

5-1-1921

## The Frat Volume 19 Number 05 May 1921

The National Fraternal Society of the Deaf (NFSD)

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### Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 19 Number 05 May 1921" (1921).  
1921-1930. 5.

[https://ida.gallaudet.edu/thefrat\\_1921-1930/5](https://ida.gallaudet.edu/thefrat_1921-1930/5)

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# THE FRAT

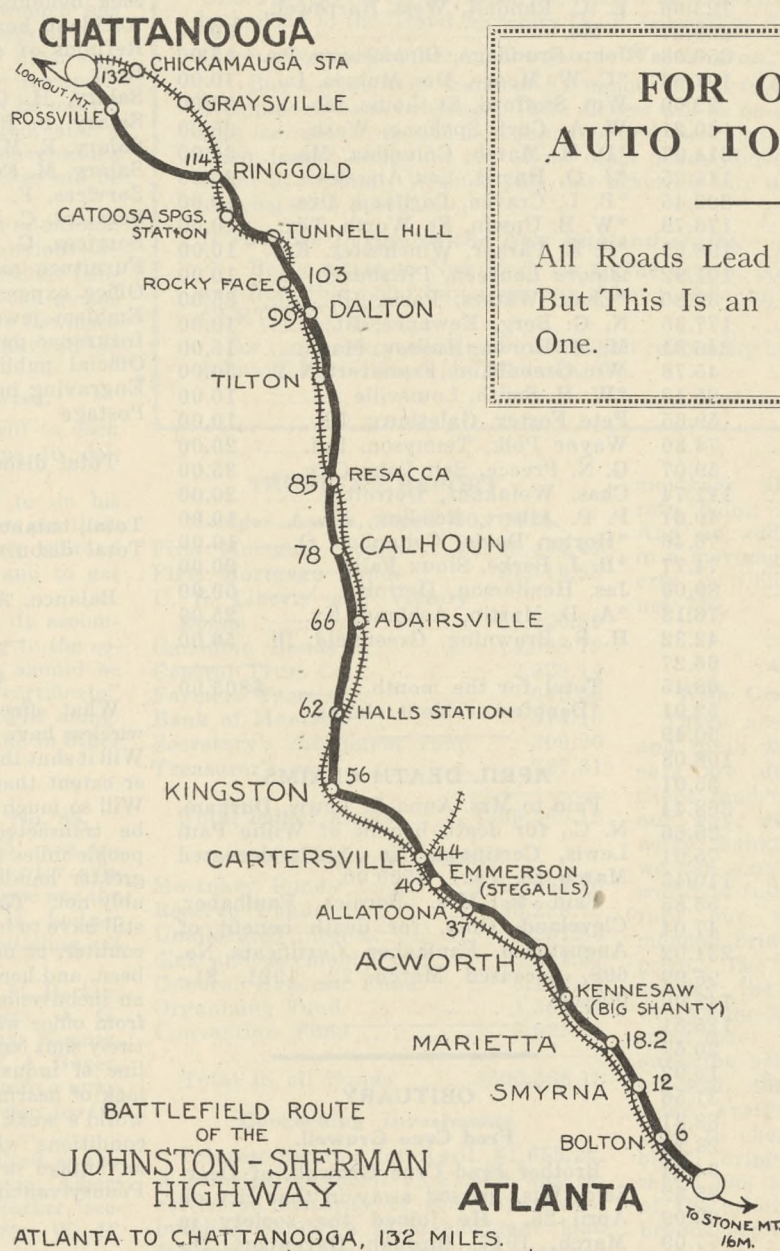
OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., 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.

Nineteenth Year

MAY, 1921

Number 5



## FOR OUR AUTO TOURISTS

All Roads Lead to Atlanta,  
But This Is an Extra Good One.



## TREASURER'S REPORT.

## Division Collections for April.

Chicago	\$ 509.17
Detroit	280.36
Saginaw	27.19
Louisville	96.74
Little Rock	147.82
Nashua	20.68
Dayton	43.54
Bay City	10.98
Cincinnati	105.97
Evansville	50.46
Nashville	17.43
Springfield, O.	32.84
Olathe	71.23
Flint	117.69
Toledo	111.78
Milwaukee	142.32
Columbus	126.66
Knoxville	69.48
Cleveland	123.66
Indianapolis	229.27
Greater New York	350.03
St. Louis	197.63
New Haven	22.09
Holyoke	40.21
Los Angeles	214.97
Atlanta	115.25
Philadelphia	202.45
Kansas City	176.79
Omaha	198.55
New Orleans	101.92
Kalamazoo	30.80
Boston	177.35
Pittsburgh	246.31
Hartford	45.78
Memphis	25.13
Portland, Me.	59.65
Buffalo	74.30
Portland, Ore.	59.07
Newark	111.74
Providence	49.61
Seattle	76.46
Utica	74.77
Washington	89.06
Baltimore	76.18
Syracuse	42.32
Cedar Rapids	66.27
Huntington	68.45
Albany	52.91
Rochester	30.49
San Francisco	108.08
Reading	35.01
Akron	368.44
Salt Lake City	35.66
Rockford	75.01
Springfield, Ill.	110.43
Davenport	55.85
Worcester	47.04
St. Paul	231.02
Ft. Worth	95.99
Dallas	145.90
Denver	125.51
Waterbury	20.67
Bridgeport	16.92
Springfield, Mass.	31.56
Waco	88.81
Ogden	28.28
Pittsfield	34.24
Bangor	35.32
Kenosha	39.09
Birmingham	77.09
Sioux Falls	31.24
Wichita	90.20
Spokane	39.28
Des Moines	51.66
Lowell	42.70

Berkeley	54.72
Delavan	33.57
Houston	62.13
Scranton	49.70
Richmond	135.77

Total collections.....\$7,862.70

## APRIL DISABILITY CLAIMS.

J. F. Miller, Chicago	\$ 10.00
R. E. Lines, Joplin, Mo.	30.00
J. M. Owens, Mena, Ark.	20.00
W. H. LeBar, LaSalle, N. Y.	45.00
H. K. Bush, Richmond, Va.	10.00
Oliver Bonetti, Morgan Hill, Calif.	10.00
J. A. Branflick, Baltimore	15.00
W. W. Kimball, So. Paris, Me.	10.00
L. C. McComb, Lima, Ohio	45.00
H. G. Long, Omaha, Nebr.	30.00
E. C. Randall, West Harpswell, Me.	50.00
John Brundage, Bloomsburg, Pa.	15.00
*C. W. Moore, Des Moines, Ia.	10.00
Wm. Stafford, St. Louis, Mo.	20.00
W. A. Curl, Spokane, Wash.	25.00
*D. M. March, Columbia, Mo.	30.00
*J. O. Harris, Los Angeles	20.00
*B. L. Craven, Portland, Ore.	10.00
*W. B. Unwin, Ft. Worth, Tex.	10.00
*P. E. Parker, Winchester, Kas.	10.00
Isidore Loureen, Pittsburgh	10.00
*Chas. Waters, Paris, Ill.	35.00
N. G. Berg, Kewanee, Ill.	10.00
M. M. Brown, Hudson, Mass.	15.00
Wm. Greenbaum, Frankfort, N. Y.	50.00
*W. H. Smith, Louisville	10.00
Pete Foster, Galesburg, Ill.	10.00
Wayne Polk, Tennyson, Ind.	20.00
G. N. Preece, Salt Lake City	35.00
Chas. Weinkauff, Detroit	20.00
P. P. Albert, Reading, Pa.	10.00
*Horton Davis, Columbus, O.	10.00
*B. J. Berke, Sioux Falls	20.00
Jas. Henderson, Detroit	50.00
*A. D. Martin, Ashland, Ky.	25.00
H. B. Browning, Greenfield, Ill.	50.00

Total for the month.....\$805.00

\*Denotes accident claims.

## APRIL DEATH CLAIMS.

Paid to Mrs. Anna R. Lewis, Durham, N. C., for death benefit of Willie Paul Lewis, Certificate No. 5427, deceased March 18, 1921, \$500.00.

Paid to Mrs. Bernice Faulhaber, Cleveland, Ohio, for death benefit of Augustus J. Faulhaber, Certificate No. 698, deceased March 22, 1921, \$1,000.00

## OBITUARY.

## Fred Crue Gruwell.

Brother Fred Crue Gruwell, of Deerfield, Wis., passed away in that city on April 25. He joined the society in March, 1917, through Davenport Division. He was in his 43rd year.

June payments are due.

## TREASURER'S STATEMENT.

## For April, 1921.

## Balance and Income.

Balance, March 31	\$303,215.62
Division collections	7,862.70
Interest, mortgage loans	930.10
Interest, mortgage bonds	720.00
Interest, bank deposits	3.12
Rent, Chicago Division	10.00
For exchange on checks	1.38
Sale of buttons	38.35
Sale of fobs	2.00
On bills for bond premium	3.70
On bills for half-tone	4.36
Recording and registry fees	8.50

Total bal. and income.....\$312,799.83

## Disbursements.

Death benefits	\$ 1,500.00
Sick benefits	615.00
Accident benefits	190.00
Refunds of dues	4.62
Rent	125.00
Salary, H. C. Anderson	41.66
Salary, F. P. Gibson	166.66
Salary, E. M. Rowse	125.00
Salary, M. Furlong, M. D.	25.00
Services, F. B. Pleasant	125.00
Services, C. B. Kemp	125.00
Services, G. M. Sievert	100.00
Furniture and fixtures	24.75
Office expenses	41.22
Emblem jewelry	6.54
Insurance department fees	38.00
Official publication, The Frat	174.45
Engraving half-tone	4.30
Postage	2.45

Total disbursements.....\$ 3,434.65

## Recapitulation.

Total, balance and income	\$312,799.83
Total disbursements	3,434.65

Balance, April 30.....\$309,365.18

## WE WONDER.

What effect will the invention of the wireless have upon the career of the deaf? Will it shut them out of industry to a greater extent than lack of hearing now does? Will so much of the business of the world be transacted by conversation between people miles apart that deafness will be a greater handicap than it now is? Probably not. The real work of the world will still have to be done at the bench, over the counter, or on the farm, as it always has been, and here lack of hearing will only be an inconvenience. It may shut them out from office work, but they are almost entirely shut out from that now, or some new line of industry may be developed that lack of hearing may be a barrier, but the world's work will always be done under conditions where hearing is neither an advantage or a disadvantage.—[Western Pennsylvanian.]

