently spent some time visiting her folks in Providence, R. I. Little Miss Dorothy is so charming as to captivate every one who sees her.

President John E. Haggerty, of Holyoke Division, spent a week in Boston, recently.

Brother Frank E. Lander has left St. Johnsbury, Vt., for a more lucrative position in the Old Pine Tree State, and is residing at Sherman Station, Me.

Joseph O'Connell spent his vacation in Worcester and Boston, Mass.

Brother Hillaire Cheverette, of Holyoke Division, has been on the sick list of late and is in line for his first sick benefit.

Brother Arno Klopfer, of Holyoke Division, has changed his residence and is now domiciled at 32 Jackson street, Holyoke.

Get in line, brother Frats, and plan to take in the masquerade party of Holyoke Division the latter part of January, 1912.

While at the Rochester convention Mrs. Philip Morin met two fraternal society members on Thursday afternoon. They were recognized only by the Frat button on the coat lapel, and introductions followed. The members were Adolph Berg, of Brooklyn Division, and Brother Bengsch, of Cleveland.

A. L. MORIN.

Sept. 11, 1911.

Brother and Mrs. Alvin Dyson observed their wooden wedding anniversary August 26. A large hall at Los Angeles was rented for the occasion and their friends and the Frats brought along plenty of woodenware as souvenirs of the occasion.

KANSAS ASSOCIATION'S ENDORSEMENT.

At its convention at Leavenworth, August 24-26, the Kansas Association of the Deaf adopted the following resolutions:

"Whereas, The deaf, as a class, feel it their duty to recognize the efforts of all men to better their condition; and

"Whereas, The deaf are, in a large measure, deprived of the benefits derived from fraternal societies of the hearing; be it

"Resolved, That this association endorses the National Fraternal Society of the Deaf, a society founded by deaf men and successfully conducted by deaf men."

SOUTH CAROLINA ASSOCIATION'S ENDORSEMENT.

The following is the text of the resolution of endorsement passed by the South Carolina Association at its recent convention at Cedar Springs:

"Whereas, The National Fraternal Society of the Deaf has greatly benefited the deaf who have become members of the said society, financially, morally, and otherwise; therefore be it

"Resolved, That the South Carolina Association of the Deaf approve the National Fraternal Society of the Deaf; also encourage its members to become members of said National Fraternal Society of the Deaf."

PENNSYLVANIA ASSOCIATION'S ENDORSEMENT.

At its Harrisburg convention, August 24-26, the Pennsylvania Society for the Advancement of the Deaf, adopted the following resolution:

"Resolved, That this society endorses and commends the National Fraternal Society of the Deaf."

MISSOURI ASSOCIATION'S ENDORSEMENT.

From the Silent Review we glean the information that the Missouri Association of the Deaf, at its convention at Saint Joseph, August 27-30, endorse the National Fraternal Society of the Deaf. Unfortunately, we have not a copy of the resolutions.

Initiations should be conducted with plenty of enthusiasm. Put lots of life into your work, and then the members are interested. There's something to the initiation, and the candidate knows that he's been through something that's worth while. He appreciates having membership with a live lodge.—Practorian Guard.

The greatest man is he who chooses the right with invincible resolution; who resists the sorest temptations from within and without; who bears the heaviest burdens cheerfully; who is calmest in storms, and most fearless under menace and frowns, and whose reliance on truth, on virtue, and on God is most unflinching.—Channing.

DIVISION NEWS.

J. Orrie Harris is with the Central photo studio at Los Angeles.

James Wells has moved to Kingston, Tenn., from Guild, Tenn.

Thomas Haydel, who is a blacksmith on a large sugar plantation, spent several weeks of the dull season visiting friends in New Orleans.

L. L. Hennigan of Baton Rouge, the instructor of carpentry at the state school has been steadily employed through vacation at the building of a number of fine residences.

Leon C. Benoit of Nashua Division is still at Prevost, Alta., Canada. However, he has secured a homestead claim about 40 miles South of Prevost and will start farming early this winter.

Chester Correll is now employed with the Toof Co., at Memphis, where J. Amos Todd holds down a bank lithographer's job.

Columbus Division's social on October 28 will prove a most entertaining event. In addition to the usual Hallowe'en fun, the moving pictures of the Fanwood school and a sleight of hand exhibition are on the program, the latter by Brother Stevenson, of Findlay, Ohio.

