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The Frat Volume 10 Number 06 January 1912

The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Tenth Year

JANUARY, 1912

Number 6

COMING EVENTS.

January 27—Annual ball, Chicago.
February 3—Annual ball, Indianapolis.
February 3—Annual ball, Brooklyn.
February 10—Annual ball, Milwaukee.
February 10—Annual banquet, Hokyoke.
February 17—Annual ball, St. Louis.
February 17—Entertainment, Toledo.
February 17—Entertainment at Hartford School, by New Haven Division.
February 24—Entertainment, Cincinnati.
March 16—Anniversary celebration, Dayton.

TO DIVISION TREASURERS.

When your supply of due receipts is exhausted send to headquarters for more. Also please see that the instructions given in the December Frat are followed in preparing your statements. The rule about these statements being sent out by the 20th of the month must be observed. As no provision is made for return postage on the new form of receipts you will have to instruct your non-residents as to such provisions.

PRIZES FOR OUR HUSTLERS.

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

The Frat, published at Chicago, Ill., in the interest of the deaf fraternal members, reached our exchange desk. This paper is useful and very good. The deaf mutes who are members of the N. F. S. D. always need the best paper—one like that paper. Success to The Frat.—Silent Review.

INDIANAPOLIS' TREASURER.

Brother Robert E. Binkley, Treasurer of Indianapolis Division, and member of the Grand Division Board of Trustees, is now entering on another term as No. 22's financial officer. For 1912 he made a record we wish all our Treasurers could keep up with. His December statement to headquarters showed every member of his Division as paid up to that month, and as there are 80 of them we believe that is going some.



Robert E. Binkley.

Brother Binkley is the owner of a prosperous shoe shop on one of Indianapolis' busy streets and from all we have heard seems to be about the busiest member of his Division. He's a bachelor, a product of the Indiana school and Gallaudet college. To live in Indianapolis and not know "Bink" would mark one as a curiosity—and when you do know him you—like Oliver Twist—ask for more—like him.

SPECIAL NOTICE.

In sending changes of address to this office Division Secretaries and individual members should always give the old address as well as the new one.

The inspiration of fraternalism has more than once started a man on a new and better stage in his career.—Am. Ben. Journal.

INDIANAPOLIS' BANQUET.

The Mid-West Fraternity Banquet at the Claypool hotel in Indianapolis December 30, under the auspices of Indianapolis Division No. 22, was a most successful event and the Division assuredly deserves congratulations on the way everything was carried out without a hitch. The menu was an excellent one; the table arrangements, so that all had a clear view of the speakers, perfect and, with a splendid hall, beautiful decorations, a fine toast list, it certainly was all that could be desired. Harry C. Anderson was toastmaster, and the way he handled the task was—simply great. Superintendent Richard O. Johnson, of the Indiana School, was the guest of the Division, together with the members of the Grand Division Board of Directors, which had been in session that and the preceding day, President E. M. Bristol, Vice-President W. C. Fugate, Secretary F. P. Gibson, Financial Secretary N. L. Harris, Treasurer G. A. Christenson and Chairman of Trustees W. M. Allman. State Organizers Patrick Dolan, Kentucky; C. C. Neuner, Ohio; A. H. Norris, Indiana; Division Treasurer C. H. Cory, Dayton; Division Secretary W. J. Hoverstick, Springfield, also were present.

The following is the list of toasts and those responding:

"Indianapolis, Our Home, Your Host"—Richard O. Johnson.

"The National Fraternal Society of the Deaf"—E. M. Bristol.

"Fraternity and What It Means to the Deaf"—N. L. Harris.

"A Glance Into the Past and a Peep At the Future"—Rev. John W. Michaels.

"The Brotherhood of 34"—W. C. Fugate.

"The Hoosier Brand"—A. H. Norris.

"Columbus—1912"—C. C. Neuner.

"Frats—All Kinds"—F. P. Gibson.

"The Aux-Frats—Bless 'Em"—W. J. Hoverstick.

"Number Twenty-Two"—R. E. Binkley.

"America"—Hymn signed by Mrs. G. W. Grubbs.

It is a self-evident fact that it is necessary for a permanent society to collect the actual cost of its certificates in order to be able to mature them.—Kt. of St. George.

BROOKLYN'S PRESIDENT.

Brother Alexander L. Pach, President of Brooklyn Division for the coming year, is known all over this big country of ours. He is a photographer by profession, a member of the noted firm of Pach Brothers, New York, and wherever there is a convention of the deaf of national significance Pach usually has its immortalization delegated to him. The Silent Worker's "Random Thoughts" department has Brother Pach at its head and we believe his comment on current doings among our class is about the most



Alexander L. Pach.

widely read of any articles appearing in the "silent press." Brother Pach has been connected with Brooklyn Division for some time and is one of its hustlers. Its electing him its executive is a move that is sure to redound to the benefit of all concerned. No. 23 has been fortunate in always having had the right men at its helm, gaining for it in not quite three years fourth place as to numerical strength among the Divisions, and all indications point to this year being its banner one.

WINDY CORNER AGAIN.

windy Corner, o
21 nov. 1911

col gibson Sect
dear bro—

reed Button in leetle round Box with
"Take 1 every 4 Hour" ?? writ on Top
aint that a ruther Nozzy question to
ax? Nip er 2 of red Licker on the Slye
is Beast i kin do hear

offul proud of Button—Wm a Ebenzer
W. A. E is steppin high thease days

sarah jane Ebenzer my Old Woman
jist went up Road to swop Gossip &c
with mrs jake Osgood tin smiths wife
jake Osgood is a Low Down Raskale
nutch Bad Blood & other un Fraternal
conduct a tween me & him over 25ct
Canada mon. sich Billin cooin & white

IN RANK AND FILE.