Atlanta—the first national gathering of the deaf ever held in the South.

Get one.



## Official Notices

### Law Changes.

The Board of Directors Law Committee has reported that but few changes and additions to the society's Laws have been sent it which could be considered by the convention, that it will not be worth while to go to the expense and trouble of having a "brief" of same printed and sent to the divisions for the June meetings, and has given up that plan.

What changes were submitted are all of a minor nature, such that can be handled by the delegates without instructions.

However, it has been found by headquarters that changes must be made in the working of our sick and accident department, and this will have the attention of the society's actuary and his report be submitted to the convention.

The question of admitting women has come up again and will have attention.

Of course, headquarters will have suggestions to make, borne out by its experience, and there will undoubtedly be several eleventh-hour changes submitted, and a few brought forth by the convention's debates—all of which the delegates will be best qualified to handle.

Several submitted requests for additional amounts and longer disability periods being allowed in the sick and accident benefits—but failed to point out the means to that end. The convention is the place for that being discussed—it will have all the data needed.

### Reduced Fare Certificates.

Circular letters have been sent to each division, giving instructions as to delegates' expenses, routing, etc.

Every delegate is expected to do his best to see that visiting members get their certificates when they buy their railroad tickets, as outlined to them, and to get them themselves.

The plan and the fact that its accomplishment means a great saving to the society as well as to individuals should be made clear to all. Make "Get a certificate" the slogan and emphasize it right along. Read the notices in The Frat and in other papers for the deaf.

### JOHNSTOWN DIVISION, No. 85.

Johnstown Division, No. 85, was installed at Johnstown, Pa., Saturday evening, April 30. The Moose Temple was the scene of the event and Frank A. Leitner of Pittsburgh Division the installing officer.

The charter members are: R. M. Barker, Charles Friant, W. H. Seibert, J. G. Woodrow, W. V. James, Thomas Koontz, Albert Lenz, W. H. Mishler, W. A. Boyer, M. O. Wilson, all residents. Quite a number of nonresidents will transfer to the new division later.

The election of officers resulted as follows: Charles Friant, president; Albert Lenz, vice-president; R. M. Barker, secretary; M. V. James, treasurer; W. H. Mishler, director; J. G. Woodrow, sergeant; W. A. Boyer, Thomas Koontz, R. M. Barker, trustees.

**Atlanta—will try to outdo Detroit in the way of entertaining you.**

## Atlanta Convention Rates

### What the Railroads Offer the Frats and Their Friends:

The Triennial convention of the National Fraternal Society of the Deaf will be held at Atlanta, Ga., July 11 to 16.

Railroad associations have granted a special rate on the certificate plan of one and a half times the one-way fare—provided 350 certificates are presented to their special agent at Atlanta. This means that the full fare must be paid going to Atlanta; the return rate will only be one-half of the fare going—if we get the required 350 certificates.

*What You Must Do to Get the Benefit of the "Certificate Plan" and Help Others Also to Take Advantage of It.*

### If you live in any state except California, Oregon, Washington, or the New England States:

Buy a *one-way* ticket to Atlanta. And be sure to get from the agent a CERTIFICATE OF PURCHASE—not a mere receipt. This certificate is to be handed to the Grand Secretary (F. P. Gibson) at Atlanta.

### If you live in California, Oregon or Washington:

Buy a *round trip* "Summer Excursion" ticket to Chicago (or to St. Louis, Memphis or New Orleans). These tickets will be on sale after June 15. The cost for round trip will be about one and one-third times the one-way fare. Then, from Chicago (or any of the other points above-named), buy a *one-way* ticket to Atlanta. When buying this ticket, be sure to get a CERTIFICATE showing such purchase.

### If you live in one of the New England states:

Buy a ticket to New York (or to the nearest point in New York state) and from that point buy a *one-way* ticket to Atlanta, and be sure to secure a CERTIFICATE.

For room reservations and information concerning hotels, etc., write Ross A. Johnson, 63 N. Pryor St., Atlanta, Ga.

### TRUSTEE'S REPORT.

#### Ledger Assets, April 30, 1921.

First Mortgage Loans.....	\$205,454.41
First Mortgage Bonds .....	27,116.95
U. S. Liberty and Victory Bonds .....	56,723.89
Canadian Bonds .....	14,998.78
Central Trust Co. ....	2,929.14
Farmers Trust Co. ....	640.60
Bank of Montreal .....	474.10
Secretary's contingent fund .....	300.00
Treasurer's cash .....	727.31
Total ledger assets .....	\$309,365.18

#### Balances in Funds.

Mortuary Funds .....	\$ 24,058.76
Reserve Funds .....	253,288.76
Unallocated interest .....	5,207.80
Sick and Accident Fund.....	13,311.07
General Expense Fund .....	5,112.14
Organizing Fund .....	1,360.99
Convention Fund .....	7,025.66

Total in all Funds .....

#### Concerning Investments.

Interest receipts for April, \$1,653.22. A principal payment of \$1,500 was received on maturity of some apartment building bonds; a farm mortgage loan for which Finance Committee reserved \$6,000 in March, failed to go through, throwing that amount back on our hands for reinvestment along with current surplus. In disposition of these funds, \$3,000 was loaned on a farm

mortgage already held, the interest rate being raised from 5½ to 6%. And an additional \$9,000 was placed in a mortgage on a fine residence property in Chicago suburban district, to net 7%.

### GOOD CHEER.

#### With Greetings to Walt Mason.

There are some folks who pity us, and think we bear a load because our ears are deaf; they fuss about our silent road. But we just smile and go our way; we have no time to brood; we're thankful every passing day that we can earn our food. Besides, God's world is full of things, spread out before our eyes, and every passing moment brings us things that deaf folks prize. The grass is green; the flowers are gay; the leaves are dancing, too; and every hour of every day is making dreams come true. The mysteries of earth are ours, the beauties of the air, the mocking-bird, the bright-hued flowers and color everywhere. The friends God gave to cherish us, to love us and to bless, bring understanding sympathy that's like a sweet caress. The music of the spheres is heard, though silence broods around, and there is magic in each word that falls without a sound. We have no call to mope or pine; there's gladness everywhere. It's greater far to spread sunshine than be a millionaire.—[Laura A. Davies, in the Deaf Carolinian.]





### A Non-Resident Member's View.

The April Frat has been received, and in the Forum Brothers Mueller and Brady present their views as to how The Frat should be conducted.

Being a non-resident member myself, I hope I may be permitted to express my humble views.

I am in full accord with Brother Mueller that the old order of things should be re-established. I believe it makes the paper more interesting. Besides, few will deny they like to see their name in print occasionally, and it may not be amiss to say that the average member on seeing his name in print feels that he is something of value to the society. I have known several such cases where these fellows proved their value by bringing in recruit after recruit.

As to allowing the convention to choose the editor—I disagree. My view is that the Grand Secretary should continue at the head of the paper.

It is true the paper is always behind time but no right thinking man would blame the editor if he would consider the amount of work that has to be looked after at headquarters. The society has grown rapidly and has never had sufficient help, besides the salaries paid are not what they should be.

The writer believes the only real and business-like way that will guarantee The Frat being on time, and at the same time keep headquarters work from piling up, is to empower the Grand Secretary, with the advice and consent of the Board of Directors, to employ all the help needed. This is a simple solution of all the troubles.—[Harvey L. Ford.]

### THE GET-CNE DEGREE.

Here's the list of get-up-and-get-ems that tried to do their bit to bring us that 5,000-by-Atlanta. We are still shy a good many, but hope June will turn the trick. We repeat, don't make excuses, make good. Get busy.

Chicago Division—Walter Hodgson, John Wall, Fred L. Woodworth, S. M. Freeman.

Detroit—John T. Walter, Rudolph Stark.

Cincinnati—Herbert J. Schutte.

Cleveland—P. F. Bengsch.

Indianapolis—John E. Houser.

New York—Isadore Bloom, Harry Blechner, E. Zwetckhenbaum, J. D. Shea, Julius Lipkin.

New Haven—B. G. Leeper, Jr.

Atlanta—O. W. Underhill (2).

Philadelphia—Andrew C. Seav.

New Orleans—H. J. Soland, Jr.

Pittsburgh—J. H. Buterbaugh, Martin Eber.

Portland—Cortland J. Greenwald.

Newark—Charles T. Hummer.  
Seattle—Oscar Sanders.  
Utica—George D. Hughes.  
Washington—Joseph W. Bouchard (2),  
W. P. Souder (2).  
Baltimore—Ray M. Kauffman, James  
H. Behrens, O. K. Price.  
San Francisco—Isadore Selig (2).  
Akron—E. G. Erickson.  
Salt Lake City—John D. Rowan.  
St. Paul—John J. Doheny.  
Waco—Tilden Smith.  
Scranton—John Nitto.  
Richmond—Arthur G. Tucker.

### NEW MEMBERS.

1. Walter H. Werner.....	Chicago
1. Frank M. Hitchens.....	Aurora, Ill.
1. H. J. Fledderjohann.....	Golconda, Ill.
1. Henry S. Morris.....	Devils Lake, N. D.
2. Alex. Lobsinger.....	Detroit
2. Maurice Pernick.....	Detroit
10. E. C. Schutte.....	Cincinnati
21. Burton C. Hall.....	Cleveland
22. Charles B. Bissey.....	Indianapolis
23. Moses L. Schnapp.....	New York
23. Jacob Clousner.....	New York
23. Isadore Goldstein.....	New York
23. Daniel A. Barker.....	Brooklyn
23. Israel Liebman.....	New York
25. M. N. Hamra.....	New Haven
28. T. J. Walker.....	St. Augustine, Fla.
28. C. J. Holland.....	St. Augustine, Fla.
30. W. J. Gassert.....	Philadelphia
33. Earl H. Butts.....	Durham, N. C.
36. G. H. Curtin.....	Pittsburgh
36. J. Brazukers.....	Scott Haven, Pa.
41. S. H. Esterbrook.....	Portland
42. A. E. Dirkes.....	Union, N. J.
44. A. J. Genver.....	Seattle
45. T. F. Peperati.....	Utica
46. John J. Marty.....	Washington
46. E. W. Harmon.....	Washington
46. T. G. Matthew.....	Washington
46. F. W. Rebal, Jr.....	Washington
47. U. B. Shockley.....	Baltimore
47. C. A. Smiek.....	Baltimore
47. W. L. Coffey.....	Baltimore
53. C. J. Mangan.....	San Francisco
53. J. L. Turner.....	Oakland, Cal.
55. Harry S. Dobson.....	Akron
56. Paul L. Wine.....	Salt Lake City
61. H. E. Bruns.....	Faribault, Minn.
68. Rush Johnigan.....	Coleman, Tex.
82. C. D. Schreiber.....	Pittston, Pa.
83. J. C. Kessler.....	Roanoke, Va.

