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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

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Twenty-eighth Year

March, 1931

Number Eight



July—BOSTON—1931

Bulletin No. 9

By W. H. Battersby

In my last bulletin I promised to tell you how and where to have a good time in Boston. To be frank, that is a big order, for there is no accounting for tastes. Some people can have a good time browsing in a museum, while others want action; that is, they want to take part in games, etc., that demand physical effort. Now I will try (notice I say try) to tell both kinds of people how to get the most out of their visit here this summer.

For those who enjoy sports, etc., there is unlimited opportunity here to get all they want for a week. First, there are two big league baseball teams here which assures those who like the great American game an opportunity to enjoy themselves to the fullest extent. To those who do not live in cities where they may see some of the most famous players, Boston will fill a long felt desire to see the stars in action, for there is a game here every day of the week.

Of course I know that the ocean will give most of the visitors the greatest thrill. Bathing in the Atlantic is perhaps the most invigorating summer sport hereabouts. To those who have never enjoyed it, this will prove a revelation. Then, too, one will most likely get a good coat of tan; in fact, if one is not very careful, he will get a painful coat of tan. It seems that the sun's rays are somewhat more active on the skin of those who bathe in salt water than on those who go bathing at a fresh water resort. It is a common mistake of many who are not well informed about this fact to go to the beach early in the day and remain all day, with the painful result that they get severely burned, and spend many painful hours afterwards. This information is given as a friendly warning, and I hope none of our visitors will be victims of Old Sol.

Speaking of beaches reminds me that there are so many beaches near Boston that I cannot really name them all. Of course the most popular of all is Revere Beach. This resort combines a bathing and amusement centre. The beach itself is about five miles long, in the form of a graceful crescent. A boulevard runs along its entire length and on the landward side stretching for a good part of its length are varied amusements, eating places, dancing pavilions and other forms of joy-making enterprises. There is a large bath house here, state owned, where many prepare for the dip in the water. Here one may hire a bathing suit, locker and towel for a quarter. I would advise you to bring along your own bathing suit however. The admission to the bath house, providing you bring your own suit, is less. One of the advantages of this beach is its nearness to Boston, as it costs only a dime for one way fare by ferry and train. Another advantage is that in

case you happen to get hungry (salt water bathing will give you an appetite hard to satisfy) all you have to do is cross the street from the sands and get whatever you want to eat, be it a hot dog or a shore dinner. Of course, you must wear some covering when crossing the boulevard, so bring along your bath robe which will do double duty; that is, it will protect you from the sun's rays when you are not in the water and act as a covering when crossing over to get something to eat.

If you are one of those who prefer to go to a beach devoted exclusively to bathing, you can stay on the train as far as Lynn and go to Lynn Beach or one of the half dozen other beaches nearby.

At Revere one can take a ride on the merry-go-round if one is timid. If one wants a thrill that will last a lifetime, there is a certain roller coaster that will give you all the thrills you want for one day. This particular coaster is one of the most thrilling rides imaginable, and I am willing to bet that one ride is enough. Anyway it was for me. Watch those who take it. They all are so merry as they start, but when they have gone around it and come out, most of them are white around the gills and look as if they had just disembarked after a very, very rough sea trip, in fact they look very seasick. Then there are the sea planes. You may ride in one of these if you wish and get a good view of the entire beach. Sometimes during the hot weather there are as many as 400,000 people at Revere on a Saturday or Sunday, so you are bound to have plenty of company. In the evenings the place is usually crowded and one sitting on the beach may see the different lighthouses along the coast. If one will watch closely he will note that no two of them flash the same. Each has a different set of flashes to warn the sailors of danger nearby.

At Revere Beach, too, is the cycle track where all the cycle champions of the world do their stuff. To one who has never seen a motor paced race, I recommend a trip to the cycle track. The impression it makes on one is unforgettable. Sometimes the race is for forty-five miles, at other times it is an hour race, etc. To watch the riders is a thing that you will remember forever. The pace-maker riding a motor cycle and the racer on a regular bicycle just behind him while he tries to outride his opponent who is riding in a similar manner is one of the most exciting sports imaginable. They ride at a killing pace and as the race begins to lengthen, you marvel that the human body can stand such punishment.

Nantasket Beach is located at Hull, Mass., and to get there one takes a boat ride of nearly an hour. This beach is much longer than Revere and has some amusements, plenty of large hotels and is an excellent place to get a good lobster or shore dinner. At this beach there is a large ship that was driven ashore during a storm, high and

dry on the beach undamaged. It has resisted all efforts to get it back into the sea, so the owners have fitted it out as some sort of a museum open to the public at a small charge. Have never been in it personally, so cannot say if it is worth while visiting.

Another sport hereabouts is deep sea fishing. There is one boat here in particular that is very popular with the frats. Won't mention its name here as we intend to make them pay for an advertisement in our program. For a dollar and a half you can take an all day fishing trip on this boat, lines and bait included, and be served some of the finest chowder obtainable, all for the initial cost. Prizes for the biggest fish pulled in and sometimes a pool among the fishermen are attractions to those who like to fish. But let me warn you that if you are looking for game fish, you will have to go elsewhere. The sacred cod and the haddock or the other fish that swim in the sea hereabouts cannot be called game fish by any stretch of the imagination. They simply grab your bait and you pull them in, and if they do not fall off your hook or if their weight does not tear them off the hook, you land them. The only excitement is trying to hook the largest fish or pulling in the greatest number.

A great deal more fun is to be had when one can charter a small boat, say a forty footer, and with some friends go out for cod. The start on these trips is usually made early in the morning when the ocean is as calm as a lake. Around noon the waves begin to do their stuff and believe me the old Atlantic knows how to wave when it wants to. It is great fun to ride the waves up and down much in the same manner as one rides a roller coaster, but I do not advise this sport for those with weak stomachs.

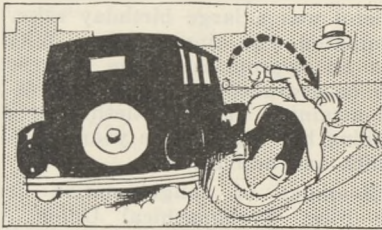
For the golf bug who will be here, there is plenty of space for them to whack their pills about. There are not many Bostonians interested in golf as far as I know, so that those coming here with the intention of having a tournament will have to find their opponents among themselves. The Franklin Park course is owned by the city of Boston, and I understand the fee is a dollar or so a game. There are other courses all about, but I have never visited any of them so cannot say if they are good or not. Or would they prefer one of those Pee Wee courses?

If you are interested in boxing, Boston is the best place hereabouts to enjoy your favorite sport. No matter what the rest of the world may think, we in Boston know we have the real world's champion and he is none other than Jack Sharkey. In the summer-time we enjoy our outdoor boxing at Braves field or Fenway park, depending on what club is running the bouts. Then, too, Boston is recognized as the greatest wrestling city in the country.

From the foregoing those interested in sports will readily see that they will have all they can crowd into one week.

THE SPOTLIGHT

Phil Smith will miss his third meeting of Chi-first in 28 years just after this issue reaches you. He's dead. Phil Smith aged 71, who held certificate 58, missed but two meetings in 28 years of frat membership. What a record! Probably a world frat record. The first and only frater admitted to the Illinois Home for Aged Deaf, he was killed by a young negro motorist February 9. Born and educated in England, he lost his right arm about 1890, falling from a high scaffold while working on the old Palmer House here. Then he got a job in the Pullman plant, which he held for 35 years. Three years ago the Pullman plant retired him on a pension and he became the first frater to use that room in the Home so nicely furnished by Chi-first. That calm, contented sunset-of-life he enjoyed should inspire us all to hasten the Gibson Memorial Home.



Countless Divisions are showing true brotherhood by digging deep to pay the dues of out-of-work members.



Authorities recently selected and featured in convention the "Fifty Best Books of the Year" (1930). Says the magazine report: "Two of the books came from the University of Chicago Press, one being 'The Electromagnetic



**THE BEST WORK
IS DONE BY MEN WHO
ARE NOT AFRAID OF
THEIR OWN IDEAS.**

Field' by Max Mason and Warren Weaver . . . represented by a high degree of craftsmanship . . . so displayed as to present two text-pages upon which were formulas of a very intricate nature." That book was set by Morton Henry, the first four-term president Chi-first had. Henry is admittedly one of the best printers alive at placing mystic type symbols in proper position. His firm gives him full and final authority to disregard editorial marks and use his own judgment on final proofs. Proving we deaf sometimes have our merits recognized.



Who is our oldest athlete still in the major league class? Apparently the plume goes to Harrison Leiter of the Grand Division, who will bowl in his twelfth consecutive national championship tournament. He will represent the Continental Illinois Bank and Trust Company team in the American Bowling Congress tournament at Buffalo, March 28-29. Leiter has returned from the A-B-C with some of the prize money, in either singles or doubles, for seven out of his eleven forays.

A Chicago deaf-mute, Tom Dudas, was shot and killed January 30. He was not a frat. Newspapers featured his deafness, of course. I happened to pick up a discarded copy of the art magazine of the Chicago Evening Post for February 10. My roving eye was caught by a strikingly beautiful etching of an exquisite nude. A divine blend of body and background. I looked at the box-title. It read: "Nocturne" by Cadwallader Washburn." Eagerly I scanned the accompanying article for comment on his deafness. Not a word! When we Sons of Silence do anything unsavory, they broadcast the disgrace of another "Dummy." But when we attain real merit and distinction, they soft-pedal our handicap!



As individuals we can do little to secure justice and recognition. But as an organization with millions in money and thousands in membership, we may yet do much. Our only hope is the

NFSD and the NAD. Every member added brings nearer the day when we shall stand forth before the public in our true light. Meanwhile, patience; spread the glad word among our unenlightened and unorganized brethren, conducting them unto the sacred precincts of our shrine. In other words: Go Get More Members. I have spoken!

The Spotlight is manipulated by J. Frederick Meagher from the heights of 3135 Eastwood Ave., Chicago, Ill.

MARRIAGES

November 8—John Gotthelf, Toronto, Ont., and Norma Smith.

November 8—George Bell, St. Thomas, Ont., and Sylvia Caswell, Niagara Falls, Ont.

November 22—Robert Cohen and Edna Katzman, both of New York, N. Y.

December 20—Henry Pale and Georgia Blackburn, both of Oakland, Cal.

December 27—Raymond Haney and Birdie Furry, both of Ravenna, O.

January 3—Rudolph Cisar, Cleveland, O., and Mary Albright, Lorain, O.

January 29—A. Dewey Surratt and Era McGinnis, both of Atlanta, Ga.

January (?)—Leopold Frey and Anna Jacobs, both of New York, N. Y.

February 15—Fred Jones, Atlanta, Ga., and Virgie Lovvorn, Carrollton, Ga.

BIRTHS

October 10—Mr. and Mrs. Everett Kennedy, Columbus, O., a girl.

October 18—Mr. and Mrs. Tom Gray, Austin, Tex., a boy.

November 1—Mr. and Mrs. Karl Niklaus, Mount Morris, Ill., a boy.

November 2—Mr. and Mrs. Edward Taggart, Brooklyn, N. Y., a boy.

December 13—Mr. and Mrs. Lester Harmon, Oakland, Cal., a girl.

December 21—Mr. and Mrs. Elmer Conaway, Bellaire, O., a boy.

December 30—Mr. and Mrs. Frederick Wolfe, Allentown, Pa., a girl.

January 1—Mr. and Mrs. Howell Elliott, Baltimore, Md., a girl.

January 5—Mr. and Mrs. Clyde Houze, Syracuse, N. Y., a boy.

January 6—Mr. and Mrs. David Polinsky, Brooklyn, N. Y., a girl.

January 7—Mr. and Mrs. Earl Calkins, Albany, N. Y., a girl.

January 20—Mr. and Mrs. Frank Niklaus, Merrill, Wis., a girl.

January 24—Mr. and Mrs. Anthony Kautz, Portland, Ore., twin boys.

January 25—Mr. and Mrs. Walter Maack, St. Louis, Mo., a boy.

January 30—Mr. and Mrs. Walter Poshusta, Mason City, Ia., a boy.

January 30—Mr. and Mrs. Louis Edwards, New York, N. Y., a girl.

February 2—Mr. and Mrs. Julius Casteline, Roxbury, Mass., a boy.

February 4—Mr. and Mrs. Charles Schmidt, Rockford, Ill., a girl.

February 4—Mr. and Mrs. Moses Josephs, Brooklyn, N. Y., a boy.

DIVISION DELEGATES

Following are the names of delegates and alternates elected to represent our Divisions at the Boston convention in July. The name of the delegate is given first, followed by that of the alternate:

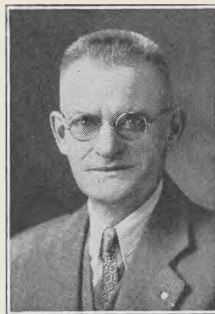
CHICAGO No. 1—Isadore Newman, D. J. Padden.
 DETROIT—P. N. Hellers, Ivan Heymansson.
 SAGINAW—Wm. Minaker, H. M. Dundas.
 LOUISVILLE—A. L. Kutzleb, Patrick Dolan.
 LITTLE ROCK—L. C. Shibley, R. T. Marsden.
 DAYTON—R. B. Conkling, Jackson Bates.
 BAY CITY—F. C. Neal, Senophile Brosseau.
 CINCINNATI—S. J. Taylor, L. J. Bacheberle.
 EVANSVILLE—Wm. Wiggers, Michael Greenberg.
 NASHVILLE—W. O. Burke, Clarence Olinger.
 SPRINGFIELD (O.)—H. H. Folckemer, F. M. Redington.
 OLATHE—E. S. Foltz, C. H. Laughlin.
 FLINT—O. C. Stevens, J. J. Oberlin.
 TOLEDO—Nathan Henick, Irvin Burton.
 MILWAUKEE—A. G. Leisman, Ladimir Kolman.
 COLUMBUS—I. J. Crossen, Casper Jacobson.
 KNOXVILLE—L. A. Palmer, M. R. Mann.
 CLEVELAND—Herman Koelle, Charles Waserstrom.
 INDIANAPOLIS—R. P. Hiatt, R. H. Phillips.
 BROOKLYN—H. J. Goldberg, J. J. Stigliabotti.
 ST. LOUIS—C. W. Haig, C. B. Smith.
 NEW HAVEN—Clarence Baldwin, B. G. Leeper, Jr.
 HOLYOKE—A. L. Klopfer, Ernest Klinke.
 LOS ANGELES—T. E. Samuelson, A. D. Ruggero.
 ATLANTA—W. A. Willingham, J. G. Bishop.
 PHILADELPHIA—Hugh Cusack, Howard Ferguson.
 KANSAS CITY—Norman Hunt, Fremond Offerle.
 OMAHA—R. E. Dobson.
 NEW ORLEANS—Gervais Gaiennie, W. C. Goss.
 KALAMAZOO—J. K. Cordan, C. C. Stevens.
 BOSTON—John O'Rourke, J. S. Light.
 PITTSBURGH—E. S. Havens, P. R. Graves.
 HARTFORD—W. F. Durian, M. P. Silverman.
 MEMPHIS—W. C. Correll, J. A. Todd.
 PORTLAND (Me.)—K. M. Leighton, C. L. Tarbox.
 BUFFALO—J. J. Coughlin, R. B. Heacock.
 PORTLAND (Ore.)—C. H. Linde, Chas. Lynch.
 NEWARK—Julius Aaron, F. W. Hopphaug.
 PROVIDENCE—A. H. Enger, Fritz Ruckdeschel.
 SEATTLE—Oscar Sanders, George Riley.
 UTICA—D. A. Costello, Richard McCabe.
 WASHINGTON—H. L. Tracy, G. J. Ferguson.
 BALTIMORE—G. M. Leitner, Ray Kauffman.
 SYRACUSE—C. M. Houze, T. M. Hofmann.
 CEDAR RAPIDS—Carl Osterberg, Chas. Kinser.
 HUNTINGTON—G. C. Burcham, A. D. Martin.
 ALBANY—Chas. Morris, J. F. Lyman.
 ROCHESTER—Yates Lansing, H. LeG. Klock.
 SAN FRANCISCO—Walter Valiant.
 READING—E. C. Ritchie, C. H. Weaver.
 AKRON—B. M. Schove, C. M. Thompson.
 SALT LAKE CITY—R. D. Glenn, F. J. Stone.
 ROCKFORD—J. J. Boyer, B. F. Jackson.
 SPRINGFIELD (Ill.)—J. G. Otto, Rudolph Redlich.
 DAVENPORT—W. F. Schaefer, A. C. Johnson.
 WORCESTER—G. L. Tatre, D. J. Trask.
 ST. PAUL-MINNEAPOLIS—G. L. Allen, J. W. Langford.
 FORT WORTH—Albert Tully, J. W. Michaels.
 DALLAS—T. E. Hill, L. E. King.
 DENVER—T. Y. Northern, F. A. Lessley.
 WATERBURY—S. E. Minnicucci, Antonio DiLeo.
 SPRINGFIELD (Mass.)—J. E. Haggerty, F. L. Ascher.
 WACO—A. M. Bowman, J. D. Lowrey.
 BANGOR—J. R. Hale, Arthur Bowers.
 KENOSHA—Wm. Sayles, Frank Harter.
 BIRMINGHAM—J. G. Chunn, D. M. Huffman.
 SIOUX FALLS—A. J. Krohn, C. H. Loucks.
 WICHITA—J. B. Kaufman, E. R. Peter.
 SPOKANE—J. H. O'Leary, J. E. Skoglund.
 DES MOINES—Arthur Howard, C. R. Koons.
 LOWELL—C. C. McCord, J. B. McMahon.
 BERKELEY—M. C. Davidson, Henry Franck.
 DELAVAN—O. V. Robinson, R. W. Williams.
 HOUSTON—R. C. Morris, J. J. Miller.
 SCRANTON—H. B. Young, O. J. Schooley.
 RICHMOND—M. B. Dalton, J. P. Disharoon.
 JOHNSTOWN—R. M. Barker, J. A. Wilkinson.
 MANHATTAN—J. N. Funk, Nathan Schwartz.
 JACKSONVILLE—Ernest Tilton, Harry Mather.
 LEWISTON—P. J. Thibodeau, E. D. Fogg.

PEORIA—C. J. Cunningham, M. J. Keefe.
 JERSEY CITY—John Garland, H. E. Dixon.
 BRONX—J. R. Collins, E. P. Bonvillain.
 COLUMBIA—H. R. Glover, C. F. Smoak.
 CHARLOTTE—W. R. Hackney, W. E. Benfield.
 DURHAM—J. M. Vestal, Kelly Biggerstaff.
 DUBUQUE—F. H. Dohrmann, Louis Burns.
 GRAND RAPIDS—W. H. Miller, Sidney Sweet.
 TORONTO—A. H. Jaffray, Joe Risnick.
 DULUTH—C. P. Magnuson, C. E. Sharp.
 CANTON—Howard Durian, B. E. Noble.
 FARIBAULT—V. R. Spence, L. A. Roth.
 SOUTH BEND—R. H. Rhoads, L. M. Douglas.
 COUNCIL BLUFFS—J. J. Marty, R. H. Arch.
 FORT WAYNE—J. E. Pershing, R. O. Yoder.
 SCHENECTADY—Harry Barnes, Wm. Abbott.
 CHICAGO No. 106—W. J. Hodgson, J. T. Wondra.
 MIAMI—R. H. Rou, J. R. Quarles.
 BINGHAMTON—M. E. Hoag, J. M. Lewis.
 WILKINSBURG—C. A. Painter, W. E. Bosworth.
 SAN DIEGO—C. L. Berg, G. G. Martin.
 EAU CLAIRE—F. J. Smith, H. F. Hansmann.
 SULPHUR—G. H. Davies, G. S. Price.