Brother Clarence A. Corey, of Kalamazoo Division, was born in Monroe, Wis., June 3, 1853. He is the sole survivor of a family of sixteen children. At the age of fifteen months he became deaf



Clarence A. Corey.

from scarlet fever. Received his education at the Wisconsin and Illinois schools and one year at Kendall Green. He has followed the printer's trade for 42 years and has traveled extensively. He joined Detroit Division in 1905 and was one of Kalamazoo's charter members. No. 34, the baby of the bunch, is proud of him. As a hustler he is hard to equal. Kalamazoo Division was born, so to speak, with a silver spoon in its mouth, with Brother Corey acting as sponsor. His gift to the babe consisted of a fat bank account of nearly a hundred dollars, which he raised almost unaided by means of a raffle. It is not because of this princely gift, however, that we admire him, but rather his steadfast faith in the principles of the Society, and which he has stoutly defended for many years against heavy odds. He can now afford to rest upon his laurels, smile and view with complacent satisfaction the Society forging steadily ahead. He believes that the N. F. S. D. will ultimately offer a remedy and solution of the many vexed problems that confront the organizations of the deaf today. Kalamazoo Division could not do better than to have Brother Corey represent it at the coming convention of the Society at Columbus as its delegate. He is in all respects qualified for such honors, and would do honor to No. 34.

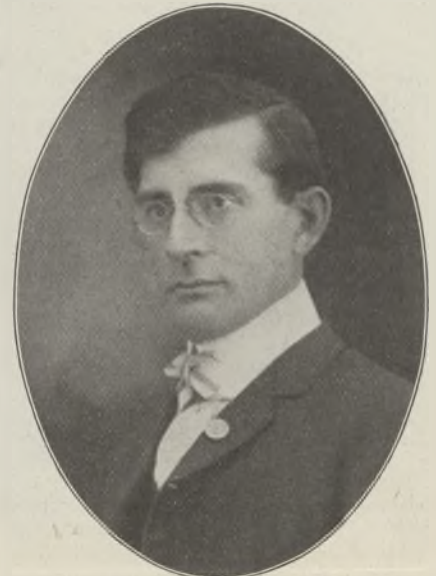
Dove bus in House hold of worst Enimey
of windy Corner. O sarah jane i thot
Beter of you

Gol ram it that 1 ear deaf hay Seed
told me sat nite he guessed he wouldnt
jine n. F. s. d sence he Bought new ear
Drumh the durn fool 4-5 ct Segars
waisted on a stuck up Dude like that

i no of a Dandy club Hall for windy

IN RANK AND FILE.

Brother Harry C. Anderson, of Indianapolis, Ind., has just rounded out a term as President of the Division in that city, and retires with an enviable record. During his term the Division has distanced Detroit and Brooklyn for second-place honors in point of membership and enters on 1912 with splendid prospects. Brother Anderson is an "Indianapolite" from the ground up and is about as popular a Hoosier as one can find. He is in the employ of the Farmers Trust Company bank of that city, and for many



Harry C. Anderson.

years was in the service of Marion County. He is a bachelor, but does not lack the means of playing host to his friends who are lucky enough to put up with him. His ex-officio management of the banquet and other entertainments given at Indianapolis December 30 to January 1 was remarked upon by all who attended as capping the climax of No. 22's successful year. He has been identified with the affairs of the Indiana deaf ever since his graduation from that state's school and we believe he finds the "harness" most agreeable, being as he is "of, for and by" his class at all times.

Corner div to meat in over sim Handy's
Feed Store the Hoss Theaf vigilance
assn uster meat up thare & spit terback-
er 3 yr back but busted up Sincy Die on
acct. of no Hoss Theaves eround hear at
all a lot of cob Webbs in Hall & roof
leakes some but stairs is wide cnuft for
Goat to git up eazey a Goat over a Feed
Store gits peskey you no

935 p. m. must put on colar & sweat
Angell face & go up to that Raskales
after ma

fraterally yourn

w. a. E

P. S i suspicion that leetle round box
Button came in was a Pill Box dont say
nothin erbout me Nippin red licker pres
Bristle er ma mount git Red Hot

FINANCIAL SECRETARY'S REPORT.

From December 1 to 31, 1911.

Collections.

Chicago	\$ 306.99
Detroit	93.20
Saginaw	8.51
Louisville	46.36
Little Rock	16.27
Nashua	23.37
Dayton	23.24
Bay City	11.30
Cincinnati	35.02
Evansville	17.80
Nashville	23.28
Springfield	17.39
Olathe	57.32
Flint	41.12
Toledo	9.20
Milwaukee	41.29
Columbus
Knoxville	30.33
Cleveland	22.17
Indianapolis	105.97
Brooklyn	96.45
St. Louis	43.73
New Haven	60.10
Holyoke	44.29
Los Angeles	29.26
Atlanta	38.54
Caney	13.08
Philadelphia	31.93
Kansas City	18.97
Omaha	25.40
New Orleans	22.78
Kalamazoo	17.48

Total collections\$ 1,372.14

Disbursements.

To Treasurer Christenson.....\$ 1,372.14

FINANCIAL SECRETARY'S ANNUAL REPORT.**Collections for 1911.**

Initiation fees	\$ 507.00
Mortuary dues	10,576.63
Sick and Accident dues	1,829.34
Expense dues	1,219.56
Official publication dues	720.97
Specials	27.05
Special assessments—S-A Fund	471.00

Total from Divisions\$15,351.55

Disbursements.

To Grand Treasurer\$15,351.55

TREASURER'S REPORT.

From December 1 to 31, 1911.

Balances.

As per last statement.....\$18,037.87

Receipts.

Financial Sec. Harris	\$ 1,372.14
Refunded sick benefit	5.00
Renting headquarters	5.00
Sale of cut	1.80
Grand Secretary's fees	2.75
General Organizer's fees	5.00
Button sales	10.50

Total balances and receipts..\$19,440.06

Disbursements.

Death benefit, Mathilda Page	\$ 500.00
Sick and Accident benefits	50.00
Rent and light	21.00
Official publication	40.00
Office expenses, sundries	7.70
Headquarters postage	7.04
Secretary's expenses	15.00
Refunded overpayment	.95
Secretary's salary	66.66

Total disbursements\$ 708.35

Recapitulation.