### A PSALM OF LIFE INSURANCE.

Tell me not, you old back number,  
Life insurance is a frost,  
And to cut your morning slumber  
Hustling members is time lost.

Start each morning in dead earnest,  
Canvass every one you know;  
Thou wilt have, when thou returnest,  
Applications then to show.

Go to great men and remind them  
They should all insure their lives,  
And, departing, leave behind them  
Consolation for their wives.

Members, then be up and doing,  
Working early, working late,  
Still achieving, still pursuing,  
Learn to hustle—not to wait.

—[Kablegram.]

### ATLANTYONE.

By M. B.

Who's saving up the cash and kale—  
Enough to fill a big milk pail?  
Who says "At this we cannot fail,"  
As towards July we blithely sail?  
Atlantyone!

Who works by night and light of day—  
And only stops to eat or pray?  
Who routes all glooms with a facetious  
"Nay"?  
Who'll welcome frats with a glad "Hur-  
ray"?  
Atlantyone!

Who says their weather's never hot,  
Flies, mosquitoes they haven't got—  
And if they had who'd care a jot  
So you be "Johnny on the spot"?  
Atlantyone!

Where is it peaches grow so sweet,  
Both fair to see and good to eat?  
Where eats and such are hard to beat,  
And fraters' week is one long treat?  
Atlantyone!

Who says that you will surely hate  
To leave the home of Twenty-Eight?  
At playing hosts they "take the cake"  
And promise they'll all records break—  
Atlantyone!

And when its over, through and done  
And the race for Twenty-four's been  
run,  
They'll say as they view the job begun  
"Boys, we must work like the all-fired  
Hun!"  
To equal that winner—Atlantyone!

### RESPECT FOR THE FLAG.

The Western Pennsylvanian says:  
Under the terms of a bill passed at the  
recent session of the Pennsylvania  
Legislature and now a law, it is made  
mandatory "for owners or lessees of  
halls, places of amusement, auditoriums,  
tents or rooms to compel public gather-  
ings to display an American flag at  
least 52x66 inches in size." The same  
obligation rests on those holding the  
meetings, whether they be indoors or  
in the public streets, the only exemp-  
tions being places used for religious  
worship. Violations are punishable by  
a fine of not more than \$100.

Now, what state will lead with a law  
making it mandatory to salute the flag  
when it goes by?

### Different Schools, Maybe.

"James, do you see that policeman  
making signs to you?" asked the lady  
in the back seat of the car.

"Yes, ma'am," replied the chauffeur.

"Probably wants us to stop."

"Don't know, ma'am. I don't under-  
stand his signs. You see, we don't be-  
long to the same lodge."—[Yonkers  
Statesman.]

Get a certificate.



# Norfolk Division, No. 84, N. F. S. D.



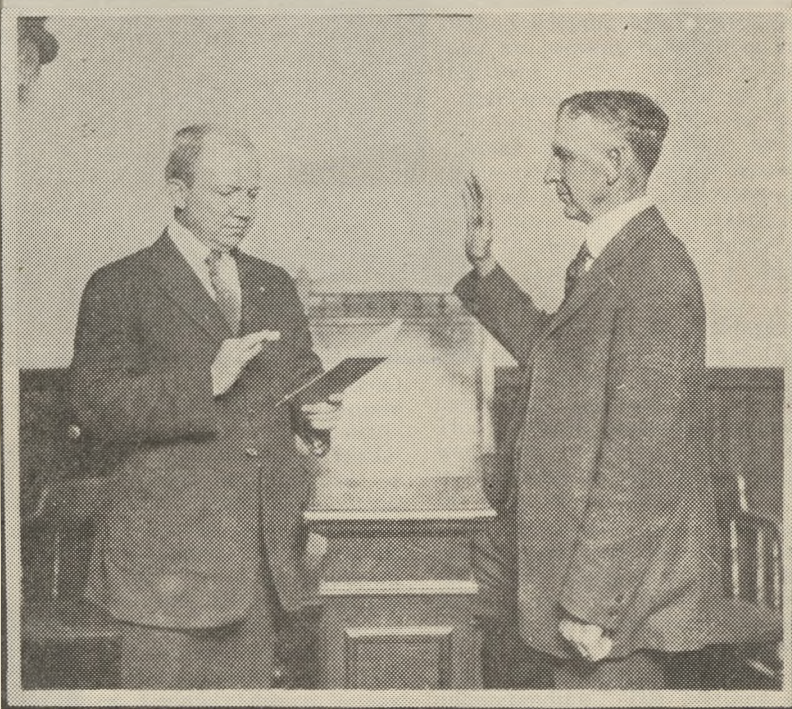
Norfolk Division, No. 84, N. F. S. D., was installed at Norfolk, Virginia, Saturday evening, April 30, and it marked a red-letter day for all the deaf of the vicinity.

The installation was in charge of Winfield E. Marshall of Washington Division—at the request of the Norfolk frats—and he was assisted in the ceremonies by Brothers Souder, Smoak, Edington, and Scott of Washington and seven of Richmond Division's officers and members.

The election of officers resulted as follows: Thomas M. Jenkins, president; James P. Disharoon, vice-president; Nathan Schwartz, secretary; Julian West, treasurer; Jonas H. Carpenter, director; William L. Stallings, sergeant; T. M. Jenkins, W. R. Crockett, Nathan Schwartz, trustees.

In addition to the foregoing officers, the following are charter members: William B. West, Benton E. Mangrum, Roland L. Moses, William Winneborne, Jr., Guy R. Liggan, Richard F. Rhea, Harry L. Rhea, Golden G. Brooks, William E. Perry.

After the installation a social was held and refreshments and smokes passed around. Brother Marshall rendered his celebrated version of "Yankee Doodle," a flash-light was taken and several speeches made. Later in the evening the first regular meeting of the new division was held. Three social members were admitted—men past the age limit but who wanted to help boost the new organization—E. C. Campbell, P. L. Ray and C. A. Bruce, all of Norfolk.



ABOVE—Here is the personnel of the Norfolk Division of the National Fraternal Society of the Deaf.

Seated, left to right: W. L. Stallings, sergeant-at-arms; Jonas H. Carpenter, director; Nathan Schwartz, secretary; James P. Disharoon, vice-president; Thomas M. Jenkins, president; Julian B. West, treasurer; W. R. Crockett, trustee; John E. Ledbetter. Standing: W. R. West, A. B. Smith, B. E. Mangrum, R. F. Rhea, G. Brooks, H. L. Rhea. Back: W. W. Winneborne, Roland Moses and W. E. Perry.

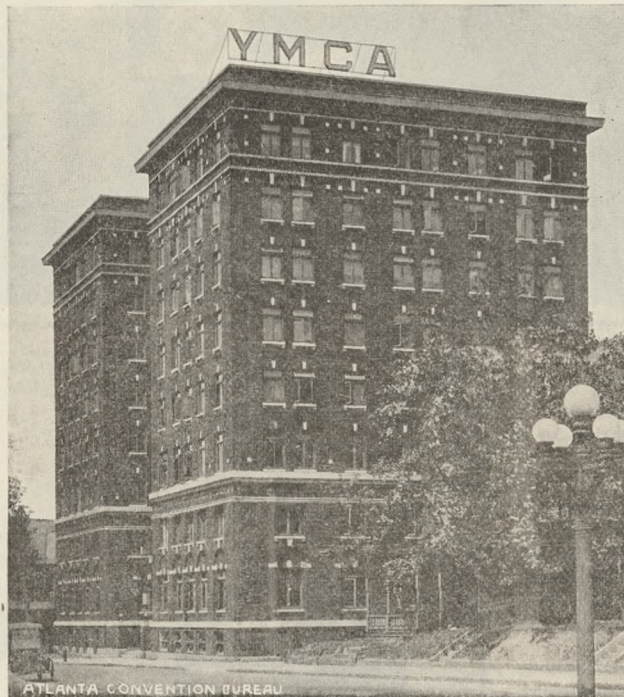
BELOW—W. E. Marshall, of Washington Division, installing Thomas M. Jenkins, president of Norfolk Division.





Atlanta Terminal Station

*Atlanta—the coolest city of  
its size east of the Rockies*



Atlanta Y. M. C. A.



*Atlanta—come and see what real  
southern hospitality means*



Atlanta Federal Building



# RAILROAD ARRANGEMENTS

SPECIAL ONE AND ONE-HALF FARE RATE, ATLANTA AND RETURN

The Central, Southeastern, Western, Southwestern and Trunk Line Passenger Associations, acting for their respective territories, have granted one and one-half fare for the round trip for the Atlanta Convention of the National Fraternal Society of the Deaf, July 11-16, inclusive, on the CERTIFICATE PLAN on condition that not less than 350 holders of properly issued certificates are in attendance at the convention.

As certificates are not kept at all stations, see the agent of your home station and find out the nearest point at which a certificate may be obtained. Purchase to Atlanta from there.

When purchasing a ticket mention the convention of the National Fraternal Society of the Deaf and ask for a certificate. Do not ask for a receipt.

Certificates will be issued with tickets for Atlanta purchased July 7 to 13.

Certificates for reduced return fare will not be issued from the territory controlled by the New England and Transcontinental Passenger Associations. See other notice about these.

Immediately upon arrival at Atlanta, present certificate to Grand Secretary Gibson who will be at the convention headquarters at the Piedmont Hotel.

A representative of the Passenger Association will be at headquarters July 14-15-16 to validate certificates. Certificates will not be validated at any other time.

Holders of proper certificates, duly validated, will be entitled to return to starting point over same route at one-half fare, up to and including July 20.