JAMES A. MCGOVERN

By Robert Siver

Brother James A. McGovern, deputy organizer for Utica Division, started a membership drive all his own back



J. A. MCGOVERN

in 1913, before Utica Division received its charter. He obtained enough members in this drive to organize the Division, which started with twelve members. Now there are ninety. During the Memorial Drive last year, Brother McGovern won first honors, and also helped Utica Division win the Division honors. He must be given a lot of credit for the amount of time he put in. Starting late in the year, he kept the dust flying behind his automobile from August until the end of the year, when the Memorial Drive closed. With the opening of the new drive for members this year, it is his firm purpose to hold and even excel his last year's record.

Brother McGovern has been with the Remington Arms Co., Ilion, N. Y., as a buffer and polisher for twenty-nine years, and has been a member of the Society for seventeen years.

JANUARY DEATH CLAIMS

Paid to Walter Fields Greene, Blytheville, Ark., for death benefit of Rogers A. Greene, certificate No. 652-D, deceased December 28, 1930, \$500.00.

Paid to Verdine Tarry, Chester, Pa., for death benefit of John Tarry, certificate No. 3591-C, deceased December 23, 1930, \$500.00.

Paid to Addie May Banta, Indianapolis, Ind., for death benefit of Beaufort Banta, certificate No. 798-D, deceased January 13, 1931, \$500.00.

Make a special effort to get that new member now.

E. M. BRISTOL HONORED

Tuesday, Jan. 27, was the seventieth anniversary of Mr. E. M. Bristol's birth and his many friends in our city



E. M. BRISTOL

celebrated the event with a banquet in his honor at the Home Dairy Cafe in the evening of that day. They numbered over eighty, among them being quite a number of teachers from our School, Mrs. F. D. Clarke, Miss Annie Carroll, and Mr. W. S. Hancock, fore-

man of the Flint Journal composing room where Mr. Bristol is employed.

Place cards bearing a likeness of Mr. Bristol were placed at each plate and on the speakers' table near Mr. Bristol was a large birthday cake, illuminated with tiny candles. With it was an appropriate poem expressing the congratulations of his friends on his attaining his seventieth year and wishing him many more years of good health and active life.

Messages of congratulation from the Flint Typographical Union, the Flint Social Club, Flint Division, No. 15, N. F. S. D., the Michigan Association of the Deaf, and several absent friends were read by the toastmaster. Responses to toasts were made by O. C. Stevens, Philip Schreiber, Miss Georgia Andrews, Mrs. F. D. Clarke, Mr. F. A. Lawrason, and Mr. W. S. Hancock—all in happy vein and touching on the good and useful life he has lived, his service to the printing business, his leadership among local, state, and national organizations of the deaf and his loyalty as a friend.

Mr. Bristol is one of the prominent graduates of our School, who ever since his graduation, has been a credit to his alma mater. At school he made a good record in scholarship and was a member of the first class in printing—the class that worked on the first volumes of The Mirror in the seventies. Among his associates learning "the art preservative of arts" were George Morton and John Nash—men who, like Mr. Bristol, have for over fifty years been successfully following the printing business.

Mr. Bristol, after working at his trade in Maple Rapids, St. Johns, Muskegon, and Grand Rapids came to Flint and succeeded Chauncy S. Barnes as instructor in printing at our School where he remained for fourteen years. For the past twenty-one years he has been a valuable employee in the composing room of the Flint Daily Journal.—Michigan Mirror.

Two good eyes are all that you'll ever get. Save them.

MEMBERSHIP

Net total number of members in each Division is given after making additions and deductions due to transfers, lapses and deaths.

Division	New Members Since Jan. 1	Total Members Jan. 31
Chicago No. 1	2	302
Detroit	...	228
Saginaw	...	17
Louisville	...	82
Little Rock	1	98
Dayton	...	51
Bay City	...	14
Cincinnati	...	122
Evansville	...	26
Nashville	...	26
Springfield (O.)	4	16
Olathe	...	63
Flint	...	102
Toledo	...	93
Milwaukee	...	112
Columbus	...	136
Knoxville	...	49
Cleveland	1	97
Indianapolis	...	140
Brooklyn	2	325
St. Louis	...	203
New Haven	...	41
Holyoke	...	28
Los Angeles	1	204
Atlanta	...	67
Philadelphia	1	200
Kansas City	1	99
Omaha	1	73
New Orleans	...	70
Kalamazoo	...	28
Boston	1	169
Pittsburgh	...	124
Hartford	3	51
Memphis	1	41
Portland (Me.)	...	38
Buffalo	1	66
Portland (Ore.)	...	100
Newark	...	80
Providence	2	48
Seattle	...	94
Utica	7	91
Washington	...	76
Baltimore	2	86
Syracuse	...	49
Cedar Rapids	...	44
Huntington	...	55
Albany	...	37
Rochester	1	71
San Francisco	...	103
Reading	...	102
Akron	...	168
Salt Lake City	...	24
Rockford	...	43
Springfield (Ill.)	...	39
Davenport	...	37
Worcester	...	34
St. Paul-Minneapolis	...	95
Fort Worth	...	58
Dallas	...	105
Denver	...	59
Waterbury	...	21
Springfield (Mass.)	2	43
Waco	...	40
Bangor	...	30
Kenosha	...	40
Birmingham	...	44
Sioux Falls	...	38
Wichita	...	34
Spokane	...	28
Des Moines	1	47
Lowell	1	39
Berkeley	1	43
Delavan	...	68
Houston	1	61
Scranton	...	26
Richmond	...	59
Johnstown	1	32
Manhattan	1	163
Jacksonville	...	47
Lewiston	...	38
Peoria	...	25
Jersey City	...	55
Bronx	...	69
Columbia	...	35
Charlotte	...	43
Durham	...	52
Dubuque	1	19
Grand Rapids	...	28
Toronto	2	162
Duluth	...	18
Canton	...	21
Faribault	...	31
South Bend	...	36
Council Bluffs	...	39
Fort Wayne	...	27
Schenectady	...	22
Chicago No. 106	2	84
Miami	...	25
Binghamton	...	30
Wilkesburg	...	36
San Diego	...	16
Eau Claire	...	21
Sulphur	...	19

Total 47

STATE RANK

States rank in the order named. Net total of members in each state is given after making additions and deductions due to new entrants, transfers, lapses and deaths.

State	Members Jan. 1	Members Jan. 31
New York	912	923
Ohio	703	704
Illinois	541	539
Pennsylvania	519	520
Michigan	419	417
California	365	366
Massachusetts	310	313
Missouri	302	302
Texas	267	264
Wisconsin	240	241
Indiana	231	229
Iowa	184	186
Canada	162	162
Minnesota	145	144
New Jersey	135	135
Washington	122	122
Tennessee	112	116
Connecticut	110	113
Maine	101	102
Oregon	100	100
Arkansas	100	98
Kansas	97	97
North Carolina	95	95
Maryland	84	86
Kentucky	82	82
Dist. of Columbia	74	76
Nebraska	74	73
Louisiana	70	70
Georgia	67	67
Virginia	59	59
Colorado	59	59
West Virginia	55	55
Rhode Island	46	48
Alabama	44	44
South Dakota	37	38
South Carolina	35	35
Florida	25	25
Utah	24	24
Oklahoma	14	19

Total 7,121 7,148

GET-ONE DEGREE

Aellis, D. A., Brooklyn.
 Alford, R. H., Denver.
 Ascher, F. L. (2), Springfield, Mass.
 Athy, C. F., Little Rock.
 Bell, E. L., Little Rock.
 Cohn, M. J. (2), Bronx.
 Conaway, L. E., San Francisco.
 Dickerson, L. B., Atlanta.
 Enger, A. H., Providence.
 Friend, R. C., Wilkesburg.
 Griffing, W. T. (2), Sulphur.
 Hill, T. E., Dallas.
 Klock, LeG., Rochester.
 Lessley, F. A., Denver.
 Mayer, E. D., Chicago, No. 106.
 Morris, R. C., Houston.
 Neesam, F. J., Grand.
 Ogden, R. R., Columbus.
 Olson, C. J., Eau Claire.
 Robertson, W. H., Kansas City.
 Saracione, L. C., Bronx.
 Sharr, N., Brooklyn.
 Tatreau, D., Portland, Ore.

NEW DIVISION DEPUTIES

The following appointments of Division deputy organizers are announced:

SAGINAW—George Janicke, at suggestion of Division.

WASHINGTON—Wm. Cooper, at suggestion of Division.

GRAND RAPIDS—Wm. H. Miller, to succeed S. R. Herrinton, moved away.

Greene: "The doctor says there's something the matter with my head."

Black: "You don't mean to say you paid a doctor to tell you that?"

SCORE CARD

Below are the names of the leading contenders, so far, and the number of points scored in the race for honors in our membership drive:

	Points on New Members	Points on Div. Increase	Total Points
W. T. Griffing, Sulphur	3	21	24
G. H. Davies, Sulphur	2	14	16
R. C. Morris, Houston	5	8	13
F. L. Ascher, Springfield, Mass.	3	7	10

QUESTIONS and ANSWERS

ON PARLIAMENTARY LAW

By Edwin M. Hazel

Question—(a) Should the secretary hand a written resolution or motion to the chairman of the committee to which it is referred? (b) May the committee change the wording of the resolution or motion?

Answer—(a) Yes. (b) No. The committee must never alter the original resolution or motion in any respect. The only course for them to pursue is to write another resolution and to offer it as an amendment or substitute.

Q.—May a motion to reconsider be offered while a member has the floor, or while there is a question pending?

A.—Yes. It may even be done after a vote to adjourn has been offered, provided the Chair has not declared the meeting adjourned.

Q.—Is it proper to move that a motion be laid on the table till the next meeting?

A.—No. Do not say "Lay on the table till the next meeting," but say "Postpone till the next meeting."

Q.—Must the same member who moved to lay on the table move to take it from the table?

A.—No. Any member can do this.

Q.—If the members should forget to take a motion from the table, what happens?

A.—The tabled motion will live till the close of the next regular meeting when it is no longer before the Division; or it may be renewed at any future meeting.



IT IS EASY to pick out the careful driver; all the dents are in his rear fender.

FINANCES

DIVISION COLLECTIONS FOR JANUARY

Grand Division	\$ 50.28
Chicago Division No. 1	948.64
Detroit	276.93
Saginaw	46.06
Louisville	180.93
Little Rock	208.67
Dayton	101.69
Bay City	25.58
Cincinnati	500.73
Evansville	51.20
Nashville	112.91
Springfield, O.	22.68
Olathe	186.37
Flint	205.62
Toledo	178.65
Milwaukee	187.50
Columbus	342.12
Knoxville	115.76
Cleveland	173.49
Indianapolis	375.20
Brooklyn	813.75
St. Louis	511.14
New Haven	127.57
Holyoke	59.75
Los Angeles	457.95
Atlanta	177.21
Philadelphia	557.57
Kansas City	251.35
Omaha	511.29
New Orleans	204.37
Kalamazoo	106.87
Boston	303.85
Pittsburgh	206.79
Hartford	101.44
Memphis	101.94
Portland, Me.	85.40
Buffalo	130.72
Portland, Ore.	290.32
Newark	205.02
Providence	72.50
Seattle	210.44
Utica	409.11
Washington	217.06
Baltimore	320.47
Syracuse	127.94
Cedar Rapids	117.30
Huntington	141.24
Albany	71.11
Rochester	171.71
San Francisco	161.47
Reading	339.62
Akron	510.65
Salt Lake City	79.37
Rockford	119.07
Springfield, Ill.	76.53
Davenport	90.26
Worcester	81.09
St. Paul-Minneapolis	294.86
Fort Worth	273.72
Dallas	333.57
Denver	113.83
Waterbury	39.80
Springfield, Mass.	103.28
Waco	58.35
Bangor	84.34
Kenosha	115.64
Birmingham	98.18
Sioux Falls	132.83
Wichita	131.77
Spokane	111.05
Des Moines	83.18
Lowell	91.54
Berkeley	114.70
Delavan	208.28
Houston	265.61
Scranton	57.93
Richmond	179.71
Richmond	83.02
Johnstown	81.65
Manhattan	430.56
Jacksonville	121.09
Lewiston	76.44
Peoria	47.57
Jersey City	102.86
Bronx	107.72
Columbia	83.54
Charlotte	70.10
Durham	116.66
Dubuque	82.20
Grand Rapids	88.91
Toronto	447.05
Duluth	50.66
Canton	31.37
Faribault	67.21
South Bend	104.45
Council Bluffs	115.29
Fort Wayne	49.21
Schenectady	38.15
Chicago Division No. 106	372.69
Miami	98.00
Binghamton	69.89
Wilkesburg	116.82
San Diego	34.19
Eau Claire	58.41
Sulphur	58.25

Total Collections \$18,907.38

TREASURER'S STATEMENT FOR JANUARY, 1931

Balance and Income

Balance, December 31, 1930	\$1,389,335.63
Division collections	18,907.38
Interest, mortgage loans	5,010.00
Interest, bonds	600.00
Interest, banks	8.05
Lodge supplies	44.95
Recording and registry fees	31.00
Subscriptions for FRAT	9.00
Advertisement in FRAT	10.00
Exchange on checks	1.70

Total balance and income \$1,413,957.71

Disbursements

Death benefits	\$ 1,500.00
Sick benefits	1,950.00
Accident benefits	400.00
Old Age income payment	4.06
Organizing expenses	7.53
Accrued interest, mortgage	262.67
Salaries	370.83
Services	635.00
Official publication	400.75
Surety Bond premiums	300.00
Rent	250.00
Investment expenses	200.69
Office expenses	118.62
Lodge supplies	39.50
Sundry supplies	19.43
Printing and Stationery	15.50
Postage	11.70
Officers' expenses	3.80
Insurance Department fees	2.03

Total disbursements \$ 6,492.11

Recapitulation

Balance and income	\$1,413,957.71
Disbursements	6,492.11

Balance, January 31, 1931 \$1,407,465.60

TRUSTEES' REPORT

Ledger Assets, January 31, 1931

Real Estate	\$ 11,000.00
Mortgage loans	1,108,300.00
First mortgage bonds	237,915.31
U. S. Liberty bonds	15,000.00
Canadian bonds	10,996.38
Cash in banks:	
Central Trust	9,445.71
Continental Illinois Bank and Trust Co.	2,000.00
Bank of Montreal	6,963.65
Sec'y-Treasurer's cash	844.55

Total ledger assets \$1,407,465.60

Balances in Funds

Reserve fund	\$1,251,262.49
Mortuary fund	22,129.96
Sick and Accident fund	100,935.33
Unallocated interest	5,355.38
Convention fund	14,133.68
Organizing fund	1,787.38
General expense fund	11,861.38

Total in all funds \$1,407,465.60

Investments

In January, notes on mortgages matured to the amount of \$800.00, and the Society acquired first mortgages totalling \$15,000.00.

JANUARY DISABILITY CLAIMS

Marcus Zenor, Los Angeles	\$ 50.00
R. C. Worrell, Little Rock	50.00
*A. M. Price, Canton	10.00
P. T. Cervin, St. Paul, Minn.	50.00
W. B. Humphrey, Louisville	50.00
G. W. Sutherland, Toronto	60.00
O. M. Thompson, Eau Claire	175.00
*G. E. Jackson, Council Bluffs	250.00
Arthur Meehan, Chicago No. 1	40.00
G. J. Lauby, Chicago No. 1	25.00
*Ambrose Brosseau, Bangor	25.00
J. W. Drake, Flint	75.00
K. M. Waters, Flint	40.00
C. D. Smallidge, Kalamazoo	25.00
Nathan Greenberg, Evansville	25.00
R. J. Dalla, Denver	15.00
T. P. Jackson, Houston	50.00
E. L. Molin, Buffalo	20.00
Rogers A. Greene, Cincinnati	50.00
Chester Thomas, Little Rock	100.00
A. G. Wenner, Cincinnati	100.00
R. J. LaCurto, Brooklyn	75.00
J. J. Byck, Brooklyn	100.00
*Joel Borger, Brooklyn	75.00
Martin Kerr, Philadelphia	15.00
L. W. Price, Knoxville	50.00
*E. D. Gouker, Indianapolis	25.00
A. Stewart, Louisville	15.00
F. S. Offerle, Kansas City	20.00
O. L. Loew, Manhattan	100.00
J. P. Nys, Kenosha	45.00
R. B. Maxson, Rochester	120.00
S. W. King, Richmond	40.00
J. E. Crouch, Dallas	10.00
H. L. Fleener, Cedar Rapids	10.00

J. P. Nys, Kenosha	5.00
John Tarry, Philadelphia	20.00
Michael Wolfe, Milwaukee	50.00
Clarence Goswellin, Baltimore	15.00
G. K. Rorex, Dallas	50.00
C. W. Oliver, Dallas	50.00
*G. H. Schultz, Indianapolis	40.00
W. P. Souder, Washington	20.00
C. C. Griffin, Cincinnati	75.00
Julius Goetsch, Milwaukee	20.00
B. S. Whitehead, Atlanta	10.00
C. H. Paxton, Philadelphia	10.00

Total for the month \$2,350.00

*Denotes accident claims.

OBITUARY

ERNEST C. HACKBUSH, 52, of Toronto Division No. 98, died January 11, 1931. He joined the Society April 2, 1928, and held Certificate No. 8497.

WILFRED VICK, 36, of Flint Division No. 15, died January 12, 1931. He joined the Society October 1, 1918, and held Certificate No. 4174.

WALLACE J. INSCO, 40, of Little Rock Division No. 5, died January 13, 1931. He joined the Society August 1, 1909, and held paid-up certificate No. 259.

FRED E. SCHORI, 60, of Faribault Division No. 101, died January 16, 1931. He joined the Society July 3, 1926, as a social member.

THOMAS P. JACKSON, 41, of Houston Division No. 81, died January 26, 1931. He joined the Society through Waco Division No. 68, January 13, 1920, and held Certificate No. 4922.

JESSE T. WARREN, 57, of Nashville Division No. 12, died January 31, 1931. He joined the Society April 4, 1906, and held Certificate No. 112.

CHARLES E. REISER, 54, of Pittsburgh Division No. 36, died February 7, 1931. He joined the Society March 1, 1922, and held Certificate No. 6080.

PHILIP SMITH, 75, of Chicago Division No. 1, died February 9, 1931. He joined the Society June 20, 1903, and held Certificate No. 58.

JAMES I. DAVIS, 32, of Waco Division No. 68, died February 12, 1931. He joined the Society July 1, 1928, and held Certificate No. 7866.