Total balances and receipts	\$19,440.06
Total disbursements	708.35

Total balances, Dec. 31.....\$18,731.71

TREASURER'S ANNUAL REPORT.

For the year 1911.

Balances.

December 31, 1910\$10,783.89

Receipts.

Financial Secretary Harris	\$15,351.55
General Organizer's fees	64.00
Interest, all sources	292.00
Lodge supplies, buttons, etc.	116.45
Grand Secretary's fees	25.25
Refunded benefit	5.00
Renting headquarters	11.50
Refunded Ins. Dept. fee	10.00

Total balances and receipts..\$26,659.64

Disbursements.

Death benefits	\$ 3,250.00
Sick and Accident benefits	1,785.00
Officers' salaries	1,090.00
Officers' expenses	204.50
Office furniture	50.25
Office expenses—sundries	248.42
Lodge supplies, buttons, etc.	69.91
Advertising, printing, stationery	55.35
Official publication—Optimist	389.61
Official pub.—The Frat	160.00
Refunded overpayments	21.29
Headquarters rent	252.00
Postage—headquarters	127.07
Insurance Dept. fees	214.53
Officers' bonds, premiums	10.00

Total disbursements\$ 7,927.93

Recapitulation.

Total balances and receipts	\$26,659.64
Total disbursements	7,927.93

Balance, Dec. 31, 1911\$18,731.71

The Frat, the official publication of the National Fraternal Society of the Deaf, for November, has write-ups of two of our old boys—Theodore G. Mayer and Charles M. Holden. Besides, it contains much readable matter relating to the deaf—their social affairs, business, and items of interest. The Frat is a clean sheet, and the Society it represents has every reason to be proud of it. The financial standing of the Society is gaining in strength each month.

STANDING OF SOCIETY'S FUNDS

December 31, 1911.

Exhibit of Balances.

Deposited in Savings Bank accounts	\$16,000.00
In bank, subject to check	1,831.71
First mortgage loan	500.00
Grand Secretary's fund	300.00
Cash balance—Treasurer	100.00

Total Balances\$18,731.71

Exhibit of Funds.

Mortuary Fund	\$12,117.93
Sick and Accident Fund	147.62
Reserve Fund	2,013.25
Expense Fund	3,413.28
Special Relief Fund	1,039.63

Total, as per balance shown..\$18,731.71

Note—The \$500.00 transferred from the Expense Fund to the Sick and Accident Fund last January to cover deficit in the latter fund has been returned to the Expense Fund. The condition of the Mortuary Fund will allow transfers therefrom to the Reserve Fund. These transfers will appear on the Society's books.

DECEMBER DISABILITY CLAIMS.

M. J. Manning, Owego, N. Y., Sprained ankle	\$20.00
A. Goldberg, Cincinnati, O. Corneal ulcer	10.00
Chesla Lavenger, Detroit, Mich. Injured eye	10.00
I. L. Leghorn, New Haven, Conn. Appendicitis	10.00

Total for the month\$50.00

LIST OF APPLICATIONS.

33	Linton E. Berry, Amite, La.
34	Harold S. Lee, Council Bluffs, Ia.
1	Chester A. Woodward, Saco, Me.
1	Howard H. Mayberry, Augusta, Me.
2	Clyde R. Barnett, Detroit, Mich.
2	William E. Faxon, Jackson, Mich.
27	Benjamin Weiss, Stockton, Calif.
24	Francis L. Tice, Algire, Mo.
24	Henry A. Stumpe, St. Louis, Mo.
24	Wm. Remshardt, Jr., St. Louis, Mo.

DECEMBER DEATH CLAIM.

Mrs. Mathilda Page, Chicago, Ill, \$500.00
In payment of death benefit of Frederick Page, Certificate No. 517, deceased October 24, 1911; cancer of the bladder.

The National Fraternal Society of the Deaf issues a monthly paper called The Frat which is a splendid publication. It is full of news concerning the order and its members, and we have never seen a better paper of its class for fraternal societies among hearing people. If a fund could be set aside to put the paper in the hands of deaf men all over the country it would largely increase the membership.—Western Pennsylvania.



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

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

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

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

JANUARY, 1912.

Columbus—1912.

Indianapolite? Sure, it is.

Somebody at Indianapolis mentioned "Indianapolis—1915."

No great deed is done by falterers who ask for certainty.—George Eliot.

We hope among your New Year resolutions was one to get that friend of yours to join.

It is indeed a pleasure to note Brother Hodgson, of the Journal, taking a double grip on the "Brother."

Yes, Richard Otto Johnson would make a good Frat. We are sorry for our Society's limitations when we meet such men.

Brother Lyman M. Hunt rises to remark that he is a member of the "National Fools' Society of the Deaf," and is proud to wear a button to show it.

An error was made in the December issue's report of disability claims. The heading read "October Disability Claims"—it should have been "November."

No. 22 certainly did itself proud all through the three days' program. Speaking for the entire Board as a composite opinion, we are glad we met there, and that we met No. 22.

The annual reports in this issue speak for themselves as to our progress the past year. In the February issue we trust to be able to give the annual statement as made to the Insurance Department of the State of Illinois. In that data as to membership is given.

We wish to ask every Division officer to be sure to read the official notices that appear from time to time in these columns. Careful perusal of same saves headquarters many an explanation.

There will be no special assessment call to cover a deficit in any fund for 1911. All funds show a most satisfactory balance. But arrangements must be made to avoid any in the future as well.

All our Divisions have reported as to their officers for 1912, with the exception of Nos. 9 and 20, and a glance over the lists assures the most casual observer that the Frat country is safe in such hands.

The National Fraternal Society of the Deaf, which had used the Optimist as its official organ, resumed the publication of its own paper, The Frat, on August 1st. It has a very neat appearance.—North Dakota Banner.