No certificate will be issued for a ticket costing less than 67 cents. Reduced fare transportation is not honored on some limited trains.

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

My son, did it ever occur unto thee that great men are proverbially brave men?

And that the chain of reasoning expandeth to show that brave men are magnanimous men?

Yea, my son, it is even so.

But forget thou not that thou canst goad the most magnanimous man alive into a feeling of utmost resentment and contempt for those that play, or fight, not according to the law.

The law sayeth that thou and I, the patriarch and the custodian of the wicket, the Grand Scribe and the meekest member in the ranks, have no superior claims over one another other than those obtained by fraternal deeds and courtesies.

And yet I have seen it said:

"I am born of the tribe to which I belong. Mine adversary was born and reared with another tribe. He hath been with my tribe, lo, these score of years as an adopted member. Why should I consider him as mine equal in tribal affairs, let alone my superior?"

The man which reasoneth in this manner soweth seeds of dissension, which, unchecked, shall wax great in harmful power, and throttle the good plants surrounding it.

Nay, my son, thou art in error.

Our Order recognizeth no such doctrine.

Our creed should be: "One for all, and all for one."

For upon this rock is builded the strength of fraternity.

The man which preacheth, in his hollow fraternity, a doctrine contrary to the brotherhood of man, may gain a personal triumph, but I ask thee, oh, my son, what can the Order gain therefrom?

Dost thou ever consider the ease with which dishonour can be brought upon a man, albeit for merely temporary purposes, and how difficult it be to remove the stigma once cast upon him?

And did it ever occur unto thee, that a false word uttered against a man's name is naught but character assassination?

It is, and thou knowest it.

The honourable man, which turneth down honours gained him by tactics

such as these on the part of his misguided friends, shall wax great in the esteem and confidence of his fellows.

But he that stoopeth unto such tactics can best be compared unto a mongrel pup which chaseth what remaineth of its tail.

It getteth the stump between its teeth, but not for long.

And then doth it resume the chase, until it falleth down with exhaustion over the futility of the chase.

My son, is thine avowal of fraternity a mere chant of the ritual, a recitation of words which thou understandest not?

Or is it the conviction of fraternal practices which guide thee unto fair play towards the highest and the lowest, the wisest and the meekest?

For I say unto thee, there can be no better benediction than this plea unto the Supreme Ruler, "So guide thou us, that upon our departure no blemish shall mar our records."

Selah.

## NO HONOR WITHOUT ADEQUATE RATES.

In his annual address before the recent meeting of the American Fraternal Congress, President W. A. Frazer said:

"The fraternal system has practically been divided into two sections; one believing in the perpetuity of fraternal societies by the collection of adequate rates and conservative management; the other, while not believing in inadequate rates, is either not inclined, or finds it impossible, to have its members appreciate the condition their society is in, and so it continues to float with the tide, hoping that by some unknown power it may be miraculously saved and permitted to continue doing business on unscientific and unbusinesslike plans. To the society doing business upon inadequate rates, I simply desire to say that there is no hope of salvation unless steps are taken to make good your deficiencies and provide for the future by the maintenance of proper reserves carefully invested. There never has been a time in the history of fraternalism when those carrying fraternal certificates, or policies, were so thoroughly educated, regarding the necessity for adequate rates, as they are at the present time. The fact is, for two years,

this has been the principal topic for discussion among all fraternal, and members who have not been rerated are beginning to feel dissatisfied and suspicious of the society in which they carry their protection because of the fact that they now realize the impossibility of any institution continuing, over a period of years, to pay out more money to the beneficiaries of their deceased members than they collect from their living members."

## A GROSS INJUSTICE.

A short time ago there appeared in Popular Science Monthly a picture of a girl in her teens, with a man tattooing a name and number on her back. The inscription announced that it was a method adopted by Institutions for the Deaf to prevent deaf-mutes from getting lost.

Principal Gardener of the New York Institution wrote a letter of inquiry to Popular Science Monthly, in an effort to identify the individual who practiced tattooing of deaf-mutes, adding "I can not believe that such a practice ever existed in this state or country."

The associate editor, J. Bigger, replied as follows:

"I have a letter from the photographers from whom we obtained the picture of the deaf and dumb child having its name and address put on its neck. This company states that the photograph was taken in Berlin. This information is somewhat vague, but I imagine it is the best we can do."

Unfortunately for deaf-mutes the picture has told its story throughout the land. There is no use in chasing it, for no one could ever catch up. This is one of the handicaps that accompanies the condition of deafness. We must suffer from misrepresentation and misunderstanding. The National Association of the Deaf is doing its best by active aggression to rout the fakirs who pander to morbid curiosity and exploit deafness for the money it pulls from the pockets of those who can be worked to the maudlin stage of sympathy.—[Deaf-Mutes Journal.]

Atlanta—all the southern deaf will be there to help show you a good time.





Publication Office - - - - - Mount Morris, Ill.  
Published Monthly under the Auspices of the Society,  
by Kable Brothers Company.

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

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

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

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

Entered as second-class matter, August 28, 1911,  
at the postoffice 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, author-  
ized July 17, 1918.

MAY, 1921.

4,904.

\$309,365.18.

Atlanta, July 11 to 16.

June payments are due.

See that your division is represented in  
the pennant exhibit at Atlanta.

When you buy your ticket for Atlanta  
remember to ask for the "certificate."

The June Frat will go to press earlier  
than usual. Copy therefore must be in by  
June 10.

A net gain of a hundred for May and  
June—or we will not make that 5,000 by  
Atlanta.

The youngsters, No. 84 and No. 85, are  
welcomed to the circle. May they live  
long and prosper.

The Forum presents the nonresident  
member's view this month. And with it  
the discussion closes—until Atlanta.

Mindful of the stress Atlanta lays on its  
peaches, Indianapolis is in its ad on an-  
other page giving us a glimpse of its 1924  
crop.

Atlanta seems a sort of Oliver Twist.  
It has the N. A. D. 1923 convention on its  
hands now. Come down with us in July  
and see it prove up.

Note the appeal of the Monument Com-  
mittee printed elsewhere—and help. Chi-  
cago has sent in \$175 from its division and  
two clubs—a pretty good pace to set.

The Alabama Messenger says if you want  
to get a taste of genuine old colonial-days  
courtesy, come South. Atlanta is South.  
We are coming. Several hundreds of us.

## There'll Be No Tax on the Dividends

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

These dividends will consist  
of—

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

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

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

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

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

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

Atlanta lays a lot of stress on the peaches  
Georgia produces, but somehow its press  
agent has said very little about those that  
are doing such good work in the auxiliary.  
There are different varieties of peaches,  
you know.

## DON'T BE A "BONEHEAD."

Which would you rather not be—  
deaf, dumb, or blind? What do you  
think is the greatest of these afflic-  
tions? Supposing that you have none  
of them, which would you most dread  
having? But if you have none of them  
you cannot know which is the greatest  
affliction.

## National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

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Helen Keller knows! She is not deaf,  
nor dumb, nor blind; yet she has not  
normal speech, as other humans have  
it; she has not sight as others have it;  
she has not hearing as others hear.  
Yet she sees, hears, and talks! There-  
fore she it is who, better than all other  
persons, can answer the question:  
Which is the greatest affliction, deaf-  
ness, dumbness, blindness?

Miss Keller was asked that question  
the other day. She replied: "None of  
them are the greatest affliction!" Not  
deafness, nor dumbness, nor blindness!  
"What then is the greatest human af-  
fliction?" Miss Keller was asked. She  
replied: "Boneheadedness!"

Let us think long and often about  
the question asked Miss Keller, and the  
answer she gave. And let us profit by  
it. Not all of the blind can learn to  
see. Few of the dumb can learn to  
talk, and many of the deaf never learn  
to hear well. To most of these it is  
physically and mentally impossible to  
see, hear and speak.

Miss Keller is right; it is worse to be  
a bonehead than to be deaf, dumb and  
blind!—[Western Pennsylvanian.]

Atlanta—everybody says he's com-  
ing. Are you?

June payments are due.



Atlanta Southeastern Fair Building





# 1924

## INDIANAPOLIS —MEANS— OPPORTUNITY

Hoosier hospitality is known from Maine to California and it cannot be excelled. Ask the people who have been here.



Indianapolis averages one convention a week the year round and NEVER profiteers. Brothers, we want to entertain you in true Hoosier style in 1924.



"More Frats can reach Indianapolis in less time and at less cost, and get more after they get here than any other city on the Western Hemisphere."



Indianapolis is nearer the center of population in the United States than any other city, and there are more Frats within a day's travel of Indianapolis than any other city in Fratdom.



We will be well represented at Atlanta. "ASK THE MAN."



Monument Place

### "NO MEAN CITY"

We have ample hotel accommodations for any sized crowd and our hotel managers are noted all over the country for the quality of their entertainment.



Indianapolis is one of the greatest railroad centers in the United States and has direct through service with all the large cities.



You will have to hunt a long time to find a livelier bunch of Frats than No. 22 has on her roster. Get wise and follow the live ones.



Indianapolis has the liveliest bunch of booster organizations to be found in North America and every one of them will go to the last ditch to prove that Indianapolis is the best city on the map.





## LIST OF DELEGATES.

To the Triennial Convention, Atlanta,  
July 11 to 16, 1921.

(Herewith we give the names of the delegates and alternates of the divisions. The first named is the regular delegate for his division, the others are alternates.)

Chicago—Harrison M. Leiter; Glenn A. Smith, Ralph Decker, alternates.

Detroit—Asa A. Stutsman; John Ulrich, alternate.

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

Louisville—J. William Ferg; Patrick Dolan, Harry C. Dunham, alternates.

Little Rock—Alpha W. Patterson; Sidney W. King, alternate.

Nashua—John Shea; William A. Deer-ing, alternate.

Dayton, John F. Rhamy; Mark D. Stebelton, alternate.

Bay City—Charles F. W. Lawrence; Lawrence Lynch, alternate.

Cincinnati—Louis J. Bacheberle; James Shepherd, Joseph Goldman, alternates.

Evansville—Matt D. Lyon; William J. Wiggers, alternate.

Nashville—Walter B. Rosson; Thomas A. Ogilvie, alternate.

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

Olathe—Jacob J. Dold; Luther H. Taylor, alternate.