ADAM FAULHABER, 74, of Cleveland Division No. 21, died February 17, 1931. He joined the Society June 1, 1910, and held Certificate No. 589.

ENGAGEMENTS

Samuel Rogalsky, Pittsburgh, Pa., and Florence Stamm, New York, N. Y.

John Benson, Chicago, Ill., and Clara Sobocinski, Milwaukee, Wis.

John Fiedler and Christine Kecken, both of Baltimore, Md.

Raymond Carlin, Saratoga Springs, N. Y., and Clara Siebert, Philadelphia, Pa.

Elmer Rosenmund, Cleveland, O., and Bertha Ruckman, Martins Ferry, O.

At Anchor

By Paul Revere Wysz

You may lose your hold
When your limbs grow cold,
Or earlier, the good Lord knows.
Your name on the line
Will always do fine,
No matter which way the wind blows.

LONG TIME EMPLOYEES

Hardin W. Loeb, Kansas City, Mo., graduate Missouri school, for the past 33 years has been employed by Inman Box Co., as nailing machine operator.

Edward Hansmann, Kansas City, Kan., graduate Kansas school has been with the Fowler & Cudahy Packing Co. as a butcher in the sheep killing department for over 28 years.

Daniel Haas, product of the Kansas school, has been with the Burnham Munger Root Dry Goods Co., Kansas City, Mo., as a presser and cutter in the tailoring department for 23 years.

Fremond S. Offerle, from the Illinois school, worked for the Cook Publishing Co., Elgin, Ill., for 20 years as shipping clerk. Now retired.

Peter Schindorff, Fostoria, O., has been with the Seneca Wire Co. of that place for 21 years.

Martin L. Young has been employed by National Machinery Co., Tiffin, O., for 43 years. He is 75 years old, and when he feels like retiring the company will give him a dollar-a-day pension for the rest of his life.

Dennis Costello, product of the Rome school, has been chef at this school for 33 years.

Arno Klopfer, of Holyoke, Mass., has been employed by the Ranger Lumber Co. as shop carpenter for 23 years.

John O'Keefe, Wallingford, Conn., has served the International Silver Co. for 51 years. Last year, the company awarded him a gold button in recognition of his services.

Frank Murray, Elmira, N. Y., has been an upholsterer with the same furniture and carpet store for 29 years.

A. D. Bryant, Washington, D. C., was art instructor at Gallaudet College for 36 years. Now emeritus instructor with a record of 51 years' connection with this institution.

J. R. Courtney, Washington, D. C., has been a painter with the Washington Traction Co. for 30 years.

H. C. Carr, Washington, D. C., has served as a paper hanger under the same foreman for 29 years.

The United States Government departments at Washington have a number of deaf men who have given long service: J. S. Edelen, 42 years in printing department St. Elizabeth's Hospital; J. O. Amos, 42 years in Government Printing Office; R. L. Boswell, 34 years in Post Office Department; W. P. Souder, 33 years in Census Office; Harry Reed, 29 years in Government Printing Office; R. J. Stewart, 31 years in Census Office; H. S. Edington, 31 years in Government Printing Office; J. T. Flood, 30 years in Post Office Department; J. W. Blaine, 29 years with St. Elizabeth's Hospital and Post Office Department; Wm. Lowell, 26 years in Pension Bureau; R. S. Johnson, 22 years in Interior Department.

Send in the names of deaf men who have been employed by the same firm for twenty years or longer. Our list is growing.

DEATHS

November 5—Ada C. Duke, mother of Earl Calkins, Albany, N. Y.

December 8—Father of Samuel Noel, Ilchester, Md.

December 9—Father of Harry Romoser, Columbus, O.

December 16—A. C. Miller, Sr., father of Hugh Miller, Raleigh, N. C.

December 22—Georgiana Chance, mother of James Chance, Bryan, Tex.

January 8—Madeline Murphy, sister of Philip Shine, Providence, R. I.

January 9—Josephine Mecca, mother of Mike Mecca, New York, N. Y.

January 14—Father of Joseph Milazzo, Corona, N. Y.

January 18—R. A. Smith, Sr., father of Finley Smith, Houston, Tex.

January 20—W. Patterson, father of William Patterson, Toronto, Can.

January 24—Rose G. Stern, mother of Sylvan Stern, Philadelphia, Pa.

January 24—Father of Colin McCord, Lowell, Mass.

January 24—Anna M. Kautz, wife of Anthony Kautz, Portland, Ore.

January 25—Infant son of Anthony Kautz, Portland, Ore.

January 27—Father of Charles O'Neill, Lynn, Mass.

February 1—Ida Kessler, mother of Joseph Kessler, Boston, Mass.

February 1—Brother of Sam Gouner, Boston, Mass.

February 2—Calix Nadeau, father of Edward Nadeau, Anoka, Minn.

February 2—Margaret McLellan, mother of Frederick McLellan, Staten Island, N. Y.

February 3—Ellen Ryan, mother of John Scott, Providence, R. I.

February 3—William Greiner, brother of Fred Greiner, Philadelphia, Pa.

February 5—William McKee, father of Fred McKee, Malone, N. Y.

February 6—Anna Kruckewitt, mother of William Kruckewitt, Pittsburgh, Pa.

February 6—Esther Balmuth, wife of Albert Balmuth, Newark, N. J.

February 9—Koston Jasinski, father of Eugene Jasinski, Chicago, Ill.

NEW MEMBERS

Little Rock—Lee Baggett, Jack Page.

Columbus—Addison Tasker.

Brooklyn—Raymond McCarthy, Samuel Nadler.

Atlanta—Warren Yeargan.

Kansas City—James Mathes.

Portland, Ore.—Lyle McNary.

Providence—James Howard.

Rochester—Hugh Moore.

San Francisco—Lester Rosson.

Dallas—Joseph Standerfer.

Denver—Stephen Janovick, Earl Long.

Springfield, Mass.—Arthur Gunther.

Delavan—Mitchell Echikoirtz.

Houston—Halbert Webb.

Manhattan—Henry Stein.

Bronx—Harvey Dellon, Ralph Goldstein, Isidore Guttman.

Chicago No. 106—Rocco Montesano.

Wilkinsburg—Samuel Wolfson.

Eau Claire—Matt. Anderson.

Sulphur—Melvin Brown, Thomas Damron.



MARCH!

*I BLOW and arouse,
Through the world's wide
house,
To quicken the torpid earth;
Grappling I fling
Each feeble thing.
But bring strong life to the
birth.*

*I wrestle and frown,
And trample down;
I wrench, I rend, I uproot;
Yet the violet
Is born where I set
The sole of my flying foot.
—Anon.*

Notice to Division Treasurers and Members of Remission of Assessments

The laws of the states in which the NATIONAL FRATERNAL SOCIETY OF THE DEAF is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members in Classes C, D, E, and F, whenever such surplus exceeds five per cent (5%) of the net reserve liability on certificates of the members in these classes.

As the surplus accumulation is far in excess of the required minimum of 5%, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, E, and F who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1931.

F. J. NEESAM, President,
A. L. ROBERTS, Secretary-Treasurer,
H. M. LEITER, Chairman of Trustees,
Executive Committee, Board of Directors.

Chicago, Ill., February 21, 1931.



Publication Office . . . Mount Morris, Ill.
404 N. Wesley Ave.

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

All matter for THE FRAT should be sent to NATIONAL FRATERNAL SOCIETY OF THE DEAF, 180 North Wells St., Chicago, Illinois.

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

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

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

Subscription price: Sixty cents per year

ADVERTISING RATES:

For six insertions or more, each insertion, full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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

Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.



MARCH, 1931

\$1,407,465.60.

THE HUB, July 20-25.

We are all set. We are ready to go. Boston awaits you.

The personnel of the Grand Division from July, 1931, to July, 1935, is now made up. See list of Division delegates on another page.

We believe it is as representative a body of men as could possibly be selected.

We congratulate the various Divisions on the efficient and businesslike manner in which their representatives were chosen.

The absence of contests following the elections is to be commended. It speaks well for the fraternal spirit in our Society.

Some candidates were bound to be disappointed, of course. Some had to lose. All could not win.

He who strives and loses, lives to strive another day. Good work for the Society is bound to be recognized in the end. Honors do not come suddenly and without warrant.

Now that the smoke has cleared away, we hope disappointments will be forgotten. Support your chosen delegates. Give them your ideas for the improvement of the order. Pull for the Society.

A delegate to a national convention is hardly to be envied. We know, for

we have been working in conventions for more than twenty years. The week of July 20-25 in Boston will be a hard one for both the delegates and the Grand Officers. While convention visitors are enjoying themselves around historic New England, the Grand Division will be working within doors. If the weather man is unkind, the heat may add discomfort to the appointed tasks. So give your delegate a hand. Speed him on his way. Trust him to do his duty for his Division and for the Society as a whole.

TO DELEGATES

In order to lessen correspondence as to travelling expenses of delegates going to Boston, all delegates are advised as follows:

The Home Office will prepare full instructions as to routes, etc., and send these to each Division representative, together with a check for an amount sufficient to pay all expenses to Boston. These will be sent out about June 15.

At the convention, each delegate will be given the balance due him, necessary to meet expenses of the return journey.

Expenses while in Boston will be met by the respective Divisions.

Expenses will be allowed for only the most direct route between the delegate's home city and Boston.

Delegates going by auto will be allowed expenses that would be incurred if the trip were made by rail, no matter if the expenses by auto are more or less than by rail.

We hope that it will not be necessary for the Home Office to advise further on the above points. Your travelling needs will be fully taken care of in good time.

NO \$750 CERTIFICATES

Deputy organizers and Division secretaries are advised that hereafter no more membership certificates for the odd sum of \$750 will be written.

We have a few of these, mostly written years ago, and they have been found awkward to handle in computing our annual valuation reports. They are gradually being eliminated.

The difference in dues between a certificate for \$500 and \$1000 is very little, and there is no excuse for an in-between certificate for \$750.

Write certificates for \$250, \$500, \$1000, and up in multiples of \$1,000. This will save delay and correspondence.

ATTENTION CLASS A MEMBERS

The end of 1930 disclosed that we still have approximately 700 members in the old Whole Life Class A. The number has been diminishing at the average rate of 400 yearly since 1922, when we started converting these certificates to the newer and better classes.

We do not think that any member can afford to remain in Class A. In these times, when employment is un-

certain and ability to keep up one's dues is not always possible, the Class A member runs a great risk by remaining in the old class. Stoppage of dues means loss of the insurance and the amount so far paid in. In all the other classes, there is absolute protection against loss in such a contingency, by reason of the paid-up feature.

Class C is cheaper than Class A, and safe for the above reason. Why delay in changing? We hope every member now in Class A will apply for conversion figures, and enable us to eliminate this class by the close of the present year. Send in your application now.

PAID-UP EQUITIES

Under the rules of the Society, members in Classes C, D, E, and F are entitled to receive paid-up insurance on their certificates after three years' membership, not before, in case they are unable to keep up their dues and drop out.

Divisions should bear this in mind when making loans for dues, which may be collected on a paid-up certificate, as well as on a certificate in full force, at time of death.

An idea of paid-up values is given in the table below:

PAID-UP VALUE OF A \$1,000 CERTIFICATE AFTER 3 YRS.

Entry	Age	20	30	40
CLASS C		\$ 65	\$ 84	\$107
CLASS D		142	151	160
CLASS E		77	108	160
CLASS F		77	102	135

The paid-up value of a certificate rises according to entry age, and increases with each year of membership. The above figures are the minimum allowance on a \$1000 certificate in any of the classes named and for the given entry age.

TO CORRESPONDENTS

When sending matter for publication in THE FRAT, these pointers, if followed, will be helpful and expedite work at the Home Office:

Send all such matter on sheets separate from correspondence.

Write on only one side of the sheet.

Number sheets in consecutive order.

Send all notices of coming Division events, engagements, marriages, births, deaths, etc., on sheets separate from FRAT notes. This will aid in routing same on arrival at Home Office. Under no circumstances write such notices on secretaries' monthly reports, or the backs thereof. They are apt to be overlooked.

BOIL IT DOWN. Printing ink, paper, and labor cost money.

CIVILITY costs nothing, but it often enables us to acquire things that gold cannot buy.

DIVISION NOTES

COMING DIVISION EVENTS

March

- 7. Hard Times party San Diego
- 7. Card party Chicago No. 1
- 7. Lotto party Waterbury
- 7. Social New Haven
- 7. Masquerade ball Brooklyn
- 7. Fraternal Fort Worth
- 7. Lecture Davenport
- 7. Supper Little Rock
- 7. Dance Albany
- 7. Whist party Lewiston
- 14. St. Patrick's social Cleveland
- 14. St. Patrick's social Washington
- 14. Whist party Reading
- 14. Smoker Springfield, Mass.
- 14. St. Patrick's party Davenport
- 14. Social Rochester
- 14. Party Wichita
- 14. Party Dubuque
- 21. Social Pittsburgh
- 21. Social Holyoke
- 21. St. Patrick's event Toledo
- 21. Postoffice party Kenosha
- 21. Movies Chicago No. 106
- 21. Social Hartford
- 21. St. Patrick's party Denver
- 21-22. Celebration Dayton
- 28. April Fool's party Davenport

April

- 4. Social New Haven
- 4. Card party Albany
- 4. Parcel post party Utica
- 4. Debate Davenport
- 11. Unveiling Gibson's picture Rockford
- 11. Stag-Dinner Memphis
- 11. Smoker Washington
- 11. Military Whist Holyoke
- 11. Parcel post sale Syracuse
- 12. Smoker Washington
- 18. Hunting-Fishing Davenport
- 18. Easter social Toledo
- 18. Auto show Rochester

May

- 2. Delegate party Davenport
- 9. Booster meeting Reading
- 9. Festival Detroit
- 10. Movies-Dinner Reading
- 16. Hard times social Rochester
- 16. Social Holyoke
- 23. Mock trial Cincinnati
- 29. Dance Boston
- 30. Theatricals-Supper Davenport
- 30. Party Bangor
- 31. Picnic Davenport

CHICAGO No. 1

By C. B. Kemp

Our February meeting was unusually well attended, interest in the election of delegate and alternate being responsible. Rivalry was keen, but good natured. Balloting started with some 20 candidates in the field, but by the process of eliminating the lowest vote, the fourth ballot gave Isadore Newman a majority of six, and he was declared elected as delegate. There was also a large field in the race for alternate, David Padden finally winning—and, oddly enough, by the same majority as Brother Newman, six votes. While comparatively young,

both are old in Division affairs, and can be depended upon to give a good account of themselves at Boston.

The lease of the Division's hall at the Capitol Building has been signed up for another year at the same rental. This has been the Division's home for many years, and is where the monthly meetings of the Division, of the Auxiliary, and the monthly socials are held. Its location in the heart of the loop makes it very convenient.

The first monthly card party of the new year was well attended. A "500" tournament was inaugurated, and enthusiasm is running high. The next party will be held on February 28. Yes, at the Capitol.

The first "major offensive" by the Auxiliary was a "500" and bunco party on February 7. Their own meeting hall being too small, they rented the Pas-a-Pas Club rooms for the evening. In spite of several counter attractions a good crowd turned out for the affair, and the ladies made a neat profit. We may hear more from them later.

Our annual picnic for 1931 will be held on July 18, at Polonia Grove. This date was chosen mainly because it was expected that a large number of Boston bound delegates would be in Chicago at that time, and we could offer them a little pleasure "on the side." The committee in charge will be headed by Lester Hagemeyer, full of pep and ideas for a good time.

Chairman Fred Meinken is getting everything ready for the mask ball on March 7. This is an annual affair with the Division, and there is always a big crowd. We hope that this year's crowd will be no exception, even though so many are out of work. Proceeds will go to the delegate fund. The ball will be held at Wicker Park Hall, 2040-46 West North Ave., one-half block west of Milwaukee and Damen Ave. corner. Music will be by the Illinois Collegians orchestra. A grand time is assured, so come along and enjoy yourself with us at this, our 29th annual ball.

Again No. 1 has been called upon to mourn the passing of an old time member. This time it is Brother Philip Smith, certificate No. 58, who was run down and killed by an auto on February 9. Brother Smith was one of the original F. S. D. men, holding certificate No. 81 at the time of reorganization, when he was allotted No. 58 in the new Society. He was 74 years of age, and seldom missed a meeting of the Division. A faithful member, we mourn his passing.

Chairman Migatz of the entertainment committee announces that after the mask ball on March 7, the social events will be monthly card parties on March 28, April 25, May 23 and June 13. The latter affair will be a combination of card party and shirt-waist dance; watch for further announcements regarding it.

Visitors at headquarters recently included H. H. Christensen, Detroit, Mich., T. S. Cuscaden, Omaha, Nebr.

CHICAGO No. 106

By F. B. Wirt

On Friday, February 13, we had possibly the longest meeting since our organization, it lasting until a little after midnight. One reason was the hotly contested election of delegate and alternate, voting five times for each; in each case those who got low votes at the start won. The brother chosen for delegate is Walter J. Hodgson, one of our indefatigable workers, and our one time Treasurer. The alternate selected is Joseph T. Wondra. Together, we are sure they will do their best at Boston, for the Society and the Division. At this meeting we voted to omit the \$5.00 fee for applicants, until June 1st. The omission of the fee for the year 1930 had been of some help in increasing our membership, so we voted to continue the omission.

At the same time while we were in a huddle over our delegates, and other business, our Auxiliary gave a Valentine Party for the feminine half of the Division, who, for one reason or another, are not members of the Auxiliary. This successful little affair was managed by Mrs. Hodgson and Mrs. Blair.

The Boxing, Wrestling, Dance and 500 Party on Jan. 31 was one of the most successful affairs we have had, and plans are already initiated for a repetition some time in the future. Starting the evening were three boxing bouts, one between two deaf outsiders, one between Brothers Davis and Carlson, which was a draw, and the last, between the Chairman, Brother Kumis, and a hearing man, a boxer friend of his, which was fast and furious while it lasted. All bouts went three rounds. The next was one wrestling match between Brother Cosentino and an outsider, Roman Luck by name, who won. We were all greatly amused by what followed next, a so-called boxing bout, a comic one, between Brother Wondra and Brother Haley. Brother Wondra was dressed up as a gentleman of Hebraic origin, derby hat stuck down on his ears, coat several sizes too big, and a forked beard. Brother Haley was dressed as a hick from the country, rather short trousers, coat several sizes too small, and had a head covering that passed for a hat. Dolled up thus, the way they feinted at each other, and the slams and knockdowns were a scream. It is too bad that we could not take any movies of that part of our affair. There were about three hundred present, and one regrettable feature was the insufficiency of card



NEVER PICK a quarrel even when it is ripe.

tables for all who wanted to play. On the other hand, quite a few danced, so altogether it was a very enjoyable affair for all who came. The Chairman, Brother Kumis, was an entrant in the Golden Gloves Boxing Tournaments sponsored by the Chicago Tribune. He was mentioned in the paper as the only deaf entry. He represented the south side in the elimination contests at the White City, February 20 and 21, leading to the finals at the Coliseum, March 2, 3, and 4.