The Portland, Oregon, Frats have gone about raising money for their coming Division's local fund. A Thanksgiving dinner was the starter, and a glance at the menu which we had makes one wish he had been among those present.

Among our Christmas remembrances was a box of cigars from Springfield Division. They did not last long, 'tis true, but while they were with us they were enjoyed, and the spirit of the gift lingers right along.

The National Fraternal Society of the Deaf with headquarters at Chicago has resumed the publication of The Frat and it bids fair to live. Unlike almost all independent papers for the deaf, an insurance organization, that depends on a publication, is back of it and keeps its interests going. The Society seems to be in a financial position to continue the publication indefinitely.—North Dakota Banner.

The dates of the Columbus convention will be announced soon. It is but a little over five months away and it behooves our Divisions to get ready by electing their delegates not later than April, and then see that they are fully posted as to what they are for. Enquiries have been made as to the exact interpretation of the law as to the number of delegates each Division is entitled to. Each is entitled to have two delegates, no matter how many members it has, but those with over fifty members may elect three if they so desire. The voting ratio to each delegate is plainly outlined in the Society's laws, so we will not touch upon that—but, we repeat, all Divisions should select men who are qualified to represent them as they should be represented. The importance of this year's convention cannot be taken too seriously.

DIVISION NEWS.

Chicago.

George E. Pinto is now with the "Cross S" Texas ranch land company and is trying to get up a colony of the deaf down that way.

Mrs. Peter Springer died December 12 and the funeral was held the 15th. She was a bride but a short year ago and Brother Springer has his Division fraters' sympathy in his great loss.

Leonard E. King has purchased a planing mill at Pottsville, Ark. However, he will retain his farm and apple orchard on Crow Mountain.

Leon B. Powell, of Rogers, Ark., is raising Kellerstrass Orpington and Northrup Black Minorca poultry as a side line. He will soon become foreman of a new printing plant that is to be started.

Brothers Ries and Hazelett, of Vicksburg, Miss., have joined in the imposter crusade. They recently had a fellow sent to jail for playing the usual fake game. In court the judge asked the man how long it would take him to leave town. The fakir replied, "Just as soon as I can hit him in the neck," pointing to Brother Hazelett. The Vicksburg Post remarks that the fakir would have gone to the hospital instead of to jail if he had tried the hitting game.

Chicago's Division's arrangements for its ball January 27th are all complete. Cedric Hall, Linden Place and Kedzie Boulevard, is the place. Logan Square cars of the Metropolitan "L" or Milwaukee Avenue surface cars to Kedzie Boulevard take you within a block of the hall.

Brothers Ward Small, Alfred Liebenstein and J. Gotthainer attended Indianapolis Division's banquet.

Detroit.

Detroit Division elected the following officers for 1912: President, A. R. Schneider; Vice-President, Maurice Neidenberg; Secretary, Rion Hoel; Treasurer, Christian Gottwerth; Director, E. M. Jacobs; Sergeant, George Hansz; Trustee, J. J. Hellers.

A public installation of officers was given December 30 under the direction of J. J. Hellers. Refreshments were served. Out-of-town Frats present were Brothers Curry and Newcomer, of Toledo; Reams, of Flint; Lynch, of Bay City; Siess, of Owosso.

Brother and Mrs. Lynch, of Bay City, were the guests of Brother and Mrs. P. N. Hellers Christmas week.

Rion Hoel, Detroit's new Secretary, is a transplanted Buckeye, but, knowing the stuff Ohio Frats are made of we believe he will make good.

Louisville.

Louisville Division elected the following officers for 1912: President, Patrick Dolan; Vice-President, Isaac Schetzer; Secretary, William C. Fugate; Treasurer, J. J. Frederick; Director, Fred L. Harris; Sergeant, A. S. Johnston; Trustee, Robert D. Lee.

The raffle given by this Division for

the benefit of its delegates' fund netted about \$60. Five prizes went to Indiana people and three to Kentuckians—and not one winner was deaf.

Saginaw.

Saginaw Division officers for 1912 are: President, W. J. Cummingford; Vice-President, S. E. Brownrigg; Secretary-Treasurer, Francis O. Ramage; Director, S. Brownrigg (temporary); Sergeant, Louis Schultz; Trustees, re-elected.

Little Rock.

Little Rock Division is still on the map, but quiet. An oyster supper is scheduled for some time in February. Its new officers were duly installed at its meeting January 6. Walter L. Williams, of Pollock, La., has been transferred to New Orleans Division.

Nashua.

Nashua Division elected the following officers for 1912: President, Mitchell Swett; Vice-President, W. J. Sullivan; Secretary, Daniel Shea; Treasurer, Albert F. Sanford; Director, A. W. Chapman; Sergeant, F. P. Blodgett.

Mrs. Mitchell Swett won the prize of a ton of coal and H. S. Rollins the barrel of flour at the raffle for those necessities.

W. A. Deering, of Pittsfield, N. H., has the finest orchard in the state, many say. His apples took third prize at the New England Fruit Fair at Boston.

Dayton.

Dayton Division will be officered during 1912 as follows: President, Henry P. Munday; Vice-President, Peter Heinz; Secretary, H. G. Augustus; Treasurer, Jackson Bates; Director, Reuben Bice; Sergeant, Theodore Booker; Trustee, C. H. Cory.

H. G. Augustus is chairman of the March 16 anniversary celebration, assisted by Jackson Bates and Henry Munday.

Dayton's social member, Brother Van Doren, is a regular attendant at all meetings and is always ready to lend a hand. He is termed the best-beloved by his fraters.

H. P. Munday recently discovered what it is to be burgled. However, most of the plunder was recovered. Anybody got a good-sized bull dog to spare? Write Dayton's Secretary.

Brothers and Mesdames Augustus, Stokes, Pitzer, Hyer and Brother Porter were Christmas Day guests at Brother Hines' farm at Jeffersonville. Santa and his tree, with the usual adjuncts—but in unusual abundance—were present, and everybody was remembered.