Indianapolis Division will give a Hallowe'en party at I. O. O. F. hall, West Washington and North Addison streets, October 28. The idea of having this affair out of doors has been abandoned, owing to the cool weather.

Flint Division is planning for a moving picture entertainment this season. The date is not yet announced.

Detroit Division schedules a pedro party for November 4. It will offer suitable prizes for the winners.

Cleveland Division plans to have a banquet November 18, at the American hotel, that city. The spread will be for Frats only and at \$1 per plate. Kreigh B. Ayers, 12511 Detroit street, Lakewood, Cleveland, Ohio, is chairman in charge. All members are welcome to attend. Those desiring to have plates reserved should notify Brother Ayers in advance.

The banquet of Chicago Division, to be held in November in celebration of the Division's tenth anniversary, has as yet not been definitely settled on as to the date. Announcement will be made in the November Frat, but enquiries as to same may be addressed to the chairman in charge, Horace W. Buell, 334 W. 65th street, Chicago. Plates must be reserved in advance. Non-resident members are cordially invited to attend.

The Ohio Chronicle says Frank C. Reitmann has left Columbus for Fort Meyer, Fla., to look after his farming interests down there.

Ivers Tenney, Moses Graff, Frank Adams, and Harley Fairchild compose the entertainment committee of the Midwest Association's reunion at Kalamazoo, Mich., November 29-30.

Cleveland Dickens has moved from Kokomo to New Albany, Ind.

Rion Hoel, of Cincinnati Division, is employed in Detroit. He will probably remain there for the winter.

Philip Schreiber, of Flint, was among the August tourists at Niagara Falls.

Ralph Miller, of Chicago, is now located at Flint, Mich., where he is employed at the new Copeman electric stove works. Howard Blodgett, of Flint, has a position at the same shop.

The Pas-a-Pas Club, of Chicago, is now located in new quarters at 123 North Clark street, just north of the old location and opposite the court house.

Married—At Dugger, Ind., September 26, Jacob Hummell, of Indianapolis, to Miss Essie Wall, of Dugger.

Married—At Fife, Ga., Howard S. Whitely, of Cedartown, Ga., to Miss Lizzie Boyd, of Fife. Brother Whitely is supervisor of boys and foreman of the shoe and harness shop of the Baton Rouge, La., school.

Louisville Division will celebrate its eighth anniversary on November 11th and will have a birthday party of its own. A Hallowe'en party is scheduled for October 28.

Married—At Dayton, Ohio, September 6, Peter Heinz, of Dayton, to Miss Daphne Swan, of Anderson, Ind.

Philadelphia Division has a prize drawing and social December 7.

Mrs. Fred Franke, of Milwaukee, died September 16. The Division was represented at the funeral and sent a beautiful floral piece. Burial was at Pilgrim's Rest cemetery.

Mathias Wagner, of Chandler, Ind., is sporting a new runabout. He recently treated Brothers West, Brissius and Lyon, of Evansville Division, to a ride out to his farm, with a real Southern fried chicken dinner to top it off.

Brothers Lyon, Ferninger and N. Greenberg, of Evansville, were visitors in Indianapolis September 13.

Walter M. Hale, of Hartford, Conn., and Miss Ina Rogers, of Elkton, Va., were married at Baltimore, August 2. The Rev. Oliver J. Whildin officiated. Brother and Mrs. Hale will make their home in Hartford, where he is employed at the Underwood typewriter works.

Brothers Harry Draves, of La Porte, Ind., and Charles Clair, of South Bend, Ind., were visitors in Indianapolis October 1st.

Brother and Mrs. Emil Rosenfield, of Detroit, are spending an extended vacation at Manistee, Mich.

Detroit's Isaak Walton Club, composed of Brothers Chapman, Englebrecht and Rosenbaum and a son of Brother Chapman, hold up their record of a string of 138 fish, and one of them a 9 1-2 pound pickerel, 34 inches long, for the consideration of Brooklyn's and Columbus' fishermen.

Piloted by J. J. Hellers, a crowd of Detroit Frats made a trip to Goose Isle, August 27, where they were the guests of Brother and Mrs. Ferd Gottwerth. They were given a look at the new government canal that is being built there.

Chesla Lavenger, of Detroit, met with an accident while at his work in the shipyards there which may cost him the sight of one eye. A flying steel rivet struck him in the eye and has been a serious injury, causing him to lose several weeks from work. His disability benefits come in very welcome.

Robert Hawvichorst, of Los Angeles Division, is now located at Spreckels, Cal., where he is employed at a large sugar refinery.