The Division had a Valentine Dance and 500 Party, February 14, at the Albany Park Hall, under the chairmanship of Brother Rice. Paper caps and confetti were furnished to all who came. It was largely attended by those who live in that part of Chicago.

The Bowling Team had a 500 party in the Garden Room, Hotel Atlantic, Sunday evening, Feb. 22nd, which was fairly well attended. The teams will finish their season March 31st., and will award the prizes at a banquet at the Hotel Atlantic, sometime in April.

On March 21 we are showing some movies in the Garden Room, Hotel Atlantic. The movies were taken by Brother Rice at our annual picnic last summer. It ought to interest all who attended the picnic; they will possibly see themselves on the silver screen. There will also be other selected reels, making it a show about two hours long. Brother Rice will run the projector. After the movies, there will be tables for 500, and some will be reserved for those who prefer to play bridge. Admission will be 50 cents for both together.

MILWAUKEE

By Samuel Sutter

Our last meeting was the longest in Division history, lasting 3 hours and 20 minutes. Attention to several relief cases took some time, but the main cause of the long meeting was the election of delegate and alternate. Arthur G. Leisman was elected delegate, and Ladimir Kolman, Ervin Lucht and Nicholas Pleskatchek first, second, and third alternate, respectively. It was also decided to continue the membership drive and reduced fee until March 3, at least.

Members will please note that the sick committee for the north side will consist of Brothers McCloud, Kristal and Arnold. On the south side the committee will be Brothers Meyer, Warras and Krukowski.

Don't forget our picnic on August 2. C. O. Martin will be in charge. If you wish further information about it at this time, write him. His address is 2750-A N. Bremen St., Milwaukee.

Business seems to be picking up slightly, and some of our members are working longer hours than they have been doing for several months. Wages have been cut in some places, but we all must keep smiling and do the best we can.

BRONX

By J. R. Collins

The attendance at our February

meeting was very gratifying, and those present evidently enjoyed the meeting. The chief interest, of course, was the contest for delegate to the Boston convention. Four candidates were in the field, the writer winning first honors, with Edward Bonvillain getting second honors as alternate.

The Division will hold a social at Loeffler's Hall, 508 Willis Ave., near 148th St., Bronx, the proceeds to go to the relief fund for use in aiding some of our members who have been unable to keep up their dues payments. Come on, neighboring frats, lend a hand and at the same time enjoy yourself at the rock-bottom price of only 50 cents. Yes, and we throw in refreshments, free.

No sooner had the writer stepped into the shoes of deputy of his Division, left vacant by Edward Bonvillain, than he had to get out his trusty pen and sign up several applications for membership, to insure their passage by the Division. He hopes that his pen will not get rusty for lack of use, from now on.

Division Secretary Louis Saracione is heading our picnic committee this year. The date selected is August 1, so that those returning from the Boston convention via New York can get a chance to see what a New York picnic looks like. Don't be bashful, gurlies. We are known to possess some of the handsomest sheiks of the sidewalks of New York. Maybe you can pick up a prize in the shape of an eligible bachelor, who knows?

COLUMBUS

By I. J. Crossen

Our new year's festival on January 17 went off in grand style. A large crowd was present, and all enjoyed a good time. Quite a few from out of town were noted. An excellent menu was served by C. B. Jones, Pat Connolly and Walter Kurtz.

The Division admitted another new member at the last meeting. He was Addison Tasker of this city. Judging from his physical examination, we will have to feed our goat some additional tin cans and wire nails if he is to successfully cope with the new member.

LOWELL

By C. C. McCord

On Sunday, January 10, the Division held its regular meeting at Odd Fellows Hall. A public installation of officers was held, with President Battersby of Boston Division as the installing officer. There were the usual speeches, and refreshments were served.

The March meeting of the Division will be held on March 7 instead of on its regular date, March 14. This is so

as to give the latter date to Lowell Council No. 10, K. L. D., for its annual St. Patrick's Day social, which will be held at Odd Fellows Hall.

Watch for the coming spring program of the Division in the next issue. It will be interesting.

UTICA

By T. V. Booth

Our February meeting was well attended, interest centering in the election of delegate and alternate to the Boston convention. President Dennis Costello won the coveted honor, with Richard McCabe getting second place, as alternate. Both should represent us with credit. Brother McCabe has been through the mill, but it will be Brother Costello's first convention of the Grand Division, and he expects he will learn a great deal about how the affairs of the Society are managed.

James McGovern was the happiest member attending the last meeting, proudly displaying the handsome ring presented him by the Home Office for getting the greatest number of new members in 1931. He was more than pleased with it. The Division, too, has a reward coming for leading in the membership drive. It is a gavel, suitably engraved, and it will be a proud president who wields it at meetings.

The Division extends its sympathy to Brother McKee of Malone, in the recent death of his father. Brother McKee is working hard to get our northern New York brothers together into a Division at Malone, about the only section of the state that has none, yet has a deaf population sufficient to support one.

The deaf of this section are looking forward to the masquerade ball to be given by the Division on February 21 at Maccabee Hall. Harold Larkin is chairman, and we look for a big crowd.

On March 21 there will be another party, given by the newly-organized basketball team of the Division. Thomas Booth is chairman. The basketball team have been doing some good work, lately, winning 3 out of 5 games played. Their suits are of purple, with the N. F. S. D. emblem in white on their jerseys. People who see them play ask all sorts of questions about it, and it appears good advertising for the Society.

Our April meeting will be a short one, to allow of time for a social

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afterward. Frank Green will have this in charge.

EAU CLAIRE

By L. L. Bulmer

We held open house on Saturday evening, January 3, and a good crowd witnessed the installation of officers. Light refreshments were served, and a general good time was had by all.

Just at this time jobs in the city are scarce, and many of our young men are drifting back to the farm. But Edward Rasmus has reversed the process, and moved from the farm to the city, going to Bloomer, Wis. Many a time we frats have enjoyed his hospitality at his farm home, and these joyous gatherings will be missed. However, we wish him luck.

Lawrence Heagle thought that he could improve his period of unemployment by getting a little more education. So he hied himself to Delavan, where he is taking up high school subjects.

Two more brothers recently braved the furious attacks of Billy the Goat. Matt Anderson of Dallas, and Jonah Evans of Spooner, are now full-fledged frats.

Our Division has 14 resident and 6 non-resident members, carrying a total of \$32,500 insurance. Is there another Division that has a larger ratio?

The honor of being the oldest member of our Division goes to William Roth, Sr. He celebrated his 61st birthday on February 7, with a gathering of friends. The evening was spent at cards, with delightful refreshments served at midnight. Here's wishing Brother Roth many more happy days.

LITTLE ROCK

By P. B. Jones

At the opening of our February meeting we stood a moment in silent memory of our departed brother, Wallace Insko, who died on January 13.

We have lost three members by the transfer route. They were Holland Unger, Alvah Myers and Alfred Stephens, all residents of Oklahoma, and who transferred to the newly-established Oklahoma Division at Sulphur. We don't grudge the loss of these good fellows, as we know they will get greater enjoyment and profit from a Division nearer their homes. And we have already made up, in part, for their loss, by admitting two new members at the February meeting.

Rev. Brother J. W. Michaels spent several days in Little Rock the latter part of January. While claiming Ft. Worth as his home, he still has a large place in his heart for his old home town, where he spent the greater part of his life. While here he secured James Watt to work his place at Mountainburg this coming season.

For the March meeting it is planned that all of the members come direct to the hall from work, and eat supper an hour before meeting time at 8 o'clock. The supper will be prepared by the Auxiliary, who promise plenty of good eats. The good women are greatly

interested in our fraternal work, and are anxious to help us swell our local fund, which we greatly appreciate.

The Home Office is to be commended for sending THE FRAT to the boys' reading rooms of the state schools for the deaf. It is a wise and timely move, and the best means of creating interest in the Society among the younger generation. When they are old enough, they will readily join the Society, with little persuasion.

KANSAS CITY

By F. W. Rebal

After our February meeting a number of our members went to the Union Station, where a crowd of around 50 assembled to give our basketball team a send-off to St. Louis, where they were to meet a team from No. 24. A special coach was chartered, and half of the crowd accompanied the team. Returning Sunday, many reported the best time they ever had. Arrangements for the trip were made by Clem. Dillenschneider and Glen Miller.

The Division regrets to erase from its non-resident list the name of Lloyd Cason, who died recently. The Division extends its sympathy to his widow and three sons.

Norman Hunt, an old guard of our Division, will represent us at the Boston convention. Fremond S. Offerle will be alternate.

James Mathes, a product of a local oral school and the Missouri state school, was admitted at the last meeting. He is a diminutive athlete, and popular with the younger set.

Joining us three months ago, and now becoming eligible to benefits, Willie Wellbaum thought it safe to take unto himself a bride. The lucky lady is Miss Ruth Price. Best wishes, with rice and old shoes, from your Division, Willie.

Tony Lee Sexton will make his debut on February 28 as a social entertainer. A mock trial and dancing are on the program, which starts at 7:30 o'clock. Place, 912 Grand Ave. Be there.

BINGHAMTON

By J. M. Lewis

On January 24 the Syracuse boys braved the icy trip to this city to meet our boys in a return bowling match. They were well rewarded for their trip by winning two out of three games, with a margin of 129 pins. It was an off day for our local star, Arthur Rodman, which may account for our losing.

The movies of the N. A. D. convention at Buffalo were shown us at Red Men's Hall, under Division auspices. The pictures were very good, with clear views, and other Divisions would do well to secure them for their socials.

They can be obtained through Max M. Lubin of Manhattan Division. His address is 22 Post Ave., New York City.

The Division has gained another new member through the efforts of Brother Lesick. He is Emil Koliander. When our Division was chartered three years ago, it had 18 members. Now it has 31. We hope to get enough more this year to make the figure 36, at least, so we can say we have doubled our membership.

George Lewis succeeds Mahlon Hoag as chairman of entertainments, and our only hope is that he equals Brother Hoag's record. Much credit is due the latter for the rapid growth of the Division treasury, and not once have his ledger entries been "in the red." Brother Lewis will start his administration with a parcel post social on February 28, at the Silent Athletic Club, and probably follow it with a social in March.

Non-residents will please note that Clifford C. Leach is the new Division treasurer. His address is 37 Oliver St., Binghamton, N. Y. Dues, etc. should be sent to him, and on time, before the 15th of the month.

CEDAR RAPIDS

By Charles Kinser

About all of the deaf in Cedar Rapids are fortunate enough to have steady jobs, in spite of the prevailing hard times.

Harry Relder is back at work, following a month's lay-off with an infected toe.

Clayton Pringle, the "man of nine lives," is back among us again after a long stay in the hospital. Struck and run over by an auto, he was at one time given up by the doctors, but managed to pull through, in spite of crushed or cracked bones.

Carl Osterberg and wife are still enjoying the climate of California. They are staying at South Gate, but are planning to visit San Francisco, Berkeley and Oakland. They expect to start home before long.

PITTSBURGH

By F. R. Connor

At the February meeting five candidates entered the race for delegate. On the third ballot, Elmer Havens, a dark horse, won. The same number entered the race for alternate, and Peter Graves won by a close vote, on the second ballot. James Forbes was elected second alternate by a large majority. Hats off to the winners! We expect them to make themselves impressive at the convention, and to be a credit to the Division.

By an enthusiastic vote the Division instructed its delegate to submit Pittsburgh's candidacy for the 1935 convention. Maybe it's hopeless, but we are willing to take a chance.

It is with regret that we chronicle the untimely death of Charles E. Reiser, after a lingering illness. We lost a great social worker, as he was always willing to do a great deal for the Division. We unite in extending

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our sympathy to his widow and children.

The engagement of Samuel Rogalsky to Florence Stamm of New York has been announced. Sam's future wife will be an important addition to our community. We need women leaders badly, and will be glad to welcome her.

On behalf of the Alumni Association of the Western Pennsylvania School for the Deaf, it is time to announce through the columns of THE FRAT, which reaches many members of the Association, scattered here and there, that the reunion under its auspices will be held at the Edgewood School on August 27, 28, 29 and 30, instead of September 4, 5, 6 and 7, as originally announced. The time is rapidly approaching. Watch for announcements in THE FRAT, the American Deaf Citizen and the Deaf-Mutes' Journal. The reunion comes but once in three years, so don't miss it.

TOLEDO

By S. G. Henry

At our "Public Opinion" social on January 17 we enjoyed listening to two debates, the topics being "Wets and Drys," and "Should Women Work?" A good crowd attended. Brothers Curry, Augustus, George and Hetzel had the affair in charge.

St. Martin's Mission had a supper and movies at the parish house on January 10. Rev. Brother Smielau brought his moving picture outfit and several reels of films, and gave us a good show. After the movies and supper, the election of mission officers took place. Among out of town visitors were Otis Yoder of Angola, Ind., and Hafford Hetzler of Indianapolis.

President Hetzel has appointed Brothers Curry, Hubay and Lee as a relief committee to pass upon applications for loans with which to pay dues. Members having trouble in keeping up their dues payments should see the committee.

We return in kind the greetings from Chicago Divisions No. 1 and No. 106, Utica, Denver, Toronto and other Divisions for Christmas and New Years.

TORONTO

By C. L. McLaughlin

We are happy to announce that Grand Vice President Shilton has recovered from a severe case of the flu. He was confined to his bed for two weeks.

At our last meeting we stood two minutes in silent respect to our departed brother, Ernest Hackbush, who died on January 11 from a heart attack. He was born in Cologne, Germany, and came to Canada when quite young, with his parents. He received his education at the Belleville school. He was a likeable fellow, and his passing is keenly felt by our members.

William Patterson has our sympathy in the loss of his father, whose death

occurred on January 20, from pneumonia.

Joe Rosnick, our hustling Go-Getter, is still after them, his latest recruit being Sydney Pack of this city. As the convention of the deaf of Ontario is coming, we sincerely hope that Joe will bag several more prospects for the Division. Brother Rosnick will attend the Boston convention as our alternate, A. H. Jaffray beating him for delegate by a very close vote.

KALAMAZOO

By Daniel Tellier

We welcome Sulphur Division No. 112. We wish them good luck and a bright future.

J. C. Howard, who is staying with his daughter in this city, frequently adds to our social pleasures by giving us interesting talks, mostly on biblical subjects, at St. Luke's Parish House. A large attendance is the rule at these lectures.

Fred H. Wheeler, Jr., went to Tarrytown, N. Y., the home of John D. Rockefeller, last January, where he had a job awaiting him in an auto body shop.

John Cordano, delegate, and Clifford Stevens, alternate, will represent our Division at the Boston convention.

HOLYOKE

By Arno Klopfer

The Division will hold a social on March 21, at Caledonia Hall, 189 High St. On April 16 we will have a military whist party at the home of Ernest Klinke, 18 Jackson St. The May and June socials will be announced later.

Our whist social on January 17 was well attended, about 50 being present. Springfield Division sent over a good delegation, but they failed to get any prizes. We hope they have better luck next time.

We were glad to see the stand taken by the Boston convention committee in regard to peddlers and hawkers. They are a nuisance.

It is rather early, but we have already started plans for our Hallowe'en social for next fall. Full particulars will be announced in plenty of time.

SCRANTON

By H. B. Young

Welcome, Sulphur Division No. 112! We of Scranton have a special interest in your welfare. Your Division deputy, George H. Davies, is a home town boy, born in Scranton, and educated at Mt. Airy. "Go-Get 'Em," George, and show them what a native of the anthracite city can do. Your friends out here are rooting for you.

Our Division meeting for February was one of the best ever, and this with a young fellow as presiding officer. We predict that within a month or so Brother Vernovage will be handling the gavel like a veteran. Considerable interest was also displayed by several other youngsters. That is just what we need—more interest by the younger members. But

we must not discount the older members. Frank A. Roberts, our "Grand Old Man," nearing 70, is still going strong, and gets after every possible prospect. He recently requested two application blanks, and here's hoping he hands them in, properly filled out, at our next meeting.

While out for a ride on a recent Sunday the writer and wife passed the home of Rev. Brother J. M. Koehler, and dropped in for a visit. They found both Brother Koehler and wife well, and it was pleasant to see that though they lived "out in the wilds," it did not prevent them from getting enjoyment out of life. Mrs. Koehler is quite proud of the plants and chickens she raises, and Brother Koehler has his books, and his conversation, as always, was interesting. We wish it were so that he could attend our meetings more regularly.

The writer wishes to thank the members of the Division for the wonderful vote of confidence they gave him by electing him their delegate to the Boston convention. He hopes to merit their confidence.

DUBUQUE

By W. G. Wright

A St. Patrick's Day party will be held at the home of Otto Schnoor on the evening of March 14. A fine time is expected. We will give it a write-up next month. We also expect to have a "500" party at the home of J. E. Standacher either this month or next, depending on when he returns from his present road trip.

Laid off from the Brunswick factory, James Dorman is making good use of his time chopping wood for relatives up in Wisconsin. He hopes to be called back to work soon, but does not know when. Otto Roth, also laid off from the same factory, may visit relatives in Waterloo while waiting to be called back to work at the factory.

We extend our congratulations to the members of Sulphur Division, and wish them all kinds of prosperity, including a healthy growth.

We also extend our thanks to the several Divisions who sent us beautiful holiday greeting cards.

PORTLAND, ORE.

By H. P. Nelson

The members of our Division extend their deepest sympathy to Brother Kautz. His wife, Anna, died on the morning of January 24, following the birth of twin boys. The following day one of the twins died, but the other is doing nicely at this writing. At the funeral, all of the pallbearers were frats, Brothers Linde, Thierman, Langlois, Divine, Reichle and Nelson.

We are glad to learn that Brothers Greenwald, Gannon, LaFave and Easterbrook are able to be back at work after being laid up by sickness or accident.

We extend our thanks to those Divisions sending us holiday greeting cards. All were beautiful.

BALTIMORE*By A. A. Wriede*

Under the direction of William Dilworth and his degree team, eight new members were introduced to the goat at our smoker and initiation held on November 15. Refreshments of hot dogs and soft drinks were served.

On February 21 there will be a masquerade ball at Belsinger's Hall, 505 N. Howard St., for the benefit of the Ely Memorial Fund.

Brother and Mrs. August Herdtfelder celebrated their 10th wedding anniversary with a banquet at Miller Bros. on January 17. Thirty-eight invited guests were present, and a splendid menu was served. Several good speakers added to the pleasure of the evening.

HARTFORD*By H. V. Jarvis*

For the first time since 1921, we held a public installation of officers this year. Vice President Tremonte was in charge, with Messenger Harrison assisting him. Refreshments were served by Chairman Luther and his committee, our lady friends doing the cooking. President John D. Moran, who holds the local record of four consecutive terms, made an impressive speech; Mrs. E. C. Luther recited a poem in memory of the late Brother Gibson, and James A. Sullivan, speaking in lighter vein, kept us laughing with his humorous stories. President Moran then spoke on the Ladies' Auxiliary, and invited any of them to speak, but apparently the ladies were a bit timid about that, for no one responded. Altogether, the evening was a pleasant one.

On January 17 we held a whist social at the home of George Mottram. About 40 were present.