Bay City.

The host of friends of Brother and Mrs. Charles F. W. Lawrence, of Bay City, will be shocked to learn of the death of their little son. Brother and Mrs. Lawrence were in Detroit during the holidays with relatives. Suddenly on New Year's eve the little fellow was taken with pneumonia and medical aid proved of no avail. The bereaved par-

ents took him to Saginaw, where the burial took place January 2. [Chicago fraters join with Michigan friends and fraters in condolences.—Ed.]

Cincinnati.

The December 23 social was a big success. A big crowd enjoyed everything. Euchre was played and prizes given, also other games. Refreshments were served and Xmas cheer was in evidence all through the evening.

February 24 the Division will have an anniversary observance. A big time is expected.

Roy Conkling came down from Bethany, W. Va., to spend the holidays at home and was at the Xmas social. He is doing well at his studies at Bethany college.

Nashville.

Nashville Division's officers for 1912 are: President, W. B. Lovell; Vice-President, Allen Green; Secretary, Jesse T. Warren; Treasurer, W. O. Burke; Director, T. S. Ogilvie; Sergeant, J. F. Turnbow; Trustees, J. T. Warren, J. F. Turnbow; Clarence Olinger.

Married—At Bristol, Va., December 27, the Rev. J. W. Michaels officiating, William B. Lovell, of Nashville, Tenn., to Miss Cecilia C. Ketrin, of Bristol, Va. After spending their honeymoon at Lookout Mountain, Brother and Mrs. Lovell are now at home in Nashville.

Nashville Division is to have a "swap party" January 18 for the benefit of its delegates' fund. Something unique in the party line.

J. Amos Todd, of Memphis, was recently in Chattanooga, Knoxville and Atlanta. He says the Frats of those cities are all prospering. Brother Todd is planning a moving picture entertainment at Memphis for some date in February and hopes to show the "Fanwood" and "Gallaudet" films. It is to be a public affair and the money so raised is to start a fund for a new church building for the deaf.

Olathe.

Olathe Division has elected the following officers for 1912: President, Arthur L. Roberts; Vice-President, Luther H. Taylor; Secretary, Edward H. McIlvain; Treasurer, G. W. Anderson; Director, J. A. Key; Trustee, Charles Ramsay; State Organizer, E. H. McIlvain.

Flint.

Flint Division officers for 1912 are: President, Fred A. Lawrason; Vice-President, C. Elmer Drake; Secretary, E. M. Bristol; Assistant Secretary, Henry Reams; Treasurer, Oren DeChamplain; Director, Philip L. Schreiber; Sergeant, Alfred Cole; Trustee, Thomas Mohan.

Toledo.

In speaking of the skill of Preston L. Stevenson as a magician and sleight of hand performer the Findlay Republican says Brother Stevenson's work in this line is phenomenal, as the chief asset of almost every magician is his ability to carry on a running fire of conversation to divert the thoughts of the audience

from the work of his hands. With Brother Stevenson this is impossible, as he is both deaf and dumb, and his work is wonderful, because of this so-called necessary asset being missing.

Indianapolis had the opportunity of seeing Brother Stevenson in action January 1st, and there is no question about his abilities in the puzzling line. Time and again he allowed some one in the audience to think he was caught, only to prove the "catcher" caught. His performance certainly is well worth seeing and that he is but an amateur is additional credit.

Cleveland.

Cleveland Division elected the following officers for 1912: President, John H. Reye; Vice-President, Thomas Sauter; Secretary, Herman Koelle; Treasurer, Paul F. Bengsch; Director, William Meade; Sergeant, Ernest Schneidl; Trustee, Kreigh B. Ayers.

Married—William Meade to Miss Louise Lanceford, both of Cleveland, November 5. Brother Meade is a charter member of Cleveland Division and its Director for the coming year.

Indianapolis.

At its January meeting Indianapolis Division elected Robert E. Binkley as Treasurer for 1912. Brother Bolin resigned in his favor. Brother Binkley's record during 1911 points to this having been a wise move, as No. 22 is getting to a size that demands a man of his ability in the office.

All arrangements are completed for the Division's annual masquerade ball February 3, and a repetition of last year's success is looked for.

Born—To Brother and Mrs. Benjamin Berg, of South Bend, Ind., November 27, a son.

Lawrence Snow, of Greentown, Ind., is now employed at the car works in Michigan City, learning the molder's trade.

The account of our banquet December 30 is given in another column. For the balance of the three days' celebration we can but say everything went well and an enjoyable time was had by everybody. On Sunday, the 31st, the Rev. J. W. Michaels held services at the Y. M. C. A. in the morning and in the chapel of the state school in the afternoon. Under the guidance of Superintendent Johnson the visitors were taken all over the new school buildings during the afternoon. That it was a most interesting trip goes without saying. Indiana assuredly has a school to be proud of, and a superintendent of the same sort, too. Monday, New Year's day, the Division kept open house at its rooms. In the evening Brother "Presto" Stevenson entertained. It was a "bully" show, sure. Following that part of the program, the new officers of No. 22 were installed, Grand President Bristol, Grand Secretary Gibson and Grand Treasurer Christenson taking part in the ceremonies. Following that came the surprise the Aux-Frats of No. 22 had been preparing for some time past—the presentation to the Division of a beautiful banner. The banner is all hand

work, the lettering, emblem, etc., being hand embroidered, the work of Mrs. Lewis Snyder, the colors of the emblem being faithfully followed, the whole being as fine a banner as we have ever seen and one that showed the labor of love put into its construction was no small matter. Mesdames Ernest Hall, N. L. Harris and George Grubbs made the speeches in connection with its presentation, as well as having a hand in the arranging of the surprise. No. 22 certainly has some Aux-Frats worth while—we speak from personal observation; we know.—G.

Superintendent Johnson made himself popular with the Frats, all right. If there were precedent for it he would have been elected to honorary membership "on sight" the evening of the banquet, and made "34th degree" the following day. Such interest as he showed and coming as it did, assuredly is appreciated.—G.