New Orleans Division has started a local sick fund similar to that of Chicago Division.

Nashua Division is to have a turkey party Thanksgiving eve—November 29.

Ernest W. Ligon has returned from Oklahoma and is now with a Memphis lumber firm.

Brooklyn Division is taking steps to have rowdyism entirely eliminated from the picnics and other entertainments of the New York deaf by requesting their co-operation in permanently barring out all such offenders.

A. F. Sanford, of Nashua, was struck by an electric car September 2, resulting in his being laid up for a fortnight. (In looking out for the autos do not forget the older admonition about the cars.)

William J. Sullivan, of Nashua, is back home after having an extended vacation traveling around New England cities.

Edmund M. Price, of Los Angeles, is catching for the Jeffries team of that city.

Luther H. Taylor is back at Olathe in his position as supervisor of boys, the Eastern league season being over.

Leon Fisk, of Los Angeles, is employed on the big Cudahy ranch, ten miles from the city. In addition to his work there he has an acre of his own and raises poultry. He batches it in a small house on his land.

Jacob Schmandt, of Los Angeles, figures on leaving for the North this winter. He may take up a homestead in Canada.

Oscar H. Regensburg owns an up-to-date machine shop in Los Angeles, which he has just leased for a term of ten years to a new firm.

Norman V. Lewis, a social member of Los Angeles Division, has a neat job printing business of his own. He is a veteran at the trade. He attended the Belleville, Ontario, school 45 years ago, and is now in his 60th year, but does a business that would put many a younger man to shame.

Mrs. Fred Sibitzky, of Chicago, who has been in Los Angeles for nearly six months, was tendered a farewell party by the Frats and their wives September 27. She arrived in Chicago October 7. The following day she and Brother Sibitzky celebrated their silver wedding anniversary. The Los Angeles Frats presented her with quite a few souvenirs of her stay in that city.

Brother and Mrs. Fred Shatwell, of Rockford, Ill., were callers at headquarters September 26, on their way home from New York. Mrs. Shatwell had been visiting her old home in Germany all summer.

Samuel Biller, of Detroit, is now employed in St. Louis. If his position proves permanent his family will join him there.

Born—To Brother and Mrs. George Sattler, of Michigan City, Ind., September 23, a daughter.

Los Angeles Division had a literary social at the hall of the Club Amapola, September 23. Brothers Cole, Price and Dyson were in charge of the program. The hall was tendered the Division through the club's courtesy. On the program were: Address, Simon Himmelschein; Song, Mrs. Ellis; "Bits of Humor," Leon Fisk; Essay on Radium, Mrs. Cole; Declamation, J. O. Harris; Story, Mrs. Price; Drawings, August Schultz; Dialogue, Mrs. Himmelschein and Jacob Schmandt; Comic Sketch, William Cole and E. M. Price; Poem, Alvin Dyson.

Sidney W. King and Mrs. King, of Little Rock, who have been in Lindsay, Cal., for some time past, were visitors in Los Angeles September 27, on their way back to Little Rock, where Brother King will resume his duties at the Arkansas school, his health being much improved by his long stay in the West. They also paid a visit to Brother and Mrs. Robert E. L. Cook, formerly of Arkansas, at Hanford, Cal.

Normand Vidine, of Vidrine, La., has been appointed a boys' supervisor at his alma mater, the Louisiana school at Baton Rouge.

Born—To Brother and Mrs. Loren Leach, of Mt. Carmel, Ill., July 10, a son.

Brother and Mrs. Rufus Jeffries, of Springfield, Ohio, entertained a large party of Frats and Aux-Frats on Labor Day. They cut another large notch in their record as entertainers. Brother "Stand Pat" Connolly, of Columbus, hied himself away from that 1912 burg to partake of the Jeffries hospitality—which is the real thing.

Springfield Division plans to put over a theatrical entertainment some time during the coming winter. Secretary Hoverstick advances the information that it is going to be the real thing, too, so we would advise the Ohio Frats to keep their eyes open for the announcements.

Emil Schneider, of Cincinnati, was an interested visitor at a Lexington, Ky., horse farm, September 2-4. He denies that he was looking for a string to ring in at the next year's Derby at No. 10's picnic—just investigating that "Bred in Old Kentucky" tale.

James Downey, of Evansville, has the drop on high prices. He raises his own fruits, vegetables and chickens, and has a cold storage plant of his own for eggs.