We have received from Houston Division a neat card, bidding for the 1935 convention. We hope that they will land the plum, as it is our ambition to ride as a real Texan, and roll a gun around our fingers!

Remember Boston—and then Hartford!

FARIBAULT*By Toivo Lindholm*

The Division has chosen V. R. Spence as its delegate to the Boston convention, with Louis A. Roth as alternate.

William Peterson of St. Paul-Minneapolis Division was a visitor at our February meeting.

The Division was saddened recently by the death of Fred Schori, a social

member of the Division, which occurred on January 16. He had been injured by a falling log a few days previously, and some form of septic poisoning set in, resulting in his death. Of a genial disposition, and popular among the local deaf, he will be missed.

BOSTON*By A. A. Sinclair*

Hubward, July 20-25.

Five months to go! Time surely flies fast, so be ready. It is never too late to save.

There has been a great deal of sickness among the members this past month, but we are glad to be able to report that most of them are improving.

Julius Casteline and Dick Malone are all smiles these days. The former is receiving congratulations on the advent of a bouncing boy, the latter is cheery over being a grandfather. Nathan Finstein is also feeling pretty good over his approaching marriage to Miss Baer on March 1. A shower was given her on February 8 at a hall in Lynn.

Please note that the secretary has moved. His new address is 13 Orchard St., West Lynn.

CINCINNATI*By J. M. Shepherd*

Joseph Lawson, one of our few remaining charter members, and the oldest in years, has returned from an extended visit to New York and other eastern points. He is much improved in health. Arthur Wenner, after a month's siege with bronchitis, is also much improved, and able to be out. William Farwick is still confined to his home with pneumonia. We hope for the speedy full recovery of all three.

We note in the January issue that Toledo Division claims the record for electing the same member to the presidency the greatest number of terms. Cincinnati Division can go them one better. They state that they have elected Edward Hetzel to the presidency seven times. Our Division has elected Samuel Taylor to that post for 12 terms. Louis J. Bacheberle has served us as treasurer eight terms, and Mathias Buck, in the same capacity, seven terms. William Blust has been a trustee for 13 years. Sorry, Toledo,

but we are a bit afraid that our record beats yours. (This record for long service is an interesting one; we would be glad to hear from other Divisions along similar lines.—Ed.)

We note in the Ohio Chronicle that C. C. Neuner of Columbus Division recently underwent an operation, and hope it will prove beneficial and he have a speedy recovery. Old timers will remember Brother Neuner as Grand Financial Secretary when the Order was young. He has always been an ardent worker for the cause.

Now that the February meetings of the Divisions are over, and each has chosen its delegate to the Boston convention, we hope that each has chosen wisely, and has elected the best man, for the welfare of the Society is placed upon the shoulders of these men. We place our trust in them, and hope that trust is not misplaced.

NEW HAVEN*By Clarence Baldwin*

New Haven Division is going to inaugurate something new in the line of providing means for the local deaf to get together. On March 7, and also on April 4, the Division will meet at six o'clock, and adjourn at eight. Then there will be a social, with cards and other games. We will in no way slight Division affairs, as we know by experience that all of our business can be done in two hours' time, except in rare instances, occurring once in a blue moon. Last year there was some talk of forming a club among the local deaf, and having rooms where we could get together for socials, etc., but the plan fell through due to the high rents demanded for such rooms, and for other reasons. So now we will allow the use of our rooms after the meetings. It is hoped that in this way the local deaf will come to a realization that the Division is the real leader in local affairs, and believe it will prove good advertising for us. Of course, a small charge will be made for admission to the games, the proceeds to go to our local fund. But what of that? Does anyone get pleasure and amusement free anywhere in this world?

The local Division will accept applications for membership at the reduced rate of \$3 up to June of this year. This is in an effort to corral as many more members as we possibly

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SCRATCHES EVERY
OTHER STONE.**

can, and thereby increase the strength of our Division. The local territory is pretty well worked over, but there are still a few who could join if they would, and we hope this rather attractive offer will get them lined up.

The Division is planning to have a banquet sometime in May. By next month we expect to be able to announce full details. Any outside members and friends desiring to attend will be welcome. They should send in their requests for reservations not later than May 1. Address the secretary, Clarence Baldwin, 166 Dwight St., New Haven, Conn.

LOS ANGELES

By A. D. Ruggero

There was an unusually large attendance at our February meeting. My guess is that it was due to a desire to see a free show—a thrilling race—for delegate. There were seven entries in the race, and all strove mightily to win. Tage E. Samuelson was first under the wire, and copped the prize. The second prize, that of alternate, was won by A. D. Ruggero. Let us hope that they prove worthy representatives of the Division.

Our sick committee is working overtime these days. There are several brothers on the sick list, but we are glad to say that few of them are in a serious condition, and we look for their speedy recovery.

ROCKFORD

By B. F. Jackson

To all of those who sent holiday greetings, No. 57 wishes to express thanks. It may be a trifle late, but our appreciation is none the less sincere.

Our Division has received from the Pach studio a half life size photo of the late Grand President Gibson. It will be unveiled soon, with appropriate ceremonies, and given a place beneath the Division charter, in the hall where we meet.

The monthly I. A. D. entertainments still continue, on the third Saturday, at the Emmanuel Episcopal Church hall, conducted in turn by different

frats; also the ladies serve luncheon after the regular business meetings of the Division. The attendance at both places is constantly increasing, and the programs becoming more and more interesting. On February 21 there will be a Valentine social at the church, the Frat meeting on the 14th preventing its being held on that date. There will be a play, games, and stunts suitable to the occasion, and refreshments will be served.

Our newly-appointed deputy, James Boyer, has made a good beginning by securing two new members as a starter. Who says he is not the right man for the job? Atta boy, Jim!

SAN FRANCISCO

By H. O. Schwarzklose

On the resignation of G. D. Coats as correspondent for the Division, the writer was chosen to take up the work. Altho I cannot do as well as Brother Coats, I will try and keep the column interesting.

Walter P. Valiant was elected delegate to the Boston convention by a large majority, at the February meeting.

President Glidden administered the pledge to Brothers Altenhoff and Walton, and one new application was passed upon, at the last meeting.

Isadore Selig having resigned as secretary, Charles O. Wright was appointed to fill his place until a successor could be regularly elected.

Grand Vice President Howson and E. A. Stevenson, honorary member, were present at the February meeting. Their speeches were heartily applauded. Brother Stevenson, who is principal of the Berkeley school, said he has been invited to make the Division a visit every month for the past two and one-half years, but had never had a chance to come, but was very happy to be with us at last. We hope he will come again, and also come often.

Brother Luddy's baby Frat appeared with a full-page announcement of the coming mask ball on February 21. It is an annual event that should not be disregarded by local frats.

The oldest daughter of Brother and Mrs. Bucking is reported to be seriously ill. We hope she will soon recover.

FT. WORTH

By Albert Tully

The next entertainment of importance on the Division's calendar will be the fraternal on March 7, during the National Stock Show, Exposition and Rodeo. As an added attraction, efforts will be made to get some of the boys from Dallas' Longhorn Division as contestants in the rodeo. There are some mighty cowboys in that Division, who won their spurs riding their "Billy." They will find riding the hurricane-like back of such unriden outlaw horses as Midnight and Satan a lot different from riding Billy. Here's power to them in sticking to the saddle, for the Society's funds must

be taken into consideration in case of injury.

During our February meeting we were honored by the presence of President E. R. Rhodes, Vice President G. H. Davies, Secretary W. T. Griffing, Treasurer G. A. Calame and Director B. A. Lucas of Sulphur Division, Secretary W. K. Gibson and Treasurer T. E. Hill of Dallas Division, and George B. Price of Glen Rose, a non-resident member of Ft. Worth Division. The Sulphur boys came down to get pointers on Division management. No. 112 may be in the baby class, but those boys showed us that they were far removed from that class when it comes to ability to look after the affairs of that newly-chartered Division. Oklahoma is a fertile field for new members, and the Society could not have secured a better bunch to look after it. Come again, boys; the welcome sign will be found over the door as usual.

SEATTLE

By A. W. Wright

Believe it or not, but John F. Conley made a double transfer to Seattle. About eight years ago, Brother Conley, living in Lewiston, Idaho, joined Seattle Division, and when Spokane Division was established, transferred to that Division. He and Mrs. Conley recently moved to Seattle, and he requested a transfer to this Division, and on almost the very day the transfer arrived, Mrs. Conley presented him with a son—hence the double transfer! Brother Conley was too excited by the event to attend the election Saturday.

The Division had one of the largest meetings in its history on the 14th, the election of delegate and alternate being the attraction. There was no lack of candidates, and several ballots were necessary before the honor descended upon Oscar Sanders as delegate, and George Riley as alternate.

As if the election of delegate was not enough excitement for one evening, announcement was made that the bank in which the Division funds were deposited had been closed by the state bank examiner that afternoon. However, it is believed that the bank's affairs are in such shape that it will be able to resume business soon, or the depositors paid in full, in which case our money will be tied up only for a time.

SOUTH BEND

By R. H. Rhoads

Our social on the 14th, the first venture of that kind in months, proved to be a big success, both financially and socially. A very good crowd was present in spite of the business depression and bad weather conditions, and if any of those present did not thoroughly enjoy the evening, we have not heard of them. The committee certainly lived up to its motto—"a good time for all, and all for a good time." Mrs. Ray Pond and Arthur Rink were the winners at pinochle, Franklin



**A LAUGH IS AS
NECESSARY TO A HU-
MAN AS SUNSHINE TO A
CABBAGE.**

Nihlean and Donald Herran the winners at "500," and Mrs. Albert Mercer led at bunco. Several other interesting games were played, to the amusement of all. One feature not down on the program was the taking of two flashlight pictures by Alfred Arnot of Chicago. One was of the Division members alone, and the other of the whole crowd. Among those present from out of town was J. C. Howard of Duluth, Minn., who gave short talks at the meeting and at the social. Other visitors were J. F. Cordano, St. Joseph, Mich., J. C. Downs and A. E. Arnot, Chicago, and a Kalamazoo member whose name we failed to get.

The election of delegate and alternate to the Boston convention proved a keen affair, with R. H. Rhoads and Leo Douglas coming out the winners. Oddly enough, these two have been cronies for years, and it was Brother Douglas who got Brother Rhoads to sign on the dotted line a few years back.

In our last communication we failed to acknowledge the many beautiful holiday cards received from various Divisions. It was indeed a wonderful spirit that prompted the sending of these greetings, and may their success and happiness be the same as they wished us.

NEWARK

By F. W. Hoppage

The joint mask ball of the Newark and Jersey City Divisions came out a success, with about 300 attending. Chairmen Morello of Jersey City and Balmuth of Newark, with their committees, certainly made a fine showing, netting about \$150 profit from the affair. This profit will be split fifty-fifty between the two Divisions, for the benefit of their relief or delegate funds.

Harry Redman of Paterson is a hustler, and he had a bus load of frats, their wives and sweethearts at the ball, returning by the same bus, chartered as a frat special. The night was one of the coldest of the year, but they enjoyed a good comfortable ride, and found it much more convenient than trains or autos.

There is talk of another Division in Newark, with 50 or more members on the roll. There are 250 or more young and eligible fellows around the county, whom we would be glad to see become members of the Society, but no one seems able to lasso them, as many are oralists, who have no interest in our Division. With a Division of their own the case might be different.

READING

By E. C. Ritchie

The Harrisburg newspapers recently gave publicity to Brother Charles Blessing, who for 13 years has been an armature winder for the Harrisburg Railways Company. We hear that recently he was promoted to a higher position. He was cited as one of their most dependable employees.

Brother and Mrs. Boies Penrose Rosenmund recently took a month's vacation. They visited Mrs. Rosenmund's folks in Tennessee, then spent a week or so in Florida and a few days in Havana, Cuba. Mr. Rosenmund is a linotype operator on the Harrisburg Patriot.

Brother and Mrs. Robert Yiengst recently celebrated their first wedding anniversary. In the party were: Brother and Mrs. O. T. Weidner, Brother and Mrs. Robert Yiengst, Brother and Mrs. Clarence Goldberg, Brother and Mrs. H. F. Yoder, Miss Elizabeth Ahrens, Brothers Tobias, Weaver, Wise, Sydney Goldberg and Brother and Mrs. E. C. Ritchie. Pinochle and Whist featured. Ice cream in novel molds was served real cold.

May 9th the Division holds its regular meeting. On Sunday, the 10th, the Shillington Fire Hall will be rented all day. Dinner will be served there, and moving pictures of the N. A. D. convention at Buffalo will be shown. This should attract hundreds—a miniature convention of Frat Boosters of Reading No. 54. Proceeds for delegate fund.

March 14th a Whist party will be held in the meeting room after the regular meeting. Admission 25 cents.

PORTLAND, ME.

By L. V. Collins

At the conclusion of the December meeting of this Division, the members and their friends to the number of about forty-five went to Boone's restaurant and enjoyed a delicious lobster and chicken dinner. After the inner man had been satisfied, a social hour was enjoyed by those present.

Plans are under way for our annual party in April. The present plans call for a three-day celebration—Saturday, Sunday and Monday, April 18, 19 and 20. The committee on arrangements, consisting of Brother Kennedy, Chairman, assisted by Brothers Collins, Kimball, Libby and Leighton, are busy getting their plans under way. The committee hopes to be able to have a bowling contest between teams from Bangor, Lewistown, Lowell, Boston and Portland Divisions. At the grand party on Saturday evening, there will be games for all, not to mention a fish-pond, which proved very popular last year. We hope all our friends will come and help us have a good time.

Brothers Kimball and Zeitman attended the grand ball and New Year's frolic of Boston Division, and reported a good attendance. Other Portland brothers would have gone, but work is not very good here and funds are scarce with many of us.

The Division extends its sympathy to Brother Kimball on the death of his wife, who passed away at a local hospital on December 13, 1930, after several months' illness. The remains were taken to Nashua, N. H., and laid

at rest beside Mrs. Kimball's parents.

The employment situation here is bad, but all but two or three of the Division members have work, if only part time. A part time job is much to be preferred to no job at all.

DALLAS

By T. E. Hill

Dallas Division, and Dallas Division's Deputy, take their hats off to Utica Division and Mr. McGovern; they nosed us out by a few points in the individual, as well as the Division race for most members in 1930. Here's hoping that both Utica and Dallas Divisions will continue to sign up new members for 1931 as well as they did in 1930.

Dallas Division suffered a financial loss of around \$100 or more when the Division's moving picture projector was destroyed by fire on the 17th of January. The machine, which retails for \$250, was purchased about seven years ago by members of Dallas Division, and each month on the third Saturday we have enjoyed moving picture shows. On the 17th of January, while the writer was teaching Fred Pairrett, of Little Rock Division, how to operate the machine, in some manner the films became stuck, and the safety device failed to function, and as a result the films became ignited, and the machine was soon a roaring furnace. Brother Pairrett not only showed that he was a brave man, but also a quick thinker, when he grabbed six exposed films, or rather reels of films, and ran from the room with them before they could catch on fire, for had he not done so, they would have caught fire, exploded and no doubt several of Dallas Divisions' members as well as some of the ladies and children would have been killed. Doyle Kerr, assisted by Raymond Payne, quickly got a fire extinguisher in the room and put the fire out while C. D. Pickett, Jr., managed to save all the coats, hats, and other articles, so the only loss was the projector itself, and we're mighty glad to say that we'd rather lose a thousand dollars, than to have had any member of our Division badly burned, or killed. It is a question now whether the monthly movies will be continued or not. But it is unlikely that we will purchase another projecting machine, as hard times have depleted our treasury, and some of our members are in need of financial assistance.

Brothers John L. Sheppard, Edward B. Kolp, and Troy E. Hill were present at the installation of Division No. 112, in Sulphur, Oklahoma, recently. Dallas Division contributed about 16 members to the new Division, which has high hopes of soon becoming a serious rival for the honor of being largest Division in the southwest, if not the entire south.

Cadillac Association of the Deaf

(Formerly Fraternal Club of the Deaf)

2254 Vermont Ave., Detroit, Michigan

Michigan Cars pass the door.

Open evenings.

Visitors welcome.

The writer has received one of the rings presented by the Grand Division to the members recruiting the most new members for 1930, and he is downright proud of the ring, and hopes that he can secure as many members in 1931 as he did in 1930, not with hopes of a prize, but for the good of the Order.

WASHINGTON

By H. L. Tracy

The February meeting of No. 46 on the night of the 4th was unusually largely attended, due to the anticipation of electing a delegate to the Boston convention. After routine business had been disposed of, a good natured rivalry took place among the candidates for the honor of representing the great Division of the National Capital, resulting in the election of H. L. Tracy, a former grand vice-president, with Gerald Ferguson and E. E. Bernsdorff as alternates. At this meeting the members had the pleasure of hearing very encouraging words about the Society, spoken by Dr. Thomas Francis Fox of Brooklyn Division No. 23 and John O'Rourke of Boston Division No. 35.

February 5th, the anniversary of the birth of Dr. Edward Miner Gallaudet, was a red letter day for the deaf in and around Washington, it being the occasion when the tidy sum of \$50,000, which the deaf throughout the country had for the past several years been engaged in collecting, was realized and turned over to the President and Board of Directors of Gallaudet College to be used as a nucleus of a larger sum that is expected to be appropriated by the Congress of the United States for the erection of a suitable memorial administration, library and classroom building, something the beloved Dr. Gallaudet would want, the same being of benefit to all future generations of students. Brother Smielau, president of the Alumni Association of the College, and also president of the National Association of the Deaf, was on hand to join in the presentation of the check at the hands of Harley D. Drake, chairman of the ways and means committee, the others being Brothers Frederick H. Hughes and Roy J. Stewart. The chapel was filled to the doors with both hearing and deaf people, many coming from distant places. Distinguished people were on the spacious platform, two being Secretary of the Interior Wilbur and Dr. Knight Dunlap of Johns Hopkins University of Baltimore, and chairman of the National Research Council. Dr. Wilbur spoke eloquently of his deep interest in Gallaudet College. In recognition of his advanced work in the interest of the deaf, the honorary degree of doctor of humane

letters was conferred upon Dr. Dunlap. In the audience were Frats from Baltimore, Philadelphia, New York, Boston, Richmond and other nearby localities. Brother Bernsdorff represented No. 46. In the evening the D. C. Chapter of the Alumni Association, with Brother Hughes presiding, "kept open house" and entertained both graduates and ex-students of the College. Besides Dr. Hall, President of the College, Brothers Bryant, Fox, Smielau and Bush addressed the assemblage and then all had the pleasure of hearing Dr. Gallaudet give his great lecture on "The Lorna Doone Country." The evening wound up with the serving of delicious refreshments by the young ladies of the College—our future aux-frats—in their spacious sitting room in Fowler Hall. It was a day long to be remembered by every Frat who had the opportunity to be on hand.

Congratulations are extended Brother and Mrs. August Herdtfelder of Baltimore upon reaching their tenth wedding anniversary on the 17th of January. Those from No. 46 who attended the banquet given by the host and hostess were Brothers Hunter Edington, Alley and Parker, together with their wives. All report it was one of the pleasantest and most ambitious private banquets they have had the privilege of attending.