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

Toledo—John E. Curry; Edward Hetzel, Nathan Henick, alternates.

Milwaukee—Milo E. Hodge; Emil E. Rosenfield, alternate.

Columbus—Jacob B. Showalter; William Mayer, alternate.

Knoxville—William H. Chambers; Gordon Midget, alternate.

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

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

New York—Max M. Lubin; Allen Hitchcock, Thomas J. Cosgrove, alternates.

St. Louis—William H. Schaub; Charles W. Haig, George D. Hunter, alternates.

New Haven—George Stevenson; Philip F. Quinn, Jr., alternate.

Holyoke—Philip Beausoleil; Arno P. Klopfer, alternate.

Los Angeles—Alvin T. Dyson; Melville J. Matheis, alternate.

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

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

Kansas City—Paul R. Wys; Le Roy J. Davis, alternate.

Omaha—Harry G. Long; Oscar Treuke, James R. Jelinek, alternates.

New Orleans—Henry J. Soland; Theodore Mayer, alternate.

Kalamazoo—Frank A. Adams; Fred H. Wheeler, alternate.

Boston—Allan B. Meacham; William H. Battersby, Patrick J. Thibodeau, Arthur A. Sinclair, alternates.

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

Hartford—Harry T. Fancher; Guy Bonham, Edgar C. Luther, alternates.

Memphis—Frederick G. Armstrong; Robert E. L. Cook, Robert Stout, Carl Stephenson, alternates.

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

Buffalo—Patrick Norton; William M. Smith, W. Elmer Davis, alternates.

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

Newark—Frank W. Hoppaugh; David Simmons, alternate.

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

Seattle—Olof Hanson; Hugo A. Holcombe, L. O. Christenson, alternates.

Utica—John H. Thomas; Thomas L. Kinsella, alternate.

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

Baltimore—William W. Duvall, Jr.; Michael Weinstein, Garrie R. Davis, alternates.

Syracuse—Frank O. Lee; Edward Herlan, alternate.

Cedar Rapids—Carl W. Osterberg; Jode C. Rains, alternate.

Huntington—James A. Pring; Grover C. Burcham, alternate.

Albany—Arthur T. Bailey; Paul Sack, alternate.

Rochester—William Heffernan; Albert Asper, Fred Shanisey, alternates.

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

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

Akron—Frank A. Andrewjeski; Grover C. Farquhar, William Pfunder, Kreigh B. Ayers, alternates.

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

Rockford—Fred Shatwell; Austin Baird, alternate.

Springfield, Ill.—Jefferson Sidles; Rudolph B. Redlich, alternate.

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

Worcester—Alexander Stirling; Delbert J. Trask, Evan Scott, alternates.

St. Paul—Paul E. Kees; Anton Schroe-der, alternate.

Ft. Worth—Joseph T. Sprouse; Albert Tully, alternate.

Dallas—Elmer E. Disz; Grover A. Morgan, alternate.

Denver—Homer E. Grace; John S. Fisher, Alfred L. Kent, Edward G. Whitaker, alternates.

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

Bridgeport—Gilbert F. Marshall; Matthew Bakos, alternate.

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

Waco—Tilden Smith; Harvey L. Ford, alternate.

Ogden—Paul Mark; William Cole, alternate.

Pittsfield—Fred S. Gagnier; Edward J. Gilmartin, alternate.

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

Kenosha—Joseph J. Martin; William O'Neil, William W. Sayles, George F. Johnson, alternates.

Birmingham—H. McP. Hofsteater; Herman Harper, alternate.

Sioux Falls—Oren M. Elliott; Edward P. Olson, alternate.

Wichita—William E. Wait; Edward S. Foltz, alternate.

Spokane—James H. O'Leary; Erve W. Chambers, John E. Skoglund, alternates.

Des Moines—Hugh S. Courter; Robert E. Dobson, alternate.

Lowell—Bennett McMahon; Collin C. McCord, alternate.

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

Delavan—Fred J. Neesam; Duncan A. Cameron, alternate.

Houston—Tom P. Jackson; Richard C. Morris, alternate.

Seranton—Jacob M. Koehler; Abraham Silnutzer, alternate.

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

Norfolk—Thomas M. Jenkins; J. H. Carpenter, Nathan Schwartz, alternates.

## THE TALLY.

It isn't the job we intended to do  
Or the labor we've just begun  
That puts us right on the ledger sheet;  
It's the work we have really done.  
Our credit is built upon things we do,  
Our debit on things we shirk,  
The man who totals the biggest plus  
Is the man who completes his work.  
Good intentions do not pay bills;  
It's easy enough to plan.  
To wish is the play of an office boy;  
To do is the job of a man.  
—[Richard Lord, in the Curtis Flyleaf.



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

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

## Objects.

- To educate the public as to the Deaf;
- To advance the intellectual, professional and industrial status of the Deaf;
- To aid in the establishment of Employment Bureaus for the Deaf in the State and National Departments of Labor;
- To oppose the unjust application of liability laws in the case of Deaf workers;
- To combat unjust discrimination against the Deaf in the Civil Service or other lines of employment;
- To cooperate in the improvement, development and extension of educational facilities for deaf children;
- To encourage the use of the most approved and successful methods of instruction in schools for the Deaf, the adaptation of such methods to the need of individual pupils, and to oppose the indiscriminate application of any single method to all;
- To seek the enactment of stringent laws for the suppression of the impostor evil—hearing persons posing as Deaf-Mutes;
- To raise an endowment fund—the income of which is to be devoted to furthering the objects of the Association;
- To erect a national memorial to Charles Michael De l'Epee—the universal benefactor of the Deaf.

## Membership.

Regular Members: Deaf Citizens of the United States;

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

## Fees and Dues.

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

Official Organ: THE NAD.

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

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

## Officers.

- James H. Cloud, *President*,  
2606 Virginia Ave., St. Louis, Mo.
- James W. Howson, *First Vice-President*,  
School for the Deaf, Berkeley, Calif.
- Cloa G. Lamson, *Second Vice-President*,  
School for the Deaf, Columbus, Ohio.
- Arthur L. Roberts, *Secretary-Treasurer*,  
Kendall Green, Washington, D. C.
- Olof Hanson, *Board Member*,  
Seattle, Washington.
- Alexander L. Pach, *Board Member*,  
New York, New York.
- John H. MacFarlane, *Board Member*,  
Talladega, Ala.

# Atlanta Bulletin

## OFFICIAL PROGRAM.

### Monday, July 11, 1921.

Morning: Opening session.  
Afternoon: Business session.  
Evening: Reception.

### Tuesday, July 12.

Morning: Business session.  
Afternoon: Business session.  
(Sight-seeing trips for delegates and officers just before sunset.)  
Evening: Watermelon cutting.

### Wednesday, July 13.

Morning: Business session.  
Afternoon: Business session.  
Evening: Banquet and ball.

### Thursday, July 14.

All-day outing and barbecue at Stone Mountain.

### Friday, July 15.

Morning: Business session.  
Afternoon: Business session.  
Evening: Smoker—Initiation.

### Saturday, July 16.

Morning: Business session.  
Afternoon: Business session.  
Evening: Open.

## HOTEL ACCOMMODATIONS.

The Local Committee will look after the housing of visitors at the convention. Direct inquiries to Ross A. Johnson, Secretary, 63 N. Pryor St., Atlanta, Ga.

Write him for hotel rates and other information.



The Piedmont Hotel

The Piedmont Hotel has been designated as convention headquarters. The business sessions will be held and committee and board rooms located there. The reservations of rooms for the grand officers and delegates will be made by the home office.

## REDUCED FARES.

A rate of a fare and a half has been granted us over the lines in certain passenger associations' territories—on the certificate plan, full fare going, and one-half fare returning. Be sure and get your certificate.

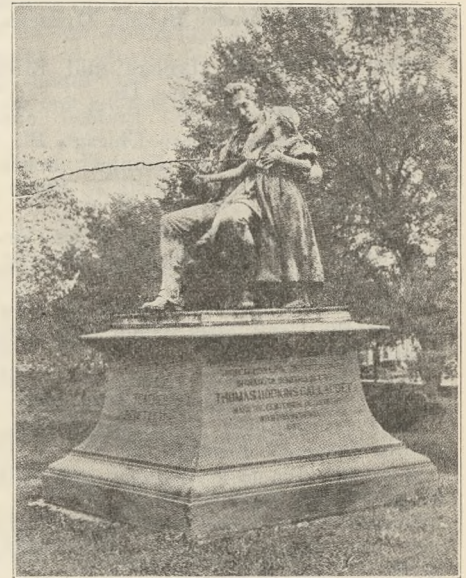
## AN APPEAL FOR CONTRIBUTIONS.

To the Deaf of America:

The Committee on repair of the Gallaudet Monument at Hartford is making an earnest appeal to the deaf of the whole country for additional contributions.

Not to repair the old Gallaudet Monument which so many years stood in front of old Hartford's main building, for that plan has been given up, but to have an entire new memorial made like the one which adorns the grounds of Gallaudet College at Washington, D. C.

This is a bronze group of an admirable design. Gallaudet is shown sitting in a corner-chair facing slightly to the left. With a kindly look he is watching Alice Cogswell (his first pupil), who is represented as a little girl of 10 or 12, standing by his side trying to form the letter "A" with her right hand, using Gallaudet's hand as a pattern. This is indeed a fine group, the outline and form of which is pleasing to the eye and it is eminently fitted to go with the Clerc Memorial which is in good condition. The two will make an admirable pair and help to embellish the grounds of the new school at West Hartford.



Gallaudet Statue.

The Committee has ascertained that this memorial to Gallaudet will cost anywhere from \$5,100 to \$9,200 depending on the kind and form of the pedestal.

It is hoped that the deaf of the whole country will respond liberally to this call as they did eight years ago and as the deaf of over half a century ago did to erect the original Gallaudet monument.

Thomas Francis Fox, Station M, New York, N. Y., is chairman of this committee and contributions should be sent direct to him. They will be acknowledged in the Deaf-Mutes' Journal.



## BIRTHS.

January 19—Mr. and Mrs. John E. Meyer, St. Louis, Mo., a girl.

February 7—Mr. and Mrs. Hafford D. Hetzler, Akron, O., a boy.