While George Marsch was enjoying himself at the banquet, a thief of exceedingly varied tastes relieved Brother Marsch's domicile of quite a lot of plunder. On the list were a pair of opera glasses, a woman's hat, plumes and gloves, a sweater, three chickens (dressed, of course, in this cold weather) and some candy, nuts and oranges.

Brooklyn.

Ralph M. Lawton has moved from Little Valley to Elmira, N. Y., where he is with the Morrow Manufacturing Co. Edwin A. Hodgson, editor of the Deaf-Mutes' Journal, and Moses Heyman have been admitted to Brooklyn Division as social members.

Brooklyn Division's February meeting is postponed to the 10th on account of February 3 being the date of its annual ball.

Louis A. Cohen is scheduled to give a reading of "Othello" before the Gallaudet club at Philadelphia, January 27th.

At the Division's banquet, December 30, the installation of the officers for 1912 took place, in charge of State Organizer Kane. Speeches by the old and new officers were a part of the program, and at its conclusion, Brother Kane was called up and presented with a handsome scarf pin, the gift of the members, in appreciation of his work for the Division. It came as a surprise, but he arose to the occasion and made appropriate response.

New Haven.

New Haven Division is to have a drawing for a gold watch and devote the proceeds therefrom to the expenses of its delegates to the Columbus convention.

A play will be given at the Hartford school, February 17, under the auspices of this Division.

Brother Luther will be acting Secretary for a while until Brother Marshall returns from a business trip he has had to make.

Felix Bonvouloir is now with the Pope works; Joseph Youngs is with the Columbia Motor Car Co.

Arno Klopfer, of Holyoke, was a visitor at our last meeting.

Born—To Brother and Mrs. Joseph Leghorn, New Haven, September 18, a son.

At the December meeting of the Deaf-Mutes' Benevolent Society at Hartford J. P. Youngs was elected President; Felix Bonvouloir, Vice-President; E. C. Luther, Secretary. All are Frats, and of the 44 members of New Haven Division 26 are members of the Benevolent Society.

Holyoke.

Brother and Mrs. Morin spent Christmas in Pittsfield, Mass.

Brother Morin has left the employ of the Deane Pump Co. and is now with the Stevens-Duryea Automobile Co.

As New Haven Division's bowlers have twice postponed a match game with Holyoke's, we have come to the conclusion that the New Haven Lams are afraid of the Holyoke Terrors.

Holyoke will have a "smoker" some time in May, to which all Frats will be admitted free. Non-members will be expected to fork over 25 cents, either a silver quarter or the same amount in dimes, nickels or pennies.

The second annual banquet of Holyoke Division will be held at the Marble Hall hotel, opposite the city hall, Saturday evening, February 10, 1912. An excellent menu and a fine feast of reason will be prepared. Frats of other Divisions are welcome and all who can attend should come. Plates must be reserved in advance. The price is \$2, and the amount should be sent with reservation to Philip Morin, 874 Chicopee St., Williamsett, Mass., at least one week before the date set.

Philip Beausoleil was the lucky winner of a gold watch in a drawing at the Stevens-Duryea works, where he is employed. Brothers Daniels, Forsythe and Morin, who are employed at the same works, were "also-rans."

At its December meeting Holyoke Division elected the following officers for 1912: President, John E. Hagerty; Vice-President, Arno Klopfer; Secretary, Philip Morin; Treasurer, Anaellet Mercier; Director, John T. Kiely; Sergeant, Thomas Sheehan; Trustee, Philip Beausoleil.

Los Angeles.

Officers of Los Angeles Division for 1912 are: President, Edmund M. Price; Vice-President, Simon Himmelschein; Secretary, Leon A. Fisk; Treasurer, Arthur W. Nolen; Director, Milton M. Miller; Sergeant, August F. Schultz; Trustees, J. Orrie Harris, Abe Himmelschein.

O. H. Regensburg recently had his hands severely burned from the ignition of a can of floor wax, but has recovered the use of both and is back on the job once more.

Axel Amundsen has returned from Oakland and will enter the employ of his brother's photo studio.

Isom Haworth and family are back at Long Beach.

Born—To Brother and Mrs. Henry L. Fritz, November 15, a daughter.

Robert Hawvichorst has returned to Los Angeles from Spreckels, Cal., the sugar factory there having closed for the season.

Jacob Schmandt is now located at Hillsdale, Ore., on a ranch.

Our bazaar at the Club Amapola hall December 2 was a most successful one, and Brothers A. Himmelschein, Cole, Dyson and Ellis, the committee, deserve a lot of credit. About \$50 was netted for our local fund.

R. E. L. Cook and family are now living at Stockton, Cal., where Brother Cook has a good position in a large job office.

The banquet in honor of Gallaudet Day, December 9, was attended by 80 of the deaf. Brothers Regensburg, Lewis and Fisk were responders to toasts.

The Club Amapola has among its officers for 1912 Brothers Harris (President), Nolen (Vice-President), Miller (Treasurer), Fisk (Director).

Atlanta.

Atlanta Division officers for 1912 are: President, Percy W. Ligon; Vice-President, John E. Stockard; Secretary, Leonard B. Dickerson; Director, William F. Gholdston; Sergeant, Edward Malone; Trustees, J. E. Stockard, W. J. C. Hodges, N. A. Gordon.

Rev. J. W. Michaels gave a reading here recently under our Division's auspices.

Brother Hodges has tendered the use of space in his office for our Division meetings.

Mesdames L. B. Dickerson and George Brown entertained the resident Frats and friends at supper Thanksgiving evening.

J. Amos Todd, of Memphis, Tenn., was a recent visitor, and while he was here a reunion of the class of 1903 of the Tennessee school was held, Brothers Dickerson, Ligon and Todd composing that class.

Brother and Mrs. Dickerson spent the holidays at the former's old home in Tullahoma, Tenn. It was their first visit home since their marriage in 1908.