Samuel Frankenheim, the New York bond broker, was in Washington for several days recently on business and pleasure bent, and attended several gatherings of the silent community.

BIRMINGHAM

By S. B. Rittenberg

Greetings, Brothers! This little write-up after so long an absence goes to prove No. 73 is still much alive, despite the economic depression. Not a few of the members are feeling the effects of hard times. Social doings have been at a standstill here the past two years, and with silver linings among the clouds becoming more noticeable, the Division will celebrate the passing of Old Man Gloom with a party at the home of the writer, 7027 Division Ave., March 19, the proceeds to go to the delegate fund. Notices of coming monthly socials will appear regularly in THE FRAT. See you at the party!

The Division was shocked to learn of the passing of Jesse T. Warren of Nashville Division. Brother Warren, at his own expense, appeared here as a speaker at our seventh anniversary banquet, and made a lasting impression on the members with his earnestness and forcefulness of speech. A better Frat never lived. The writer has known Brother Warren since he (the writer) was a kid in Nashville, and can say the loss of such a true Frat will be deeply felt by Nashville Division and the N. F. S. D. as a whole.

The election of delegate and alternate to the February meeting came out splendidly, despite the keen rivalry. Brother Chunn, delegate, and Brother Huffman, alternate, were the lucky ones. The Division ought to slap itself

on the back in being so fortunate in having such fine fellows to represent it at the coming convention. You'll see them at Boston.

The Division acknowledges receipt of the Season's greetings from some of the Divisions. We wish to thank one and all, and to all members and all Divisions we wish a happy and prosperous New Year.

Welcome, Sulphur No. 112, shake! A baby's life is very perilous. I know, 'cause I have two myself. Don't choke yourself with the nipple. When you run out of nursing bottles, let us know, and the Air Express will do the rest!

It would simply be wasting time and money to come to Birmingham looking for work. There is absolutely nothing here at present. A few members from out of town have come here the last few months, and their hopes were shattered the minute they arrived. As to the Goodyear plant at Gadsden (I received a letter from Brother Lyles of South Carolina inquiring about Gadsden) there is very little or no work to be had there now. So far as I could learn, there is only one deaf person working there now. Will be glad to give out notice when I know employes are desired there.

You'll hear from us again next month. So long!

ST. LOUIS

By A. O. Steidemann

The movie on January 31st, given by Brother Schaub and his able committee was a great success, bringing out some four hundred of the locals, many of whom had to be reintroduced to their schoolmates as they had quit mingling with their youthful school pals for some reason or other after graduating. Thirteen reels were given, one of which showed our late brother, the Rev. Dr. Cloud speaking in behalf of the L'Epee Memorial. This reel came on without announcement, title or heading and the effect was startling on the audience to see their former leader step out of the shadow world and sign as in the dear old remembered days.

Brother Burgherr has retaken his old place in a hospital ward, as his recovery from a recent accident was found not complete, and a further rest ordered. Tough luck, especially as it happened in the thick of the delegate race just before the voting began. That plum, after some spirited balloting went to Brother Haig, the present president, with Brother Smith as alternate. Both are worthy representatives of No. 24. Brother Smith now shoulders a new job in daily inquiry as to the health of the delegate, so as to be ready to pack up in case anything happens.

Detroit Association of the Deaf

8 E. Jefferson Ave., Detroit, Mich.

Open daily. Meetings, second Sunday of each month.

VISITORS ARE WELCOME

Pittsburgh Association of the Deaf

104 Federal Street, North Side
PITTSBURGH, PENNSYLVANIA

This club is being operated by the deaf and is open every evening and Sundays. Visitors cordially invited to call. The best club in Western Pennsylvania.

Brother Haig is taking chances with his appointment, as he has recently purchased a second-hand Ford; better wrap it up, Charlie, till August first.

The annual mask ball of the Division was a success, socially and financially. Over three hundred were present, with visitors from other Divisions, some coming with masks, hoping to pay the fare home with the prize money. The judges had the usual task, but finally decided on sixteen Abou Ben Ahems as "leading all the rest." The big money was taken away from the locals by Mrs. Dillenschneider and Mr. Herman Loeb of Kansas City. Hearing friends also came in under the wire, with a sprinkling of local winners. The preliminary to the ball was the basket ball game between the local Division five and one of Kansas City frats. We regret to say that the visitors were the better, the score being 27 to 13. The latter figure was unlucky for our boys—they never could pass it. Some twenty-two came from the victor city to cheer the winners. With them were Roy Lynch of Detroit, Alfred Arnot of Chicago, who came to see his cousin George Arnot, Edward Heber of Springfield, and others the writer did not meet. It was altogether an evening to be remembered. Brother Hiken, the chairman of the evening, and his assistants deserve the thanks of the Division for their labors to put over the event of the year in Frat circles.

Brother Sutton, one of our old reliables, has taken up the task to raise a delegate fund in a parched land where all pocketbooks are dry and arid from long unemployment. He has invested in a new toothbrush, so no loose coin, no matter how small, can escape being brushed in the fund. We know from experience that July will come along and Brother Sutton in some miraculous way will have a full bag of the long green for our delegates and no trading stamps or cigar certificates either. It takes our old brothers to do the trick—they having learned when the Frat was cutting its teeth on the first thousand.

SAN DIEGO

By C. L. Berg

We have had rainy weather—the wettest winter San Diego has seen for years. Everything outside is green, fruit trees in blossom and hills covered with wild flowers.

Since becoming a home-owner here, Brother Kuhn has been planting avocado trees around his house. He now has seventy trees and they are doing fine. Congrats!

On Nov. 6, a woman pedestrian was struck down by a car driven by Brother Brown, and she died two weeks after the accident. Mrs. Simpson (formerly of Akron, Ohio) and her two small children were in his car at the time of the accident, and she alleges that the woman walked outside of the pedestrian crossing, and that Brother Brown stopped as soon as he saw her falling in front of his car. Three ribs were broken, and it was understood she was not fatally injured, but two weeks later

she passed away after having pneumonia. At the preliminary hearing in the justice court, a coroner submitted a verdict, stating her lungs were punctured by broken ribs. Brother Brown is at liberty on \$2,000 bail, which is furnished by the American Auto Owner's Association of which he is a member, pending trial at Superior Court. The date has not been set yet. The A. A. O. A. also furnishes one of its lawyers.

The Chop Suey luncheon party which was held on February 7 was a success and added a nice sum of money to the delegate fund. Thanks are due to Brother Grimse and wife.

We are planning to have a "Hard Times" party on March 7 after our regular meeting. Funny costumes, many hilarious games and stunts and a new way to serve the eats. The admission will be 25 cents. All are welcome.

For a week-end trip, the writer and Mr. Gledhill drove to Los Angeles to attend the auto show. Studebaker's free wheeling, Marmon's 16 cylinders, DeVaux cars, Fanchon and Marco's show girls exhibitions attracted big attention. Had a wonderful chicken dinner at Brother McMann's home before returning to San Diego. His son will be married in Seattle, Washington, on April 4.

OMAHA

By R. W. Mullin

It feels great to get married, and to make it still greater, join the N. F. S. D. That's what Fred C. Lee of Chicago did. His bride was Katherine Greif of Rochester, N. Y. And soon after they honeymooned to Lincoln, Nebr., where the groom's father and mother celebrated their Golden Anniversary. A day's stop-over at Omaha was celebrated with a shower at the Elk's Club rooms, and a dinner at Straub's Mid-night Cafe. There were plenty of jokesters, and nobody was sleepy.

Emil Hladik is a wonder. After finishing school he made a bee-line for Akron, Ohio, and learned the tire business among a lot of hearing boys, without hearing anything for himself, then worked there awhile. Today he has a tire and battery service shop all by himself here in Omaha. Business has been bad in some places, but we have never heard him complain. He keeps it neat and tidy, even the batteries are in a friendly row, drawing down their

juice without effeverescing any foul odors. Lots of people do not like to write their wants to the deaf, but Emil has it solved. He hangs inscribed cards here and there in his shop, which save lots of time and patience on customers. Atta boy, Emil.

SPRINGFIELD, MASS.

By F. L. Ascher

Our February meeting was one of the best attended in a long time, due partly to the fact that the delegates were to be chosen, and partly to the reason that the meeting was held in our "new home." In the writer's opinion, every member seemed pleased with the new meeting place, and showed all the signs of the spirit of fraternity and co-operation. That's right! The success of our Division depends on every member. With the help and intelligence of every member the mutual and common interest in our Division increases. Our slogan has been "CARRY ON" and now our Motto is "TEAMWORK." We can't help feeling proud of our Division, and are trying to live up to our slogan and motto.

The famous two inseparable pals, "Mike" Haggerty and "Abe" Ascher were chosen to represent our Division as regular and alternate delegates, respectively at the coming convention in Boston. Oh boy! what a team it will be! They will indeed do much as to putting "SPRINGFIELD, MASS." on the map. With great confidence in their abilities, and knowing that they will co-operate with Grand Officers and other delegates in a just manner, we have done our duty by choosing these able delegates.

The Military Whist Party on January 24 under the chairmanship of Brother Smith was a big success, and everybody had a fine time. Much credit was due to the efforts of Miss LaMoyne Young, who has always been interested in our activities. This kind of party will be repeated later.

The Valentine's Day Party on February 14 was greatly enjoyed by all who attended the party. Souvenirs were given away. "Lotto" and "Find The Heart" were the chief amusements of the party. For a beginner, Chairman Cameron, one of our latest members, did well, and was ably assisted by Brothers Brunsell, Haggerty, Brown and Smith.

We are ready for our big event—Smoker and Initiation Nite—March 14, which will be held at Memorial Hall, 44 State Street, after our regular meet-

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WHEN IN CHICAGO stop at the New Bismarck Hotel, Randolph and Wells Streets, opposite Frat Headquarters.

ing. President Battersby of Boston Division will conduct our initiation ceremony. Those who know of his past record, will certainly expect a fine treat. Our Billy Goat is now preparing to tame our fifteen candidates. Neophytes, I advise you to be ready, too. The regular meeting starts at seven, sharp. Every brother is welcome. Anyone from outside who desires to attend the smoker will please kindly notify Secretary Ascher before March 13, so that we will know how many we can expect.

Our latest new member is Ignazio Giuffre. This young man is a fluent oralist, and is well liked by all who know him. Welcome, Brother Giuffre.

BOOM B-O-S-T-O-N.

BROOKLYN

By T. J. Cosgrove

See you in ARCADIA HALL on March 7; or BOSTON, July 20-25.

Preparations for the annual ball have been completed, and the usual turn-out of masqueraders is expected to be greater this year than ever before—due to the fact so many folks can make good use of money just now—and the entertainment afforded the patrons of our ball by these masqueraders has always sent them home smiling and content. Complimentary tickets and special invitations have been mailed to every Eastern Division President, with the hope they will all find time to be with us on this occasion. Chairman Hy Dramis has worked hard and indefatigably to bring success to this ball, and we know his efforts will not be in vain.

The delegateship was up for contestation at the February meeting—same as all 'round the circle. It took some time to get started, and then some more time to pass on FITNESS and UNFITNESS, as well as QUALIFICATION. Well, that's another story and too long for this column. Enough to say that Past President Harry Goldberg won the delegateship and Present President Stigliabotti the alternate prize.

A card from John D. Shea located him in the famous Florida winter stamping ground—Miami. John now has two select spots to look forward to, Saratoga in August and Miami in January. No wonder our eyes are watery.

There were three applications approved, subject to Headquarters' O. K. They were Samuel Nadler, Raymond McCarthy and Abraham Shine. The obligation was given to Brothers Willets, Mecca and De Candio. David Polinsky came back to Brooklyn via a transfer from Bronx Division.

Hy Dramis, Joseph Marinello and the old reliable Sol E. Pachter had charge of the voting for delegate and alternate. They had plenty to do, and thanked Providence it only happens once every four years.

Visitors besides the usual ones from nearby Divisions, included Harry T. Fancher of Hartford Division. He was given a cordial greeting by all, and seemed to feel at home, though somewhat amazed at the vast assemblage.

Sympathy was extended to Brother Fred McClellan on the death of his mother; Joseph Milazzo for the loss of his father, and T. J. Cosgrove who suffered the loss of a good brother-in-law.

Please watch your meeting notices for March. We are unable to have Odd Fellows' Hall, so it will be held elsewhere and on a different night.

There was quite a batch of sick and accident claims up for consideration, and if this keeps up they will have to do something about this fund at Boston. An apple a day keeps the doc. away.

To Sol E. Pachter goes the first vote for an appropriate suggestion concerning Boston. Says Pachter, "Boston Bags are the appropriate grips to pack your belonging or someone elses, going to the convention." He can supply all you want.

Houston, Texas, put in its bid for the next N. F. S. A. convention by having cards distributed to all members at the February meeting. There will, no doubt, be others in the race, and in justice to them it is wise to wait till all are known.

ATLANTA

By M. C. Bishop

In last month's news-notes we reviewed our activities in the matrimonial market of 1930, and thought Atlanta had made a good record. Now it seems we are bound to break that record this year. 1931 is only six weeks along but we have had two marriages. The first wedding, that of Miss Era McGinnis to A. D. Surratt took place at the bride's home in Atlanta, January 29. Brother Surratt is one of our Division trustees. This was not a surprise wedding as a good many of the bride's friends knew of her well-filled hope chest.

A "Valentine wedding" was called that of Miss Virgie Lovvorn and Fred Jones, which took place Sunday, February 15 in Carrollton, Ga. These two young people have been sweethearts since their school-days. They are now on a honeymoon trip to Florida.

We are continuing our membership drive with new energy; watch us in 1931, at least one new member a month is our goal, and we may do even better. W. Warren Yeargan is the first applicant to sign up this year.

Rev. Brother S. M. Freeman was presented with a handsome watch-chain, beautifully engraved and bearing the N. F. S. D. emblem, Sunday, February 1 by a large congregation, as a small token of their love and appreciation. Mr. F. J. Cooledge, Jr., made the presentation speech. Rev. Freeman was deeply affected and could hardly express himself in words. The gift was intended as an anniversary present but was delayed on account of the engraving.

The many friends of Jesse Warren were shocked to learn of his sudden death, he was well known among the Atlanta deaf. To the bereaved family we extend our deepest sympathy.

Celebrating Washington's Birthday eve, the Nadfrat Woman's Club will give an entertainment at St. Phillip's parish hall. Miss Margie Weaver is chairman, assisted by Mrs. W. E. Gholdston and other members. Besides other features, the program includes a play "Long-lost Sisters," which is a burlesque on the motion picture comedy "Reducing." A good attendance is looked for. Miss Maxine Morris has announced a St. Patrick's day party which will also be for the benefit of the club.

MANHATTAN

By J. N. Funk

Arne Olsen reports himself the victim of a bad accident in which he suffered a dislocated jaw, three bad cuts which required sixteen stitches to close, sprained ankle and shoulder, and the loss of two teeth—all incurred in a fall from the second story of a neighbor's house. Tough luck! We almost said "Better luck next time" but thought it might not hold.

Another accident, of a different sort—and unintentional—was the appearance of an item we sent to THE FRAT last month announcing the marriage of Robert Cohen and Edna Katzman. The mischievous makeup man slipped it under "Births," much to the surprise of Brother Cohen's many friends, and his embarrassment. We trust this will clear up any misunderstanding. Little accidents like that frequently prove embarrassing.

Yet another accident—the most serious of all—befell Jacques Alexander, who is now a patient in Jewish Memorial Hospital with a fractured leg, the result of a fall into an excavation near the New York terminus of the new Hudson River bridge. Br'er Alexander, an artist of some note, was walking along, admiring the tracery of the giant structure suspended across the Hudson hundreds of feet in the air, and, unheeding of the warning shouts of workmen, walked straight into a hole in the ground. It would seem that an eye for beauty is a liability sometimes, whether you find it close to the ground (try admiring the ankle of a jealous man's wife), or you seek it, as Alexander did, high in the air.

And now for some good news! Leo Frey, these many years a bachelor, is one no more. Leo decided to start the New Year right, with the happy assent of Miss Anna Jacobs. Best wishes!

Gotham may be a paradise for those who have nothing to do and time and money to do it, but it is absolutely the worst place in the country to look for work, as evidenced by the number of requests for financial assistance in paying dues reported by the trustees. We regret this exceedingly. However, we again call to the attention of members affiliated with Manhattan that lapsation for non-payment of dues, and consequent loss of benefit in case of accident or sickness, can be avoided by a request for assistance addressed to the trustees.

ARE WE BLUE?=====

THE politicians, the economists, and sundry other gentlemen who periodically indulge in the BLUES have all been stressing the hard times and the business depression.

BUT placing emphasis on hard times does not help matters. Anybody can see BLUE by putting on that color of mental glasses. We are bound to conclude that the present era of depression is largely due to the mental outlook of individuals who could do a lot better than they have if they were endowed with a little more confidence in this land of the free and the home of the brave. There has been too much of pessimism and too little of optimism.

IN spite of the hard times talk, our Society made a good record in 1930, as evidenced by the following figures:

	1929	1930
Gross Income	\$223,101.63	\$243,043.93
Net Gain in Assets	141,837.61	151,859.15
New Insurance Written	444,000.00	379,000.00
Waiver-Dividends to Members	16,010.36	18,632.04
Cost of Management per Member	3.71	3.36
New Members and Revived	473	441
Lapsed Members	99	103
Average Age of Members	37	37.5
Deaths per Thousand	6.9	7.5
Rate of Interest Earned	6.00%	5.95%
Lapsation Ratio	1.48%	1.47%

OUR valuation of certificates, showing ratio of assets to liabilities, or solvency, and amount of surplus, is now in process of computation, and will be given in a later issue. There is no doubt, however, that these figures will compare favorably with those of 1929.

WE have confidence in our Society's future, and faith in our loyal members. Why be BLUE?

=====WE ARE NOT!