March 25—Mr. and Mrs. Elmer D. Fogg, Lewiston, Me., a girl.

April 3—Mr. and Mrs. Henry S. Morris, Devils Lake, N. D., a boy.

April 10—Mr. and Mrs. L. H. Kutner, Brooklyn, N. Y., a boy.

April 14—Mr. and Mrs. Henry Fleener, Waterloo, Ia., a boy.

April 17—Mr. and Mrs. Peter Heinz, Indianapolis, Ind., twins, a boy and a girl.

April 27—Mr. and Mrs. Domenic Biagi, Huntington, W. Va., a boy.

April 29—Mr. and Mrs. Ralph L. Mealer, Cottondale, Ala., a boy.

May 2—Mr. and Mrs. Louis Scheinberg, Chicago, Ill., a girl.

May 4—Mr. and Mrs. Walter J. Hall, New York, N. Y., a boy.

May 5—Mr. and Mrs. R. L. Thompson, Danville, Va., a girl.

May 7—Mr. and Mrs. Ivor Friday, Detroit, Mich., a girl.

## MARRIAGES.

March 18—John Leifel, St. Paul, Minn., and Miss Elizabeth McGivern, Boyd, Wis.

March 19—Arthur L. Smith and Miss Lida Hillman, Little Rock, Ark.

March 30—Clifford F. Jones, Pittsburgh, Pa., and Miss Florence Bodice, Monseen, Pa.

April 7—Kenneth Leelere and Miss Irene Dubret, New Orleans, La.

April 12—Hyman B. Frankel and Mrs. Mary Zukerman Caro, Chicago, Ill.

April 12—Wilfred W. Kimball, South Paris, Me., and Miss Augusta F. Eustis, Dixfield, Me.

April 20—August P. Rexin, Hales Corner, Wis., and Miss Elizabeth Zerving, Milwaukee, Wis.

April 23—Walter P. Cameron, New Orleans, La., and Miss Annie Laverigne, Baton Rouge, La.

April 26—Charles W. McKenzie, Kansas City, Mo., and Miss Mildred Bradish.

April 28—William Sheehan, and Mrs. Fannie Anderson, Chicago, Ill.

April 29—Arnold P. Walliker, and Miss Esther Heiden, Spokane, Wash.

May 8—John Lewis, Milwaukee, Wis., and Miss Bessie Poblner, New York, N. Y.

## WORK WANTED.

Rheumatism has left me with weak feet, but I have good, willing hands and need work. A position where I could be seated while at work is wanted. Have had experience at soldering, also cigarmaking. Please write F. L. Durland, care of Occidental Hotel, Atlantic, Iowa.

## BARBER SHOP SUCCESS.

For the deaf. If you are going into the barber business, or if you have already tried that line without success, write me for pointers on how to make money in barbering. Information FREE. A. Brault, Davis, Ill.



## Coming Division Events

## June.

4. Smoker.....	Cleveland
11. Picnic.....	Omaha
11. Social.....	Waterbury
12. Outing.....	Utica
18. Smoker.....	Kenosha
18. Excursion.....	Washington
18. Entertainment.....	Cleveland
25. Social.....	Seattle
26. Picnic.....	Rockford
26. Box party.....	Springfield, Mass.

## July.

1. Initiation-social.....	Dallas
2. Picnic.....	Syracuse
2. Picnic.....	Buffalo
2-3-4. Big time.....	Delavan
4. Picnic.....	Springfield, Ill.
4. Picnic.....	Detroit
4. Picnic.....	Saginaw
4. Picnic.....	Little Rock
4. Picnic.....	Indianapolis
4. Picnic.....	Kansas City
4. Picnic.....	Pittsburgh
4. Outing.....	Baltimore
4. Picnic.....	Seranton
20. Picnic.....	Baltimore

## August.

7. Picnic.....	Milwaukee
17. Picnic.....	St. Louis

## September.

3. Banquet.....	Ft. Worth
4. Picnic.....	Chicago
3-4-5. Outing.....	Albany

## Chicago.

George R. Brashar, brother of William T. Brashar, deceased, has been elected treasurer of Chicago Division, succeeding his brother. Nonresident members will please note this and remit dues to his order.

Recent visitors at headquarters were David Eckstrom of Omaha, enroute to his old home in Sweden, via auto to New York, Moses Graf, Kalamazoo, Mich., Frank J. Hanlon, Sioux City, Iowa, Alfred Cashman, W. W. Sayles, Racine, Wis.

Chicago Division's annual picnic will be held late in the season this year, on September 4, and will make one of the twins of the two-days' attraction that Chicago is to have—the annual home fund picnic taking place the next day, the 5th. Abe Migatz is chairman of the committee in charge of the frats' event.

The Chicago party for Atlanta is scheduled to leave Saturday evening, July 9, at 9 p. m., via the "Dixie Flyer." This is one of the crack trains going south, and travels over the Chicago & Eastern Illinois Railroad to Evansville, then by the Louisville

& Nashville Railroad to Nashville, from Nashville to Atlanta by the Nashville, Chattanooga & St. Louis Railroad. This gives a daylight ride from Evansville to Atlanta and takes us through the historic battlefields of the civil war. Arrives at Atlanta at 7 p. m., Sunday, 10th. Any of our friends going via Chicago are invited to join this party. Tickets must read as above noted. Berth reservations are being made now. Write F. P. Gibson, who is in charge of the party.

## Little Rock.

The division has rented a room in the Pythian Hall building to be used as a meeting place for the balance of this year. It is located at Center and West Third streets, one block south of the post-office.

We will have our division picnic July 4th, and aim to make it a memorable one for all who attend. Everybody welcome, frat and non-frat alike; their families and the kids, too—bring 'em all.

A division social was held May 7th, and was a swell one. About one hundred were present, and all had a very pleasant time. Games were played, and contests indulged in, with prizes for the winners. Refreshments—cake, ice-cream, and punch—were served. The cakes were donated by the wives and lady friends of the members, a help that we surely appreciated. Plans are under way for another social to be held just before the close of the school, to help provide entertainment for those attending the closing exercises at the school, which closes June 8th. The division's entertainment committee, composed of Chairman Patterson and Brothers De Arman and Taylor, are to be commended for their faithful and unselfish services, which have made the series of socials held during the year such a success.

The member who does not receive his copy of The Frat regularly, or who changes his address, should carefully read the editorial in a recent issue of The Frat wherein they are advised in such case to write direct to the Home Office, stating the facts. It is a surer way than writing the division secretary, and saves the latter needless work, since the Home Office has to be notified anyhow.

July 4!! Don't forget!!

## Albany.

Our division members will please take notice that we have made a change in both our meeting date and the place of meeting. The meeting date henceforth will be on the first Saturday of the month instead of the second, and the new meeting place Macabee Hall, 734 Broadway.

The division's annual three-day outing will be held September 3, 4, and 5. The place has not yet been selected. When it is, announcement of place and plans will ap-



pear in The Frat. Watch for it, and then make your plans to attend. The committee will do all it can to make everything a success, but can't do it all. You have got to help. So be there, yourself, and urge your friends to come.

#### Buffalo.

Plans are being formulated for a forward movement in the division during the coming months. We recognize that it is up to us to prove that we are alive, and willing to do our fraternal duty in helping to increase the membership of the society, as well as in other matters. To do this, we need the cooperation of every member. If the stay-at-home members would turn over a new leaf and attend the meetings regularly, it would be a great help to the division in furthering its efforts to progress. Brother, if you have not been attending meetings regularly, just surprise yourself by attending the next meeting. You will find it well worth your while.

Our entertainment committee has something fine in store for us. Just what it is, they won't say, but they can always be depended upon to deliver the goods. We are controlling our curiosity as best we can, and waiting patiently for the announcement of what is to come, serene in the consciousness that they will live up to our motto.

#### Pittsburgh.

A full attendance of division members marked the holding of the initiation ceremony at McGeah Hall on April 23rd, when fifteen new members crossed the hot sands. The ceremonies were in charge of Brothers Leitner and Friend. After the ceremonies were concluded refreshments and smokes held the boards. The next initiation meeting will be held July 3rd. Two new members were admitted at the May meeting.

The division had a literary treat on April 16th. Several interesting subjects were discussed, such as business depression, the income tax, Yap question, etc., and proved very instructive. A rendition of "John Gilpin's Ride" closed the meeting.

Look for Pittsburgh's pennant at Atlanta. It will be there.

#### Houston.

Houston Division took possession of its new meeting place in W. O. W. Hall, 709 La Branch street, at its regular monthly meeting May 10th. It was voted to formally open the hall, as our future meeting place, with an entertainment and reception to our friends on May 24th.

Very little business of general interest has been transacted for some time past, and as personal items, etc., are barred from The Frat, there has been little that could be sent in for publication. Our convention delegate has been instructed to vote for the restoration of personal items, it being the sense of the division membership that the present rule has detracted materially from the interest of The Frat. It is to be hoped that the Atlanta convention takes some action to relieve Brother Gibson of some part of the burden that now rests upon his shoulders, and make it possible to restore these features without overburdening any-

one. In the matter of the choice of the 1924 convention city, the delegate will go uninstructed, it being deemed best to leave him free to vote for the city offering the best inducements in the way of accessibility, entertainment, etc.

Houston Division will have its pennant among those adorning the walls of the convention hall at Atlanta, a lot having just been received, and are now being distributed among the members.

#### Huntington.

Our non-resident members and friends who have been looking forward to our picnic July 4th, will please take notice that the picnic has been postponed until Labor Day, as many of our members are planning to be away on their summer vacations, and we want a full crowd when we do have the picnic. September 3 and 4 is the time, remember. Picnic and games, and yes, a banquet, too. Doesn't that spell a good time? It sure does, and you will miss it if you miss it. So pack your carpet-bag and amble into town, and have the biggest time ever.

#### Kansas City.

Our annual picnic will be held at Budd Park, July 4th. All are assured of a good time by Chairman Dillenschneider and his committee. Come and bring your friends.

The members are very proud of the beautiful division pennants recently received. Those going to the Atlanta convention will take their pennants along. The division will probably send its alternate delegate along with the regular delegate, so as to assure the division full representation, in case of anything happening to prevent the regular delegate from attending to his duties. Accidents will happen.

#### Johnstown.

Coo—coo—ogle—og—da—da!  
(Meaning "How D'ye Do.")