W. E. Gholdston made a flying trip to St. Augustine, Fla., Christmas week, where he was the guest of Superintendent Walker, of the Florida school. Mr. Walker was in charge of the class of 1896 at the Tennessee school with which Brother Gholdston graduated.

Percy W. Ligon was a visitor at the Georgia school at Cave Spring on New Year's.

W. H. Brannon was recently married to Miss Beulah Wallace, of Buford, Ga. They are temporarily located at Manchester, but expect to soon move to Atlanta.

Philadelphia.

Philadelphia Division officers for 1912 are: President, Wm. L. Davis; Vice-President, Patrick O'Brien; Secretary, Robert E. Underwood; Treasurer, Harrison F. Yoder; Director, Henry Blanckensee; Sergeant, James L. Weeney; Trustees, W. L. Davis, R. E. Underwood, J. S. Rodgers,

William K. Clayton is in the leather, findings and shoe store supplies business at Ashland, Pa.

James G. Williams enjoys a good business as taxidermist in Wilkes-Barre, Pa.

John D. Coffield is seriously ill at his home in Gilberton, Pa. He was obliged to give up his position as instructor of wood-working at the Romney, W. Va., school, where he went after leaving Denver last year. Brother Coffield is a non-resident member of Chicago Division, but his fraters of Philadelphia Division are doing all they can for him.

Married—William K. Clayton to Miss Faust, December 20, at Ashland, Pa.

Caney.

Caney Division officers for 1912: President, Bert Leavitt; Vice-President, not yet selected; Secretary, John B. Martin; Treasurer (Acting), John B. Martin; Director, Marion Kelly; Sergeant, James Hugaboom; Trustee, Marion Kelly.

Omaha.

Omaha Division's officers for 1912 are: President, John W. Barrett; Vice-President, Waldo H. Rothert; Secretary, Perry E. Seely; Treasurer, Isaac J. Wittwer; Director, J. Schuyler Long; Sergeant, A. E. Chappell; Trustee, Charles C. Clark. Waldo H. Rothert was elected State Organizer, succeeding Perry E. Seely.

The Division now holds its meetings in Gardner Hall, 18th and Dodge Sts.

New Orleans.

New Orleans Division officers for 1912 are: President, Charles M. Holden; Vice-President, William O. Goss; Secretary, Max J. Kestner; Treasurer, Henry J. Soland; Director, Leon Marx; Sergeant, Louis Kanel; Trustees, J. Gervais Gaiennie, Edward Zeleny, Max J. Kestner.

Kalamazoo.

Married—At Kalamazoo, Mich., December 25, Henry W. Eichhorn to Miss Melvina Gillespie.

Sherman Retz, of Ottawa, Ill., was a recent visitor here.

Kalamazoo Division now is meeting in Trade Council Hall at 106 Main St., second Saturdays of each month.

YOU DO SOMETHING.

By attending meetings.
By visiting the sick.
By securing applications.
By serving on committees.
By paying assessments promptly.
By boosting your Council.
By visiting sister Councils.
By attending funerals.
By taking part in discussions.
By being optimistic.
By referring to your Order.
By helping your officers.
By wearing the button.
By displaying your loyalty.

—Humboldt Park Bulletin.

Fraternity is the arch enemy of selfishness, avarice and crime.—Am. Noble.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

E. MORRIS BRISTOL.....President
926 Root St., Flint, Mich.
WILLIAM C. FUGATE.....Vice-President
1326 S. 26th St., Louisville, Ky.
H. PIERCE KANE.....2nd Vice-President
243 E. 43th St., New York, N. Y.
PHILIP MORIN.....3rd Vice-President
874 Chicopee St., Willimansett, Mass.
FRANCIS P. GIBSON.....Secretary
1401 Schiller Bldg., Chicago, Ill.
G. A. CHRISTENSON.....Treasurer
1401 Schiller Bldg., Chicago, Ill.
N. LEE HARRIS.....Financial Secretary
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1401 Schiller Bldg., Chicago, Ill.

Board of Trustees.

WM. M. ALLMAN, Chairman.....Chicago, Ill.
WASHINGTON BARROW.....Chicago, Ill.
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ROBERT E. RINKLEY.....Indianapolis, Ind.
FLOYD C. BOWEN.....Indianapolis, Ind.

State Organizers.

CHARLES P. COKER.....Arkansas
c/o School for the Deaf, Little Rock.
J. ORRIS HARRIS.....California
1112 E. 7th St., Los Angeles.
EDGAR C. LUTHER.....Connecticut
33 Asylum St., Hartford.
JOHN M. JONES.....Georgia
Lithonia, Ga.
FRANK A. SPEARS.....Illinois
3862 N. Eberly Ave., Chicago.
ARTHUR H. NORRIS.....Indiana
Box 65, Parker, Ind.
EDWARD H. McILVAIN.....Kansas
Lock Box 212, Olathe, Kan.
PATRICK DOLAN.....Kentucky
1032 E. St. Catherine St., Louisville.
H. LORRAINE TRACY.....Louisiana
917 Asla St., Baton Rouge.
PHILIP MORIN.....Massachusetts
874 Chicopee St., Willimansett.
COLLINS C. COLBY.....Michigan
510 Superior St., South Haven.
WILLIAM STAFFORD.....Missouri
4757 Cote Brillante Ave., St. Louis.
WALDO H. ROTHERT.....Nebraska
4105 Lafayette Ave., Omaha.
DANIEL SHEA.....New Hampshire
Derry, N. H.
H. PIERCE KANE.....New York
243 E. 43th St., New York, N. Y.
C. C. NEUNER.....Ohio
Route 4, Columbus.
WILLIAM L. DAVIS.....Pennsylvania
228 S. Third St., Philadelphia.
JESSE T. WARREN.....Tennessee
200 Third Ave., N., Nashville.
HENRY B. PLUNKETT.....Wisconsin
782 Cass St., Milwaukee.
FRANCIS P. GIBSON.....General Organizer
1401 Schiller Bldg., Chicago.