ANNUAL STATEMENT

For the Year Ended December 31, 1930, as Made to the Department of Trade and Commerce, State of Illinois

	Mortuary Fund	Reserve Fund	Sick and Accident Fund	Conven- tion Fund	Organ- izing Fund	General Expense Fund	Totals
Balance from previous year.....	\$ 12,491.06	\$1,119,931.44	\$ 90,770.71	\$ 9,780.21	\$ 1,850.80	\$ 2,652.26	\$1,237,476.48
INCOME							
Membership fees.....	\$	\$	\$	\$	\$	\$ 1,349.00	\$ 1,349.00
Mortuary assessments.....	99,892.55						99,892.55
Per capita taxes.....			33,905.09	3,915.61		30,405.37	68,226.07
Recording and registry fees.....						503.50	503.50
Total received from members.....	\$ 99,892.55	\$	\$ 33,905.09	\$ 3,915.61	\$	\$ 32,257.87	\$ 169,971.12
Deduct payments refunded.....	55.23		5.90	1.26		6.30	68.69
Net amount received from members.....	\$ 99,837.32	\$	\$ 33,899.19	\$ 3,914.35	\$	\$ 32,251.57	\$ 169,902.43
Net interest on mortgage loans.....		51,818.27	4,154.69			317.18	56,290.14
Net interest on bonds.....		14,306.37	1,147.05			88.25	15,541.67
Gross interest on bank deposits.....		186.23	14.93			1.16	202.32
Sale of lodge supplies.....						293.40	293.40
Exchange on checks.....						31.20	31.20
Advertising in Frat.....						237.25	237.25
Subscription to Frat.....						45.35	45.35
Sundry supplies.....						37.20	37.20
Surety bond premiums.....						457.79	457.79
Increase in book balue, bonds.....		5.18					5.18
Total income for year.....	\$ 99,837.32	\$ 66,316.05	\$ 39,215.86	\$ 3,914.35	\$	\$ 33,760.35	\$ 243,043.93
Sum of balance and income.....	\$112,328.38	\$1,186,247.49	\$129,986.57	\$ 13,694.56	\$ 1,850.80	\$ 36,412.61	\$1,480,520.41

DISBURSEMENTS

Death claims.....	\$ 35,854.00	\$	\$	\$	\$	\$	\$ 35,854.00
Sick and accident claims.....			30,640.00				30,640.00
Old age benefits.....	48.72						48.72
Total benefits paid.....	\$ 35,902.72	\$	\$ 30,640.00	\$	\$	\$	\$ 66,542.72
Salaries of officers.....						4,450.00	4,450.00
Service office employes.....						7,425.00	7,425.00
Services medical director.....						360.00	360.00
Traveling expenses.....						26.85	26.85
Insurance department fees.....						905.00	905.00
Rent of office.....						3,000.00	3,000.00
Printing and stationery.....						518.93	518.93
Postage.....						453.60	453.60
Lodge supplies.....						227.00	227.00
Official publication—Frat.....						4,347.79	4,347.79
Furniture and fixtures.....						671.02	671.02
Taxes, etc., real estate.....						709.56	709.56
Office expenses.....						996.71	996.71
Organizing expenses.....					55.89		55.89
Sundry supplies.....						19.21	19.21
Surety bond premiums.....						475.50	475.50
Total disbursements.....	\$ 35,902.72	\$	\$ 30,640.00	\$	\$ 55.89	\$ 24,586.17	\$ 91,184.78
Balance before transfers.....	\$ 76,425.66	1,186,247.49	99,346.57	13,694.56	1,794.91	11,826.44	1,389,335.63
Increase by transfers.....		65,015.00					65,015.00
Balance.....	\$ 76,425.66	\$1,251,262.49	\$ 99,346.57	\$ 13,694.56	\$ 1,794.91	\$ 11,826.44	\$1,454,350.63
Decrease by transfers.....	65,000.00					15.00	65,015.00
BALANCE, after transfers.....	\$ 11,425.66	\$1,251,262.49	\$ 99,346.57	\$ 13,694.56	\$ 1,794.91	\$ 11,811.44	\$1,389,335.63

ASSETS

Ledger Assets

Book value of real estate.....	\$ 11,000.00
Mortgage loans on real estate, all first liens.....	1,094,100.00
Government, provincial, and first mortgage bonds.....	268,911.69
Cash in society's office.....	931.64
Cash in banks.....	14,392.30
Total ledger assets as per general balance.....	\$1,389,335.63

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 18,553.10
Interest accrued on bonds.....	3,641.23
Total admitted assets.....	\$1,411,529.96

LIABILITIES

Death claims reported but not yet paid.....	\$ 1,286.00
Sick and Accident claims not reported until 1931.....	2,020.00
Assessments and tazes paid in advance:	
Mortuary.....	\$726.50
Sick and Accident.....	167.80
General Expense.....	125.75
Convention.....	25.15

Total advance assessments..... 1,045.20

Total liabilities..... \$ 4,351.20

EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE

	No.	Amount
Certificates in force December 31, 1929.....	6,836	\$5,688,583.04
New certificates written in 1930.....	428	312,750.00
Certificates renewed during the year.....	13	3,707.00
Increase of insurance on old members.....		62,642.00
Gross totals.....	7,277	\$6,067,682.04
Deduct deaths, lapses, decreases.....	156	\$ 187,020.72
Certificates in force December 31, 1930.....	7,121	\$5,880,661.32
Certificates terminated by death.....	53	\$ 35,990.00
Certificates terminated by lapse.....	103	87,750.00
Decrease of insurance on old members.....		63,280.72
Total terminations and decreases.....	156	\$ 187,020.72

EXHIBIT OF CLAIMS

Death Claims			
	No.	Amount	
Claims unpaid December 31, 1929.....	2	\$	1,400.00
Claims reported during the year.....	53		35,990.00
Total.....	55	\$	37,390.00
Claims paid during the year.....	51		35,854.00
Balance.....	4	\$	1,536.00
Claims rejected during the year.....	1		250.00
Claims unpaid December 31, 1930.....	3		1,286.00
Sick and Accident Claims			
Disability claims unpaid December 31, 1929.....	None		Nothing
Increase in liability during year.....	104	\$	3,450.00
Claims reported during the year.....	569		27,735.00
Total.....	673		31,185.00
Claims paid during the year.....	661		30,640.00
Claims rejected during the year.....	12		545.00
Claims unpaid December 31, 1930.....	None		Nothing
Old Age and Other Claims			
Claims reported during the year.....	12	\$	48.72
Claims paid during the year.....	12		48.72

WHEN A FELLOW IS OUT OF A JOB

All nature is sick from her heels to her hair,

W'en a fellow is out of a job.
She is all out of kilter and out of repair,

W'en a fellow is out of a job.
Ain't no juice in the earth an' no salt in the sea;

Ain't no ginger in life in this land of the free,

An' the universe ain't what it's cracked up to be,

W'en a fellow is out of a job.

W'ats the good of blue skies an' blossoming trees,

W'en a fellow is out of a job?

W'en your boy has large patches on both of his knees

W'en a fellow is out of a job?

Them patches, I say, look so big to your eye

That they shet out the lan'scape and cover the sky,

An' the sun can't shine through 'em, the best it can try,

W'en a fellow is out of a job.
You are crawling around, but you're out of the game,

You may hustle about, but yer dead just the same—

Yer dead, with no tombstone to pull up your name,

W'en a fellow is out of a job.

Every man that's a man wants to help push the world,

But he can't if he's out of a job;

He is left out behind, on a shelf he is curled,

W'en a fellow is out of a job.

Ain't no juice in the earth an' no salt in the sea;

Ain't no ginger in life in this land of the free,

An' the universe ain't what it's cracked up to be,

W'en a fellow is out of a job.

—James Whitcomb Riley.

He May Be an Editor—Some Day

Teacher told the class to write a short composition in which the words "analyze" and "anatomy" would be used. Here is the contribution of one bright pupil.

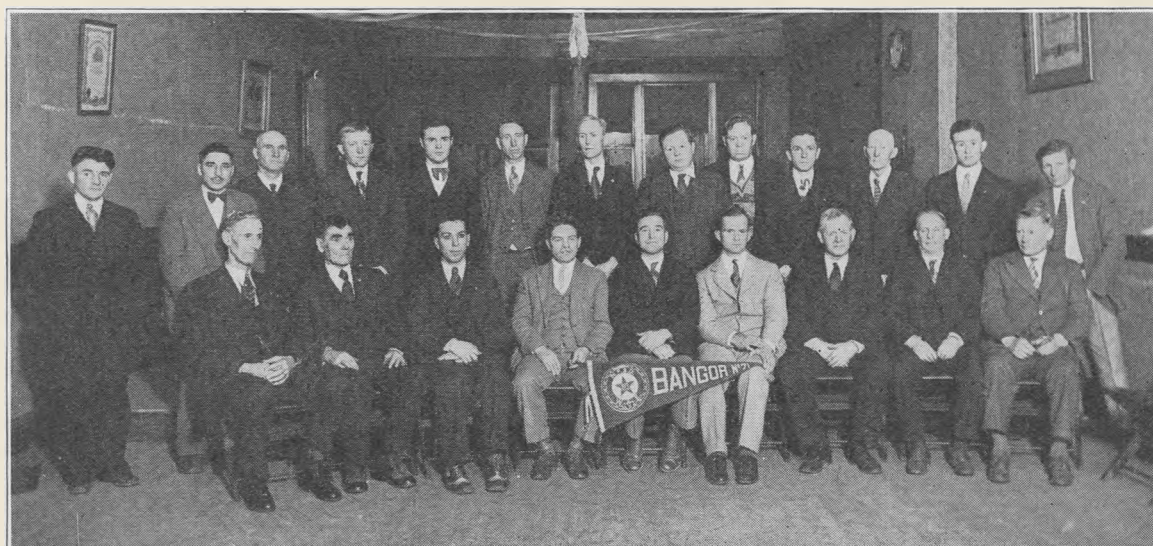
My analyze over the ocean,

My analyze over the sea

My analyze over the ocean;

Oh bring back my anatomy.

BANGOR DIVISION No. 71



Sitting (left to right): Morrell, Myers, Waddell, Gould, Clark, Hale, Constantine, Gleason, John Jellison. Standing (left to right): Sargent, Brosseur, Fowler, Curran, Trainor, Woodward (Portland Div.), Bleakney, James Jellison, E. Jellison (Lewiston Div.), Grant, F. Bowers, Pinkham, A. Bowers.

FORE

By Frederick J. Neesam



1930 with its business depression and drought is fading into the dim and distant past.

The new year has started out auspiciously. Business is picking up. Many a coal shovel is gathering cobwebs in the basement as we enjoy the mildest winter in half a century.

The 1931 membership drive is under way.

In 1930 McGovern, Utica; Hill, Dallas; Ascher, Springfield No. 67; Morriss, Houston; Rosnick, Toronto and Fiske, Los Angeles, led the procession with from 10 to 29 new members each.

They have set up a mark to shoot at. Let's better it in 1931.

A convention year, in the past, has been marked by a falling off in the enrollment of new members.

1931 is a convention year but we are not bound by the traditions of failure. Success is our guiding star. We can and should make 1931 greater than 1930.

Why worry about the convention? The place was settled long ago, the date announced and now the delegates have been chosen. They and the officers will take care of convention work.

The keenness of the delegate contest in places is a gauge of the importance and worth of the Society. Many consider the privilege of being one of the Society's representatives at the convention something worth striving for. People do not strive for that which is worthless.

But this is no reason for us to sit idly by, marking time until the convention is over. Be up and doing and help make the membership 8,000. That is our next goal.

Do your share and 1931 will bring us a great convention, a greater membership and the greatest N. F. S. D. in history.

SULPHUR DIVISION No. 112



Top row, left to right: Thomas, Beasley, Neathery, Davies, Griffing, E. Johnson. Bottom row: Ballard, Lucas, Calame, Rhodes, Price, Stephens, Carmack. F. Edgmon does not appear in picture.



THE IRISH WAY

SWEET little Bobby O'Fallon
Lives in the Irish Flat;
The name is "Rio Vista"
But I never can call it that,
Since ever my eyes saw Bobby,
One bitter and blustering day,
Draped on the gatepost and smiling
That wonderful Irish way.
Sunrise and morning and noonday
Were all tangled up in his face;
And my own solemn years went
tumbling
And the gloom of the day gave place;
And John told me later, "That's
Bobby—
The new people's little lad—
The boys call him 'Lump o' Irish'—
Could a fuller description be had?"
But I was recalling what happened,
One bitter and blustering day,
With him on the gatepost and smiling
That wonderful Irish way.
—Kathrine Hymas Williams.



The Duty of Being Kind

DOES it ever occur to you that we owe a duty to each other—the duty of being kind?

I dare say there is scarcely one of us who has not received kindness—great or small ones—from those large-hearted people who make the world better for having lived in it.

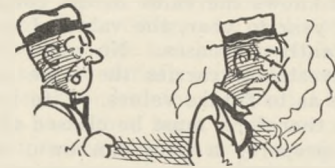
I have been the recipient of many kindnesses, and the feeling it inspires in one is the impulse to be kind to other people in turn.

Kindness warms our heart, and should kindle the desire to distribute its sunny effects.

We bring a smile to the faces of other people as well as our own, by the practice of those little courtesies which cost nothing more than kind thought.

Make people feel you care for them, if in ever such a small way, and you will make their world all the brighter.

—H. B. in Answers.



THE WHINER

I DON'T mind a man with a red-blooded kick
At a real or a fancied wrong;
I can stand for the chap with a grouch if he's quick
To drop it when joy comes along.
I have praise for the fellow who says what he thinks,
Though his thoughts may not fit with mine,
But spare me from having to mix with the ginks,
Who go through the world with a whine.

I am willing to listen to sinner or saint
Who is willing to fight for his rights,
And there's something in an honest complaint
That the soul of me really delights.
For kickers are useful and grouches are wise,
For their purpose is frequently fine,
But spare me from having to mix with the guys
Who go through the world with a whine.

—Mortimer Denby.

Insurance Is Protection Plus

Many people buy life insurance merely for protection, and it is generally admitted that this is a large element of its work, but, in addition to protection, it is commonly agreed that it is the finest and surest system of saving one's income, and one of the safest plans of investment for those in moderate circumstance.

Estate Building

THE natural instinct of man is the desire to acquire property. The farmer looks with hungry eyes on an adjacent forty acres, the city man buys a home and then casts his eyes about, making mental notes of property that he would like to buy. The young man starting in life may buy a bond or two and then instinctively want more. The desire for more physical assets is inborn.

In contemplating the purchase of life insurance, oftentimes a sales resistance is set up, due, not to the fact that money will be taken from him which will eliminate pleasures, but because that money could purchase additional property.

As a matter of fact the life insurance contract is a very tangible asset. It is actually property in every sense of the word. It is a promise to pay a definite sum of money, guaranteed and secured by the choicest investments which are well diversified. The insured knows the value of the contract from year to year, the value of which constantly increases. No other form of investment carries the same guarantee as to future values. Life insurance, therefore, must be classed as the best property a man can own, as it is PROPERTY with a guaranteed future value.

All investments are judged by the securities back of them. The value of a note depends upon the financial standpoint of the man signing it. The bond is valued upon the security of the company signing it. Whatever is back of the investment makes the investment valuable, and back of life insurance is the wealth and prosperity of the nation. A life insurance policy is a first mortgage upon the best investments obtainable, and it is always worth 100 cents on the dollar.—National Gleaner Forum.

Did you ever hear of a widow that wished her husband had put his money in the bank instead of buying insurance?

Now Is The Time

THERE are distinct reasons why a prospect should do it now.

He does not know that he can get the policy tomorrow or next week due to accident, illness or death.

He has to buy this when he doesn't need it in order to have it when he does need it. Anything else can afford to wait but it takes more than money to buy life insurance.—Commotopics.

Death Losses in First Policy Year

LIFE insurance companies accept applicants knowing that some will die before the expiration of the first policy year in spite of the rigid examination by the medical examiners, which is a preliminary to the issuance of a policy. Accidents and the sudden development of an unsuspected disease take off quite a number of persons before the second annual premium is due, and the uncertainty of the duration of human life is strikingly illustrated in the policy lists of a life insurance company.

In 1928 forty-three companies were called upon to pay nearly thirty-one million dollars in death losses under policies which had been issued during that year, and consequently had been in force on the average but six months. No doubt if the date could be extended to cover a full year from the issue of each policy these figures would be considerably increased.

**YOUR WILL MAY
be broken; your life insurance
will be paid as you
direct.**

Can't be Taken for a Debt

OUR attention was recently called to an incident which illustrates the safeguards the law has thrown around the beneficiary certificates. A man died, leaving a certificate of \$2,000 in a fraternal society to his three minor children. He had numerous debts and his creditors clamored for payment. The guardian of the children asked permission to pay these debts out of proceeds of the fraternal certificate, but was informed by the probate judge that the creditors had no claim on this fund, and that it must be used for the sole benefit of the children for whom it was intended. The guardian took legal advice and went ahead and paid the claims. When she came to file her first annual report as guardian for the children she sought to take credit for these payments, but the judge refused to allow the claim and the bondsmen had to make good the unlawful expenditure of the guardian. It is the policy of our laws to protect beneficiary money for the specified beneficiaries and so has decreed that it cannot be taken by any legal process to pay any debt or liability of the certificate holder.



THE way to begin to build up an estate is to buy life insurance. After the payment of bare living expenses, the first item in the family budget should be for the payment of premiums. It is the only safe and sure way to create a capital fund payable in cash in case of death. Every estate requires cash for the payment of debts and inheritance taxes. Life insurance will meet this need.—

American Bankers Assn.

Paying the Penalty

"IF I had only known this would happen! So suddenly! So unexpectedly! And when everything looked so promising! And to think that time after time he wanted to increase his life insurance and I talked him out of it. How hard I worked against myself and against my own interests. I wanted a bigger house. I wanted luxuries!

"I got my own way, of course. The life insurance was not taken. I robbed the children of their education, of my care, perhaps of their future success in life. I robbed myself of the children's companionship. For now I must leave them to earn the money needed to keep our little family together, the money that life insurance would have given me if he had had his way, and I talked him out of it."

It has been truly said that "if every wife knew what every widow knows, every man would carry adequate life insurance." And too often it is the children who must pay the penalty of the wife's prejudice.—Life Insurance Service.

Lapsed Policies

ONE of the worst things a man can do is to allow his life protection to lapse without informing his family. There are very few wives who do not wish their husbands to join a protective order, and when once they become members it is for the interest of their families that the membership continue. A wife should be particular in seeing that the husband keeps the installments paid up. In several cases where the widow has brought forward her claim on an organization of which she supposed her husband was a member in good standing it has been found that he had allowed his certificate to lapse, but did not inform his wife of the fact, and she supposed that she would have \$1,000 or more to help her in the hour of trouble. It is foolish to allow a certificate to lapse; it is cowardly not to inform the beneficiary.

The Way To Success Is Through Harmony, Health and Happiness

Ever Striving

NEVER let our minds be lulled to rest by an imaginary sense of accomplishment. By so doing we are fooling only ourselves. Many and many a man has been satisfied, after reaching a moderate success, to sit back and rest on his laurels, with the thought that he has reached the limit of his abilities. There is no limit to man's capabilities, there is no accomplishment, however great, that cannot stand some improvement. Edison's success is only one example; what would we be using to-day for light if Edison had thought that his first incandescent lamp was the height of his resources? Only continual striving for better and better things, therefore, will bear the fruits of success.—Forbes.

Life's richest results and rewards go to doers, and not to promisers.

Thrift in Reverse

AN AGED man died in Los Angeles recently, and an investigation made after his death disclosed a futile attempt on his part to destroy all evidence that he had a family. The man lived in a cheap hotel, subsisted on meals that cost him ten or fifteen cents each, and was known to his few acquaintances as "that poor old man." He refused to tell anyone the names of his nearest relatives, and spent part of his spare time going over cancelled checks with a pair of scissors and cutting the names and endorsements out of them. When he died it was found that he had a fortune of about a quarter of a million dollars which he had left to charity.

The mistakes made by this man, under the impression that he was being "thrifty," are so many that they can scarcely be enumerated. He was certainly wrong in attempting to hide from his family, depriving both himself and them of what might have been many years of happy companionship. He was wrong to live in squalid surroundings and eat unhealthful food when he had the means to live comfortably and pleasantly. It was perhaps laudable of him to wish to pass part of his fortune along to charitable institutions, but it was wrong to attempt to keep it all from his family.