We are a pretty young baby, and haven't much to say for ourselves, but we want the rest of the family to know about our advent into the world of fratdom. Listen, then: Dr. Stork, in the person of F. A. Leitner, of Pittsburgh, visited our town April 30th, and assisted in bringing us into the world. Our official certificate says we are Baby No. 85, and wonder of wonders, there are ten of us in one! The birth certificate says so, and it cannot lie. We feel so cocky over it that as soon as we have grown a few more hairs and can sit still long enough, we are going to have our picture took, really and truly. Want to see it? Then watch The Frat.

We feel sure we are destined to grow and be great in the land. And why not? We are an offspring of Pittsburgh Division, which was organized on Washington's birthday, and we were born on the date of Washington's inauguration—a combination that just must insure us future greatness. Watch us. We are going to be there.

#### Delavan.

July 2, 3, and 4 will witness the passing of an old and hard-worked saw, i. e., viz., to wit: "All roads lead to Rome." On the above dates all roads will lead to Delavan.

The cause of this big change in the order of things is the coming Fraternal of Division No. 80. Want to know about it? First off, on the evening of the 2nd, there will be an initiation ceremony in the division's rooms that will throw anything ever seen up this way way back in the shade. Neophytes will be introduced to the largest and most ferocious Billy in captivity, imported from Chicago expressly for this great occasion. Don't fail to see him in action. The picture in the April Frat did not do him justice. Bring your due card, or you may not have the chance, however much you may want to.

Next on the program is an outing at Delavan Lake July 3rd. If you have never visited this most popular summer resort, now is your chance. If you have, we don't need to tell you to come. You will. Some of the attractions are fishing, boating, bathing, etc. A big time assured.

Monday, July 4th, will be the big day. A grand picnic will be held at the Springs, located at the west end of Geneva St. A baseball game between Illinois and Wisconsin frats will be a feature worth seeing. Other attractions will be races, games and other prize contests. Refreshments can be had on the grounds, if you don't care to tote your own lunch. Advance info shows that frats from Chicago, Milwaukee, Racine, Kenosha, Beloit, Madison, Rockford and Freeport will be with us. Follow the crowd, and avoid after regrets. Help the committee get a line on how many to provide for by dropping a card to James Goff, Delavan, Wis., and tell him you are coming, and then COME.

#### BEAR IN MIND—

When purchasing ticket to Atlanta—

1. From your home city—
2. Or, from point in New York state, (if you are coming from New England)—
3. Or, from Chicago, St. Louis, Memphis, or New Orleans, (if you are coming from California, Oregon, or Washington state)—

Buy a one-way ticket.

And be sure to get from agent a CERTIFICATE OF PURCHASE—not a mere receipt.

If we can get 350 of these certificates, it means a considerable saving in the cost of railroad fare.

Get a certificate yourself, and tell everyone else who is going to do so.

Show your agent this, and he will know what you want.

#### AN ATLANTYONE ACROSTIC.

By M. B.

A—Atlanta sends her greetings  
T—To fraters far and wide.  
L—Lively frater meetings  
A—And frolic on the side.  
N—Need we mention  
T—The Convention?  
Y—Yours and mine—It's nearly here—  
O—Only two months—keep the dates clear.  
N—Now for the time, all fraterdom holds sway—  
E—Everybody's coming to Atlanta—Hurray!



## National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

## DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO	1214 14th St., N. Birmingham, Ala.
WILLIAM F. MURPHY	2800 W. Sixth St., Little Rock, Ark.
LEON A. FISK	1515 Maple Ave., Los Angeles, Calif.
ISADORE SELIG	518 Market St., San Francisco, Calif.
CAROL G. LAND	c-o School for the Deaf, Berkeley, Calif.
A. L. KENT	1207 30th Ave., Denver, Colo.
EDGAR C. LUTHER	63 Whitman Ave., West Hartford, Conn.
PHILIP QUINN, Jr.	309 Grand Ave., New Haven, Conn.
WILLIAM O'CONNELL	31 Central Ave., Waterbury, Conn.
G. F. MARSHALL	66 Sixth St., Bridgeport, Conn.
J. P. SOUDER	809 Ninth St., N. E., Washington, D. C.
PERCY W. LIGON	c-o Y. M. C. A., Atlanta, Ga.
JOHN D. SULLIVAN	356 E. 59th St., Chicago, Ill.
FRED SHATWELL	618 Oakley Ave., Rockford, Ill.
JEFFERSON SIDLES	309 E. Monroe St., Springfield, Ill.
ADOLPH BRIZIUS, SR.	1718 Canal St., Evansville, Ind.
H. V. JACKSON	811 N. Jefferson Ave., Indianapolis, Ind.
C. W. OSTERBERG	1412 W. Third Ave., Cedar Rapids, Ia.
O. T. OSTERBERG	308 E. Sixth St., Davenport, Ia.
ROBERT E. DOBSON	1217 Pine St., Des Moines, Ia.
EDWARD H. McILVAIN	L. Box 212, Olathe, Kans.
W. E. WAIT	125 S. Sedgwick St., Wichita, Kans.
JOHN H. MUELLER	1013 E. Kentucky St., Louisville, Ky.
H. J. SOLAND, JR.	1314 Feliciana St., New Orleans, La.
W. M. O. KIMBALL	37 High St., Portland, Me.
A. L. CARLISLE	27 Forest Ave., Bangor, Me.
O. K. PRICE, SR.	3107 Baker St., Baltimore, Md.
D. MCGREGOR CAMERON	62 Lowell St., Boston, Mass.
ARNO KLOPPER	22 Jackson St., Holyoke, Mass.
EVAN R. SCOTT	272 Pleasant St., Worcester, Mass.
JOHN E. HAGGERTY	807 Liberty St., Springfield, Mass.
WALTER H. SEARS	Depot St., Dalton, Mass.
COLIN C. MCCORD	87 Andrews St., Lowell, Mass.
THOMAS J. KENNEY	2723 Third Ave., Detroit, Mich.
WM. J. CUMMIFORD	520 Van Etten St., Saginaw, Mich.
LAWRENCE LYNCH	2325 Woodside Ave., Bay City, Mich.
E. MORRIS BRISTOL	623 E. Third St., Flint, Mich.
FRED H. WHEELER	P. O. Box 614, Kalamazoo, Mich.
P. E. CADWELL	17 E. Lake St., Minneapolis, Minn.
A. O. STEIDEMANN	5780 W. Florissant Ave., St. Louis, Mo.
MATT L. AHERN	217 W. 34th St., Kansas City, Mo.
LAWRENCE JAMES	116 N. 25th St., Omaha, Neb.
JOHN M. BLACK	30 Montgomery St., Newark, N. J.
ALEX L. PACH	111 Broadway, New York, N. Y.
PHILIP J. MAUE	1045 West Ave., Buffalo, N. Y.
JOHN H. THOMAS	P. O. Box 943, Frankfort, N. Y.
STYLES R. WOODWORTH	128 Patison St., Syracuse, N. Y.
ARTHUR T. BAILEY	309 Vesper Ave., Schenectady, N. Y.
ROLLAND B. MAXSON	32 Lehigh Ave., Rochester, N. Y.
JACKSON BATES	43 Calm St., Dayton, Ohio
P. R. McMURRAY	2501 Beatrice At., Springfield, Ohio
L. J. BACHEBERLE	2421 Merle Ave., Cincinnati, Ohio
JOHN E. CURRY	3707 Homewood Ave., W. Toledo, Ohio
J. B. SHOWALTER	c-o School for the Deaf, Columbus, Ohio
P. D. MUNGER	14501 Ardenall Ave., E. Cleveland, Ohio
GROVER C. FARQUHAR	1812 Hillside Terrace, Akron, O.
JOHN O. REICHEL	900 E. Sixth St., N. Portland, Ore.
WM. L. DAVIS	1142 Marlyn Rd., Philadelphia, Pa.
FRANK A. LEITNER	1220 Braddock Ave., Pittsburgh, Pa.
JOHN L. WISE	342 N. Fourth St., Reading, Pa.
CHARLES L. CLARK	710 Madison Ave., Scranton, Pa.
ARTHUR J. MYERS	373 East Ave., Pawtucket, R. I.
OREN M. ELLIOTT	c-o Beach Printing Co., Sioux Falls, S. D.
JESSE T. WARREN	200 Third Ave., N. Nashville, Tenn.
L. ARTHUR PALMER	Fountain City, Tenn.
J. T. SPROUSE	1300 Vernon Castle Boul., Ft. Worth, Texas
CLIFTON L. TALBOT	5529 Reiger Ave., Dallas, Texas
TILDEN SMITH	620 Novelty St., Waco, Texas
RICHARD C. MORRIS	400 Quitman St., Houston, Texas
PAUL MARK	2240 Adams Ave., Ogden, Utah
MEADE B. DALTON	2023 W. Cary St., Richmond, Va.
A. W. WRIGHT	529 E. 79th St., Seattle, Wash.
JAMES H. O'LEARY	1335 E. 32nd Ave., Spokane, Wash.
J. A. PRING	c-o C. & O. Freight Office, Huntington, W. Va.
MILO E. HODGE	219 E. Loos St., Hartford, Wis.
GEORGE R. HEBARD	1064 Pearl St., Kenosha, Wis.
FRED J. NEESAM	Elm St., Delavan, Wis.

## DIVISION DIRECTORY.

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

CHICAGO, No. 1	412 Masonic Temple—First Friday.
Glenn A. Smith	Room 401, 21 N. LaSalle St.
DETROIT, No. 2	4099 Porter Ave.—First Thursday.
John Ulrich	2930 Garland Ave.
SAGINAW, No. 3	First Monday.
Harry Dundas	108 S. Hamilton St.
LOUISVILLE, No. 4	Robinson Hall—First Saturday.
John H. Mueller	1013 E. Kentucky St.