DIVISION DIRECTORY.

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

CHICAGO No. 1.....Chicago, Ill.
Masonic Temple—Second Saturday.
John S. Fisher.....4739 Flournoy St.

DETROIT No. 2.....Detroit, Mich.
Bamlet Bldg.—Second Saturday.
Klon Hoel.....444 Hubbard St.

SAGINAW No. 3.....Saginaw, Mich.
Engineer's Hall—Second Wednesday.
F. O. Ramage.....529 S. Fourth Ave.

LOUISVILLE No. 4.....Louisville, Ky.
Robinson Hall—Second Saturday.
William C. Fugate.....1326 S. 26th St.

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

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

DAYTON No. 8.....Dayton, Ohio
Miller's Hall—Second Saturday.
H. G. Augustus.....910 River St.

BAY CITY No. 9.....Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence.....3312 N. Water St.

CINCINNATI No. 10.....Cincinnati, Ohio
5th & Central Ave.—First Saturday.
Emil Schneider.....1923 Montrose St.

EVANSVILLE No. 11.....Evansville, Ind.
1718 Canal St.—First Monday.
Matthew D. Lyon.....704 Gum St.

NASHVILLE No. 12.....Nashville, Tenn.
Red Men's Hall—First Saturday.
Jesse T. Warren.....200 Third Ave., N.

SPRINGFIELD No. 13.....Springfield, Ohio
Johnson Bldg.—First Saturday.
J. E. Pershing.....525 W. Southern Ave.

OLATHE No. 14.....Olathe, Kan.
First Tuesday.

FLINT No. 15.....Flint, Mich.
First Wednesday.
E. M. Bristol.....926 Root St.

TOLEDO No. 16.....Toledo, Ohio
Mitchell Hall—First Saturday.
John E. Curry.....1064 Palmwood Ave.

MILWAUKEE No. 17.....Milwaukee, Wis.
300 Fourth St.—First Saturday.
H. B. Plunkett.....782 Cass St.

COLUMBUS No. 18.....Columbus, Ohio
W. O. W. Hall—First Saturday.
C. C. Neuner.....Route 4

KNOXVILLE No. 20.....Knoxville, Tenn.
K. of H. Hall—First Saturday.
W. J. Kennedy.....610 Union Ave.

CLEVELAND No. 21.....Cleveland, Ohio
West Side Turn Hall—Second Saturday.
Herman Koelle.....1262 Beach St.

INDIANAPOLIS No. 22.....Indianapolis, Ind.
Mansur Block—First Wednesday.
N. L. Harris.....4702 College Ave.

BROOKLYN No. 23.....Brooklyn, N. Y.
Arcanum Hall, 407 Bridge St.—First Saturday.
Louis A. Cohen.....72 E. 96th St., New York, N. Y.

ST. LOUIS No. 24.....St. Louis, Mo.
1210 Locust St.—Second Friday.
James H. Cloud.....2606 Virginia Ave.

NEW HAVEN No. 25.....New Haven, Conn.
I. O. O. F. Hall—First Saturday.
E. C. Luther.....33 Asylum St., Hartford

HOLYOKE No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.
Philip Morin.....874 Chicopee St., Willimansett

LOS ANGELES No. 27.....Los Angeles, Cal.
213 S. Broadway—Second Wednesday.
Leon A. Flisk.....Route 2, Box 293-C.

ATLANTA No. 28.....Atlanta, Ga.
Leonard B. Dickerson.....General Delivery

CANEY No. 29.....Caney, Kan.
Second Monday.
John B. Martin.....Box 665

PHILADELPHIA No. 30.....Philadelphia, Pa.
Columbia Hall—First Thursday.
R. E. Underwood.....1749 N. Stillman St.

KANSAS CITY No. 31.....Kansas City, Mo.
415 W. 13th St.—First Friday.
T. W. Haner.....Kansas City, Kan.
517 Washington Bldg.

OMAHA No. 32.....Omaha, Neb.
Gardner Hall—Second Thursday.
Perry E. Seely.....4314 Emmet St.

NEW ORLEANS No. 33.....New Orleans, La.
Second Thursday.
Max J. Kestner.....3110 Esplanade Ave.

KALAMAZOO No. 34.....Kalamazoo, Mich.
Second Saturday.
John J. Voisine.....619 Summer St.

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

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

TABLE OF RATES.

AGE.	\$250	\$500	\$750	\$1,000
18 to 21	\$0.24	\$0.47	\$0.70	\$0.93
22	.24	.48	.72	.96
23	.25	.49	.74	.98
24	.26	.51	.76	1.01
25	.26	.52	.78	1.04
26	.27	.54	.80	1.07
27	.28	.56	.83	1.11
28	.29	.57	.86	1.14
29	.30	.59	.89	1.18
30	.31	.61	.92	1.22
31	.32	.63	.95	1.26
32	.33	.66	.98	1.31
33	.34	.68	1.01	1.35
34	.35	.70	1.05	1.40
35	.37	.73	1.09	1.45
36	.38	.76	1.13	1.51
37	.40	.79	1.18	1.57
38	.41	.82	1.22	1.63
39	.43	.85	1.27	1.69
40	.44	.88	1.32	1.76
41	.46	.92	1.37	1.83
42	.48	.96	1.43	1.91
43	.50	1.00	1.49	1.99
44	.52	1.04	1.55	2.07
45	.54	1.08	1.62	2.16
46	.57	1.13	1.69	2.25
47	.59	1.18	1.76	2.35
48	.62	1.23	1.84	2.45
49	.65	1.29	1.94	2.58
50	.68	1.36	2.03	2.71
51	.71	1.42	2.12	2.83
52	.75	1.49	2.23	2.97
53	.78	1.56	2.34	3.12
54	.82	1.64	2.46	3.28
55	.86	1.72	2.58	3.44

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

SPECIAL \$100 CLASS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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