This old man is an extreme case, but there are many persons who are a little like him. Despite widespread educational efforts to the contrary, there are countless individuals who still believe that thrift means scrimping everything in order to hoard pennies, dimes and dollars. This is thrift in reverse—the exact opposite of true thrift, which consists of intelligent living, intelligent spending, intelligent saving, and investing.—Thrift Magazine.

Executives and workers, the rich and the poor, the fortunate and the unfortunate, are blind if they cannot see the GOLD in "The Golden Rule." Try to improve the business you are in and you won't have time to waste looking for more of its faults.



SOME MEN are content to envy success in others; others achieve it for themselves.

Success

TO BE able to carry money without spending it; to be able to bear an injustice without retaliating; to be able to do one's duty even when one is not watched; to be able to keep at the job until it is finished; to be able to make use of criticism without letting it whip you.—The City Builder.

Getting Down To It

ONE of the hardest things is getting going on a job that is in front of us. Everywhere we hear people say: "It isn't the amount of work I have to do that bothers me; it is the starting that is difficult."

Why should most of us find this troublesome obstacle irksome and difficult to overcome? I think it is a matter of will—and possibly inclination. If it is a new task, something fresh, the very newness of the idea attracts us and helps us to start upon it. If it is a job we have been in the habit of doing month in and month out, every time we reach the hour when it should be started we find the trouble of getting going very insistent. If we let this inclination master us, we shall gradually lose our will to do the job.

The next time we face up to our routine task, let us get down to it quickly and with purpose. We shall find our accomplishment a hundred per cent better as a result of such a forceful beginning.—G. H. G. in Tit-Bits.

A Test of Real Worth

IN EVERY active, ambitious person there arises a conflict between what he wants to do and what he is able to do, between desire and ability. He wants a large salary or a large income from his business; his earning power may not be above the average. He wants a position of high rank; he may lack the necessary qualifications or have no means of attaining it. He wants fine clothes, an expensive automobile, and a luxurious home; he may not have sufficient wealth to obtain any of these things. He wants a mate of exceptional beauty and charm; he may be able to find one who meets his expectations. In these and many other ways he fails to satisfy his instinctive longings.

His attitude in face of these disappointments is a test of his real worth. If he adopts the unwholesome habit of blaming others for his lack of success; if he becomes sullen and angry at every rebuff; if he seeks consolation by telling a hard-luck story to any one who will lend a sympathetic ear; if he loses interest in his work and in his personal appearance; if he indulges in worry or day dreaming; if he retaliates for fancied insults or injuries—if he does any of these things—he will not only fail to meet the test but render himself less able to satisfy other desires. He may even undermine his mental health.

On the other hand, if he meets disappointment with renewed courage and vigor; if he puts the ideal of service above the hope of reward; if he places a moderate estimate on his ability and strives cheerfully for the good things within his reach, he will gain strength and may gradually attain a mastery of himself and of his field of work that will yield much personal satisfaction and win for him adequate material rewards and a large measure of social esteem.—Dr. Horatio M. Pollock.

Tact sometimes consists of merely saying nothing at the right time.

Genuine Success

SUCCESS in life consists of doing, each of us, what only we can do. When this is accomplished sacrificing nothing of the elements of decency or kindness, retaining the love and respect of friends and gaining the gratitude of many a man whom we have helped by the way, then men reach the end of life with a supreme satisfaction of having done their duty. There have been doubts expressed in modern times as to whether life is worth living or not, but such doubts are never heard from the lips of men who have tried to be helpful to others as well as themselves in the struggle for existence.—Dr. James J. Walsh.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)
Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY

Board of Directors

FREDERICK J. NEESAM	President
130 S. Third St., Delavan, Wisconsin	
JAMES W. HOWSON	First Vice President
2915 Regent St., Berkeley, California	
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908 Lydia St., Louisville, Kentucky	
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130 North Wells St., Chicago, Illinois	
HARRISON M. LEITER	Board of Trustees
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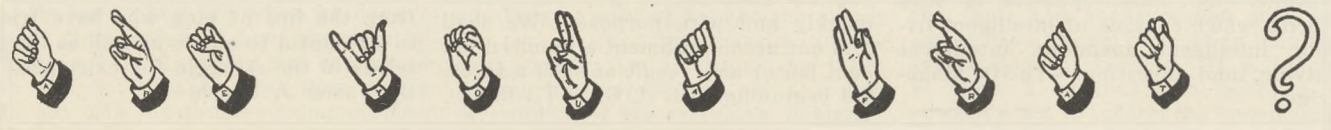
SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1	Chicago, Illinois
Corinthian Hall, Capitol Building—First Tuesday	
Elmer E. Disz	12034 Eggleston Ave.
DETROIT No. 2	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Saturday	
Otto W. Bubay	2930 Garland Ave.
SAGINAW No. 3	Saginaw, Michigan
106½ South Hamilton St.—Second Thursday	
Alexander Gibson	921 Ketchum St., Bay City, Mich.
LOUISVILLE No. 4	Louisville, Kentucky
Robinson Hall—First Saturday	
Charles H. Early	1033 Mary St. (Rear)
LITTLE ROCK No. 5	Little Rock, Arkansas
W. Marklam and Cross Sts.—First Saturday	
Percy B. Jones	2405 Park Ave.
DAYTON No. 8	Dayton, Ohio
Ben Hur Hall—First Saturday	
Jackson Bates	43 Calm St.
BAY CITY No. 9	Bay City, Michigan
111 Woodside Ave.—Second Tuesday	
Charles F. W. Lawrence	806 N. Henry St.
CINCINNATI No. 10	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
Louis J. Bacheberle	Box 95, Norwood, O.
EVANSVILLE No. 11	Evansville, Indiana
Y. M. C. A.—First Friday	
Adolph Brizius, Sr.	732 Canal St.
NASHVILLE No. 12	Nashville, Tennessee
Y. M. C. A.—Second Friday	
Walter Rosson	4200 Dakota Ave.
SPRINGFIELD No. 13	Springfield, Ohio
E. High and Linden Ave.—First Saturday	
Harry H. Polckemer	2415 Beatrice Ave.
OLATHE No. 14	Olathe, Kansas
Hyer's Hall—First Tuesday	
Alfred L. Kent	School for the Deaf
FLINT No. 15	Flint, Michigan
109 W. Second Ave.—First Tuesday	
E. Morris Bristol	125 West Witherbee St.
TOLEDO No. 16	Toledo, Ohio
Kapp Hall—First Saturday	
Samuel G. Henry	702 Elm St.
MILWAUKEE No. 17	Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday	
Samuel Sutter	1585 N. 18th St.
COLUMBUS No. 18	Columbus, Ohio
Knights of Columbus Temple—First Tuesday	
Israel J. Crossen	439 S. Ohio Ave.
KNOXVILLE No. 20	Knoxville, Tennessee
312½ S. Gay St.—Second Friday	
L. Arthur Palmer	1507 Goode Ave., South Knoxville
CLEVELAND No. 21	Cleveland, Ohio
Moore Bldg., 1000 Walnut St.—First Saturday	
Herman Koelle, Jr.	1262 Beach St., Lakewood
INDIANAPOLIS No. 22	Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday	
Richard H. Phillips	2945 Kenwood Ave.
BROOKLYN No. 23	Brooklyn, New York
909 Schermerhorn St.—First Saturday	
Nicholas J. McDermott	1567 Broadway
ST. LOUIS No. 24	St. Louis, Missouri
Jema Hall, Lafayette and Jefferson Ave.—First Friday	
Arthur O. Steidemann	5780 W. Florissant Ave.
NEW HAVEN No. 25	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—First Saturday	
Clarence Baldwin	166 Dwight St.
HOLYOKE No. 26	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Arno Klopfer	859 Main St.
LOS ANGELES No. 27	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane	4731 Budlong Ave.
ATLANTA No. 28	Atlanta, Georgia
Red Men's Wigwam—First Friday	
Ross A. Johnson	311 Fifth St., N. W.
PHILADELPHIA No. 30	Philadelphia, Pennsylvania
1628 Arch St.—First Friday	
James F. Brady	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31	Kansas City, Missouri
813 Walnut St.—First Friday	
Frank W. Rebal, Jr.	504 W. 75th St.
OMAHA No. 32	Omaha, Nebraska
Seymour Hall, 16th and Capitol Ave.—Second Saturday	
Harry G. Long	403 S. 48th Ave.
NEW ORLEANS No. 33	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday	
Frederick C. Deuchert	424 Fern St.

KALAMAZOO No. 34	Kalamazoo, Michigan
Moore Temple, Portage St.—First Saturday	
Daniel Teller	1130 W. North St.
BOSTON No. 35	Boston, Massachusetts
Friendship Hall, 515 Tremont St.—First Saturday	
A. A. Sinclair	13 Orchard St., West Lynn, Mass.
PITTSBURGH No. 36	Pittsburgh, Pennsylvania
Pittsburgh Ass'n. of the Deaf Hall, 104 Federal St.—First Saturday	
Fred R. Connor	508 Hazelwood Ave.
HARTFORD No. 37	Hartford, Connecticut
425 Ann St.—Second Saturday	
Harry V. Jarvis	18 Orange St.
MEMPHIS No. 38	Memphis, Tennessee
Y. M. C. A.—First Saturday	
William C. Correll	3526 Carnes Ave.
PORTLAND No. 39	Portland, Maine
514 Congress St.—Second Saturday	
George Mathieu	36 Acorn St., Biddeford, Me.
BUFFALO No. 40	Buffalo, New York
262-264 E. Ulia St.—First Saturday	
Albert E. Ode	54 Andrew St., Pine Hill, Buffalo, N. Y.
PORTLAND (ORE.) No. 41	Portland, Oregon
W. O. W. Hall, 6th and Alder Sts.—First Saturday	
Henry P. Nelson	2829 62nd St., S. E.
NEWARK No. 42	Newark, New Jersey
851 Broad St.—First Saturday	
Frank W. Hoppe	125 Alexander St.
PROVIDENCE No. 43	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Joseph Pierce	Box 88, Barrington, R. I.
SEATTLE No. 44	Seattle, Washington
Eagles' Hall, 7th and Union—First Saturday	
Albert W. Wright	6840 15th Ave., N. E.
UTICA No. 45	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Silver	67 First Ave., Ilion, N. Y.
WASHINGTON No. 46	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
Gerald J. Ferguson	1220 N. St., N. W.
BALTIMORE No. 47	Baltimore, Maryland
Royal Arcanum Hall, 18 Saratoga St.—First Wednesday	
August Wriede	1809 Kennedy Ave.
SYRACUSE No. 48	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
Carl G. Ayling	211 Fifth St.
CEDAR RAPIDS No. 49	Cedar Rapids, Iowa
420 1st Ave. E.—Second Saturday	
Charles Kinsler, Jr.	Route 1, Atkins, Iowa
HUNTINGTON No. 50	Huntington, West Virginia
Moore Hall, 4th Ave. and 9th St.—First Saturday	
Domenic J. Biagi	348 3rd Ave.
ALBANY No. 51	Albany, New York
Maccabee Temple—First Saturday	
Robert Paterson	7 Eighth St., Waterford, N. Y.
ROCHESTER No. 52	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Tuesday	
Clayton McLaughlin	217 Shelter St.
SAN FRANCISCO No. 53	San Francisco, California
Native Sons' Hall—First Saturday	
Charles O. Wright	c/o Calif. Press, 300 Broadway St.
READING No. 54	Reading, Pennsylvania
612 Court St.—Second Saturday	
Edwin C. Ritchie	26 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55	Akron, Ohio
Cor. N. Arlington & E. Market Sts.—First Saturday	
William H. Townsend	1766 Ford Ave., E. Akron, Ohio
SALT LAKE CITY No. 56	Salt Lake City, Utah
First Tuesday	
George S. Laramie	951 E. First South St.
ROCKFORD No. 57	Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday	
B. Franklin Jackson	106 Lincoln Park Blvd.
SPRINGFIELD No. 58	Springfield, Illinois
Carpenters Hall, 505½ E. Monroe St.—First Saturday	
John G. Otto	716 South 13th St.
DAVENPORT No. 59	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Charles E. Loughran	427 East 32nd St.
WORCESTER No. 60	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask	347 Packchoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill	912 Marshall Ave., St. Paul
FORT WORTH No. 62	Fort Worth, Texas
Third and Calhoun Sts.—First Saturday	
Albert Tully	3209 S. Jennings Ave.
DALLAS No. 63	Dallas, Texas
Y. M. C. A. Building—First Tuesday	
Wallace K. Gibson	Route 6, Box 356
DENVER No. 64	Denver, Colo.
Howe Hall, 1548 California St.—First Saturday	
Harry Herbold	3353 Williams St.
WATERBURY No. 65	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio A. Minniucci	48 Wood St.
SPRINGFIELD No. 67	Springfield, Massachusetts
Memorial Hall, 44 State St.—First Saturday	
Franz L. Ascher	3 Keith St.
WACO No. 68	Waco, Texas
First Sunday	
Andrew M. Bowman	Route 1, Penelope, Texas
BANGOR No. 71	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
James R. Hale	Court St., Castine, Me.
KENOSHA No. 72	Kenosha, Wisconsin
Knights of Columbus Hall—Second Saturday	
Joseph J. Martin	2205 65th St.

BIRMINGHAM No. 73	Birmingham, Alabama
Fairview Masonic Temple—First Tuesday	
Sam B. Rittenberg	7027 Division Ave.
SIOUX FALLS No. 74	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
Albert J. Krohn	331 N. Cliff Ave.
WICHITA No. 75	Wichita, Kansas
Y. M. C. A.—First Saturday	
Burchard R. Keach	427 Ida Ave.
SPOKANE No. 76	Spokane, Washington
E. 2028 Marietta Ave.—First Saturday	
Henry O. Silk	1029 W. Chelan Ave.
DES MOINES No. 77	Des Moines, Iowa
Moore Hall, 920 Locust St.—First Saturday	
Arthur Howard	1217 Pine St.
LOWELL No. 78	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Thomas L. Jocas	242 Chelmsford St.
BERKELEY No. 79	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
Emery Vinson	2726 Dwight Way
DELANAV No. 80	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Orville V. Robinson	113 Elm St.
HOUSTON No. 81	Houston, Texas
Roos Lodge Halls, 910½ Preston Ave.—First Tuesday	
Richard C. Morriss	400 Quilman St.
SCRANTON No. 82	Scranton, Pennsylvania
232 Wyoming Ave.—First Friday	
Harry B. Young	115 S. Blakely St., Dunmore, Pa.
RICHMOND No. 83	Richmond, Virginia
Labor Temple, Hall 2—Second Saturday	
L. W. Alderman	3110 D. Hanover Ave.
JOHNSTOWN No. 85	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.	
Joshua Wilkinson, Jr.	Route 5
MANHATTAN No. 87	New York, New York
143 W. 125th St.—First Wednesday	
John N. Funk	1913 Fowler Ave.
JACKSONVILLE No. 88	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton	414 Kosciusko St.
LEWISTON No. 89	Lewiston, Maine
Knights of Pythias—First Saturday	
Harry Peterson	P. O. Box 366, Gardiner, Me.
PEORIA No. 90	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham	1713 N. Madison Ave.
JERSEY CITY No. 91	Jersey City, New Jersey
Odd Fellows' Hall Borgen Square—Second Saturday	
Harry E. Dixon	3603 Boulevard
BRONX No. 92	New York, New York
Casino, 156th and St. Ann's Ave.—First Friday	
Louis C. Saracine	753 Melrose Ave., Bronx, N. Y.
COLUMBIA No. 93	Columbia, South Carolina
Y. M. C. A.—First Saturday	
William L. Smith	2505 Park St.
CHARLOTTE No. 94	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
Willie E. Benfield	81 W. Academy St., Concord, N. C.
DURHAM No. 95	Durham, North Carolina
I. O. O. F. Hall—First Saturday	
J. M. Vestal	P. O. Box 397, Burlington, N. C.
DUBUQUE No. 96	Dubuque, Iowa
1355 Bluff St.—First Wednesday	
William G. Wright	1902 Washington St.
GRAND RAPIDS No. 97	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
William H. Miller	421 Quimby St., N. E.
TORONTO No. 98	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Charles L. McLaughlin	48 Humberstone Ave.
DULUTH No. 99	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Sunday	
William L. Nelson	2013 W. 4th St.
CANTON No. 100	Canton, Ohio
211 North Court St.—First Saturday	
William N. Toomey	2007 Kirk Ave., N. W.
FARIBAULT No. 101	Faribault, Minnesota
Eagles Hall—First Saturday	
Toivo Lindholm	418 Shumway Ave.
SOUTH BEND No. 102	South Bend, Indiana
Moore Hall—Second Saturday	
Ronald H. Rhoads	413 N. Byrkit Ave., Mishawaka, Ind.
COUNCIL BLUFFS No. 103	Council Bluffs, Iowa
Railroad YMCA—Second Saturday	
Ransom H. Arch	Route 1, Crescent, Iowa
FORT WAYNE No. 104	Fort Wayne, Indiana
Y. M. C. A.—First Friday	
John E. Pershing	3406 Barr St.
SCHENECTADY No. 105	Schenectady, New York
612 Union St.—Second Saturday	
John F. Koeper	501 Becker St.
CHICAGO No. 106	Chicago, Illinois
Hotel Atlantic—Second Friday	
Frederick B. Wirt	7121 Merrill Ave.
MIAMI No. 107	Miami, Florida
Y. M. C. A.—Second Sunday	
J. R. Quarles	129 N. E. 2nd Ave.
BINGHAMTON No. 108	Binghamton, N. Y.
120 Court St.—Second Saturday	
James M. Lewis	13 Sanford St.
WILKINSBURG No. 109	Wilkinsburg, Pennsylvania
1018 Penn Ave.—First Sunday	
Frank A. Leitner	929 East End Ave.
SAN DIEGO No. 110	San Diego, California
Legion Hall, East San Diego—First Saturday	
Charles L. Berg	2689 C St.
EAU CLAIRE No. 111	Eau Claire, Wis.
Y. M. C. A.—First Sunday	
Lyle L. Bulmer	1418 Sherwin Ave.
SULPHUR No. 112	Sulphur, Okla.
School for the Deaf—First Monday	
W. T. Griffing	Box 192



NATIONAL FRATERNAL SOCIETY OF THE DEAF



THE NATIONAL FRATERNAL SOCIETY OF THE DEAF is a fraternal life insurance association of deaf men. It is organized on the lodge system and has branch lodges, called Divisions, in nearly a hundred principal cities of the United States and Canada.

When and How Organized

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

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

Objects

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

Benefit Certificates—Amounts; Age Limits

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$2,000, \$3,000, \$4,000 and \$5,000.

A certificate for more than \$3,000 cannot be issued to an applicant who is over 45 years of age, or for more than \$1,000 if past 50.

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

Social Membership

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

Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Payments Required of Members

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

Social Features

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

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

Safeguards

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

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

Why You Should Join

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

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

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

For addresses of Grand Officers, and a Directory of the Division, see Page 26.