LITTLE ROCK, No. 5	Pythian Hall Building—First Saturday.
Percy B. Jones	2405 Park Ave.
NASHUA, No. 7	Lafayette Hall—First Saturday.
John Shea	Derry, N. H.
DAYTON, No. 8	127 S. Main St.—First Saturday.
Jackson Bates	43 Calm St.
BAY CITY, No. 9	First Monday.
C. F. W. Lawrence	806 N. Henry St.
CINCINNATI, No. 10	Court & Central Ave.—First Saturday.
Wylie Ross	2931 Robertson Ave.
EVANSVILLE, No. 11	Y. M. C. A.—First Monday.
Adolph Brizius	1718 Canal St.
NASHVILLE, No. 12	Y. M. C. A.—First Saturday.
Thomas S. Marr	701 Stahlman Bldg.
SPRINGFIELD, No. 13	38 1-2 E. Main St.—First Saturday.
John E. Pershing	421 S. Belmont Ave.
OLATHE, No. 14	First Tuesday.
E. H. McIlvain	Lock Box 212
FLINT, No. 15	424 Buckham St.—First Tuesday.
Bert E. Maxson	Davison, Mich.
TOLEDO, No. 16	Kapp Hall—First Saturday.
John E. Curry	3707 Ilomewood Ave.
MILWAUKEE, No. 17	221 W. Water St.—First Saturday.
Samuel Sutter	1403 20th St.
COLUMBUS, No. 18	L. O. O. F. Hall—Second Saturday.
William Mayer	c-o School for the Deaf
KNOXVILLE, No. 20	K. of P. Hall—First Friday.
Walter Burns	Boyd Pike, Route 11
CLEVELAND, No. 21	West Side Turn Hall—First Saturday.
Harry T. McCann	General Delivery
INDIANAPOLIS, No. 22	I. O. O. F. Hall—First Wednesday.
Harry V. Jackson	811 N. Jefferson Ave.
GREATER NEW YORK, No. 23	360 Fulton St., Brooklyn—First Saturday.
Dennis A. Hanley	1590 Avenue A., New York.
ST. LOUIS, No. 24	1210 Locust St.—First Wednesday.
Carl B. Smith	5551 Robin Ave.
NEW HAVEN, No. 25	201 Meadow St.—First Saturday.
Philip Quinn, Jr.	309 Grand Ave.
HOLYOKE, No. 26	Bridge Street Turn Hall—First Saturday.
Arthur Lariviere	205 Park St.
LOS ANGELES, No. 27	740 S. Grand Ave.—First Saturday.
Melville J. Matheis	1422 N. Coronado Terrace
ATLANTA, No. 28	Y. M. C. A.—First Friday.
Leon B. Dickerson	c-o Foote & Davis Co.
PHILADELPHIA, No. 30	1626 Arch St.—First Friday.
James F. Brady	426 Locust St.
KANSAS CITY, No. 31	A. O. U. W. Hall, 9th and Michigan Sts.—First Saturday.
Le Roy Davis	1050 Garfield Ave., Kansas City, Kas.
OMAHA, No. 32	Swedish Auditorium—First Saturday.
James R. Jelinek	313 S. 49th Ave.
NEW ORLEANS, No. 33	Y. M. C. A.—First Wednesday.
Mathias N. Chenevert	2700 Constance St.
KALAMAZOO, No. 34	Portage St. Auditorium—First Wednesday.
William A. Lynch	1253 Krom Ave.
BOSTON, No. 35	3 Boylston Place—First Saturday.
William H. Battersby	122 Waterhill St., Lynn
PITTSBURGH, No. 36	McGeagh Bldg.—First Saturday.
Frank A. Leitner	1220 Braddock Ave.
HARTFORD, No. 37	Odd Fellows' Temple—First Saturday.
Edgar C. Luther	63 Whitman Ave., West Hartford, Conn.
MEMPHIS, No. 38	Y. M. C. A.—First Saturday.
Fred L. Armstrong	Y. M. C. A. Building
PORTLAND (Me.), No. 39	514 Congress St.—Second Saturday.
Fred J. Skillin	11 Marion St.
BUFFALO, No. 40	Mispah Hall, Ferry and Herkimer Sts.—First Monday.
W. Elmer Davis	1160 Niagara St.
PORTLAND (Ore.), No. 41	112 E. Sixth St.—First Saturday.
John O. Reichle	900 E. Sixth St., N.
NEWARK, No. 42	210 Market St.—First Saturday.
Frank W. Hoppebaugh	59 Court St.
PROVIDENCE, No. 43	850 Westminster St.—First Saturday.
Fritz Rueckdeshel	17 Roland Ave., Cranston, R. I.
SEATTLE, No. 44	Y. M. C. A.—First Saturday.
Olof Hanson	4747 16th Ave., N.
UTICA, No. 45	63 Franklin Square—First Saturday.
John H. Thomas	P. O. Box 943, Frankfort, N. Y.

WASHINGTON, No. 46	N. E. Masonic Temple—First Wednesday.
W. P. Souder	305 Ninth St., N. E.
BALTIMORE, No. 47	114 N. Paca St.—Second Saturday.
Michael Weinstein	1431 Gough St.
SYRACUSE, No. 48	Larned Building, S. Warren St.—Second Saturday.
Theodore M. Hofman	104 Daisy St.
CEDAR RAPIDS, No. 49	First Wednesday.
Carl W. Osterberg	1412 Third Ave., W.
HUNTINGTON, No. 50	First Saturday.
Charles E. Burgess	422 29th St.
ALBANY, No. 51	734 Broadway—First Saturday.
John F. Koepfer	16 Shannon St., Schenectady, N. Y.
ROCHESTER, No. 52	87 State St.—Second Saturday.
Albert Asper	267 Monroe Ave.
SAN FRANCISCO, No. 53	Druid Temple, 44 Page St.—Second Tuesday.
David S. Luddy	124 Primrose Road, Burlingame, Cal.
READING, No. 54	8th & Penn Sts.—First Saturday.
George E. Fister	Fleetwood, Pa.
AKRON, No. 55	127 S. Main St.—First Saturday.
Grover C. Farquhar	1812 Hillside Terrace
SALT LAKE CITY, No. 56	249 S. Main St.—First Wednesday.
John Fehr	343 Denver St.
ROCKFORD, No. 57	Mead Bldg., S. Main St.—First Thursday.
Fred Shatwell	618 Oakley Ave.
SPRINGFIELD, No. 58	N. E. Cor. 5th & Monroe Sts.—First Saturday.
Daniel B. King	309 E. Monroe St.
DAVENPORT, No. 59	I. O. O. F. Hall 510 Brady St.—First Saturday.
Arthur E. Heritage	2023 17th St., Rock Island, Ill.
WORCESTER, No. 60	306 Main St.—First Saturday.
Alexander Stirling	31 Crescent St., Waltham, Mass.
ST. PAUL, No. 61	Charles Thompson Memorial Hall—First Friday.
Charles Thompson	Fairview and Marshall Aves., St. Paul.
John P. Hanson	3238 Aldrich Ave., N. Minneapolis, Minn.
FORT WORTH, No. 62	Church for the Deaf, N. Ft. Worth—First Wednesday.
Joseph T. Sprouse	1300 Vernon Castle Boul.
DALLAS, No. 63	Labor Temple—First Saturday.
Troy E. Hill	c-o County Clerk's Office
DENVER, No. 64	416 Club Building, 1731 Arapahoe St.—First Saturday.
Homer E. Grace	1096 S. Washington St.
WATERBURY, No. 65	Garden Hall—Second Saturday.
Saverio Minniucci	48 Wood St.
BRIDGEPORT, No. 66	Second Saturday.
Gilbert F. Marshall	66 Sixth St.
SPRINGFIELD, No. 67	48 Pynchon St.—First Saturday.
William Abbott	375 Franklin St.
WACO, No. 68	First Saturday.
Harvey L. Ford	Route 3, West, Texas.
OGDEN, No. 69	Second Tuesday.
Paul Mark	2240 Adams Ave.
PITTSFIELD, No. 70	101 Fenn St.—First Saturday.
Walter H. Sears	153 Depot St., Dalton, Mass.
BANGOR, No. 71	121 Main St.—First Saturday.
Albert L. Carlisle	27 Forest Ave.
KENOSHA, No. 72	G. A. R. Hall—Second Saturday.
William Sayles	1507 Maple St., Racine, Wis.
BIRMINGHAM, No. 73	1920 1-2 N. Fourth Ave.—First Sunday.
Herman Harper	1731 30th St., Ensley, Ala.
STOIX FALLS, No. 74	Room 11, Emerson Block—First Saturday.
Oren M. Elliott	c-o Beach Printing Co.
WICHITA, No. 75	F. A. N. Hall, 119 S. Lawrence St.—First Saturday.
William E. Wait	125 S. Sedgwick St.
SPOKANE, No. 76	First Saturday.
James H. O'Leary	1335 E. 32nd Ave.
DES MOINES, No. 77	Y. M. C. A.—First Saturday.
Hugh S. Courter	c-o Y. M. C. A.
LOWELL, No. 78	84 Middlesex St.—Second Saturday.
Colin C. McCord	87 Andrews St.
BERKELEY, No. 79	Native Sons Hall—Second Wednesday.
Robert J. Mephman	c-o School for the Deaf
DELAVAN, No. 80	First Saturday.
Fred J. Neesam	Elm St.
HOUSTON, No. 81	W. O. W. Hall, 709 La Branch St.—Second Tuesday.
Richard C. Morris	400 Quitman St.
SCRANTON, No. 82	St. Luke's Parish House—First Friday.
Abraham Silnutzer	1356 Penn Ave.
RICHMOND, No. 83	2047 W. Broad St.—First Saturday.
Meade R. Dalton	2929 W. Cary St.
NORFOLK, No. 84	Nathan Schwartz
Nathan Schwartz	826 Court St., Portsmouth, Va.
JOHNSTOWN, No. 85	61 Church St.
Roland M. Barker	



# REQUIRED MONTHLY PAYMENTS

## CLASS A

### ORDINARY WHOLE LIFE PLAN

#### Without Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
47	.59	1.18	2.35		
48	.62	1.23	2.45		
49	.65	1.29	2.58		
50	.68	1.36	2.71		
51	.71	1.42	2.83		
52	.75	1.49	2.97		
53	.78	1.56	3.12		
54	.82	1.64	3.28		
55	.86	1.72	3.44		

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

## CLASS C

### ORDINARY WHOLE LIFE PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

## Surrender Allowances

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

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

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

## CLASS D

### TWENTY-YEAR PAYMENT PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

## CLASS E

### PAID-UP AT AGE 60 PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

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

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

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