Charles Rickert, of Evansville, spent his vacation at Cape Girard, Mo.

Henry B. Plunkett, of Milwaukee, was in Toronto, Canada, on a business trip last month. Returning home via Chicago, he paid headquarters a visit.

Phil L. Axling writes from his ranch at Moscow, Idaho, that his apple crop is a whopper. He is also planning poultry raising on a large scale, with eggs on the side. Among the crops he has already harvested (a la Pach) was a 7 1-2 pound girl that arrived July 5, making his showing in that line two of each kind—two boys and two girls.

David A. Turrill has left Seattle and is now located at Vancouver, B. C., and employed on the big Grand Trunk dock.

Married—At Pontiac, Mich., September 6, Charles E. Drake, of Flint, to Miss Belle Myers, of Pontiac. They are at home in Flint.

Flint Division has a committee looking for a suitable hall. Its growth has necessitated the discontinuance of home meetings. It plans to have a series of entertainments the coming winter.

Luddie Herbst has moved from Bay City to Flint, Mich. He is with the Buick auto works, where many of No. 15's members are employed.

Flint Division held its August meeting at the country home of Frank Drake, six miles from town. This was in the way of reciprocity—the Division coming to Brother Drake in return for his faithful attendance at its town meetings, he often walking the whole distance so regular has he been, no matter what the weather. A short trip on the interurban was topped off by a hay-rack ride from the end of the car line to his farm. A bountiful country dinner was a feature of the meeting, and as there were Aux-Frats along the service was fine.

W. A. Deering, of Pittsfield, Mass., was elected president of the Granite State Mission for the Deaf at its recent convention in Nashua.

John N. Laughlin, of Quincy, Ill., is now employed in Marseilles, Ill., together with Sherman Retz, at the big roofing plant there.

Brother Regensburg is reported as contemplating a trip East this fall. Chicago still has charms for him that Los Angeles has not been able to overcome. Besides, there are a host of relatives and friends down this way that wish to see Miss Regensburg.

THE SIN OF INSURANCE.

"When life insurance was first instituted," said an antiquary, "the church and pious people generally were dead set against it. They said that it was gambling in human lives. They said, too, that it would encourage murder. They were right in a way. Life insurance is gambling in human lives—only the odds are so greatly in the companies' favor that they can never lose. It is also an encouragement to murder. A good many murders are committed every year for the sake of life insurance policies. But these evils are no more than fly specks on the great beneficent life insurance bodies. Life insurance does so much good that the evils attendant on it are by comparison nil."—Selected.

Good Reasons for Joining.

In answer to the inquiry why he joined a fraternal society, the following comprehensive statement is given: "For companionship; for union; for development; for brotherhood; for mutual benefit; for others." Are not such purposes of a most commendable nature? What other system unites them in such a practical manner?

The life of every man is writ upon the parchment of his brow.

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.

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2312 E. Washington St., Indianapolis, Ind.

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1401 Schiller Bldg., Chicago, Ill.

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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
38 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.....Bellwood, Ill.

DETROIT No. 2.....Detroit, Mich.
Prismatic Temple—Second Saturday.
Peter N. Hellers.....99 Breckenridge St.

SAGINAW No. 3.....Saginaw, Mich.
Engineer's Hall—Second Wednesday.
W. J. Cummingford.....715 Bundy St.

LOUISVILLE No. 4.....Louisville, Ky.
Robinson Hall—Second Saturday.
A. S. Johnston.....521 E. St. Catherine St.

LITTLE ROCK No. 5.....Little Rock, Ark.
Charles P. 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. 96th 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.
Phillip Morin.....874 Chicopee St., Willimansett

LOS ANGELES No. 27.....Los Angeles, Cal.
213 S. Broadway—Second Wednesday.
J. O. Harris.....1112 E. Seventh St.

ATLANTA No. 28.....Atlanta, Ga.
Percy 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.....1749 N. Stillman St.

KANSAS CITY No. 31.....Kansas City, Mo.
3020½ Main St.—First Thursday.
Joseph Boston.....3930 Bellevue 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.....1636 Arabella St.

KALAMAZOO No. 34.....Kalamazoo, Mich.
John J. Voisine.....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 therefor 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	1.22	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	2.14
46	.57	1.13	1.69	2.25
47	.59	1.18	1.76	2.35
48	.62	1.23	1.84	2.45
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 makes 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 mortuary 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 Offi-
cers and a Directory of
Divisions, See Page 7.