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The Frat Volume 10 Number 08 March 1912

The National Fraternal Society of the Deaf (NFSD)

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IN THE MAKE-GOOD DEGREE

Unable either to speak or to hear the conversation of others for almost a century, Preston L. Stevenson, deputy recorder of Hancock county, probably holds undisputable claim to having held a subordinate county office for a greater number of years than any other deaf-mute in the United States.

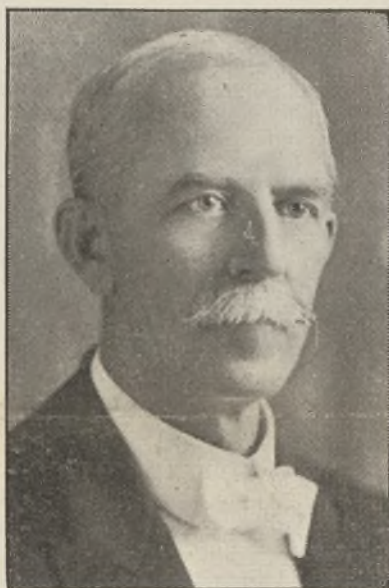
For more than six years Mr. Stevenson, who now resides at 129 Monroe avenue, was deputy recorder of Hardin county. At the end of his service in Kenton, Mr. Stevenson came to Findlay and immediately took up similar duties in the recorder's office in this city, and will have, within the next two months, seen twenty-five years' faithful service as chief deputy to six different county recorders, four of whom were Democrats and two Republicans.

County recorders have been elected, served their terms and retired from office, Republicans and Democrats alike, but the deaf-mute deputy, a Republican, has been an office "fixture" for almost a quarter of a century.

Mr. Stevenson was born Aug. 22, 1860, in Dayton. At the age of two years he suffered an attack of spinal fever, which resulted in the loss of his hearing; five months later, while still convalescent, he suddenly lost the power of speech, and despite his double affliction, ordinarily considered an almost unsurmountable obstacle in the pathway of success, he has cultivated his talents and has been remarkably successful.

In his early childhood he was placed in the Ohio school for the Deaf and Dumb at Columbus, and as a part of his industrial education was taught the printer's trade. While still in school he took an active part in dramatic productions. After his graduation from the school Mr. Stevenson worked for a time as compositor in the offices of both the Kenton Republican and the Kenton Democrat.

In January, 1881, he left the printers' case to become clerk in the office of recorder of Hardin county, remaining in that position until April, 1887, when he received the offer of a similar position in the office of John B. Foltz, then Democratic recorder of this county. In 1889 his efficient services received just recognition in a promotion to the position of



Preston L. Stevenson.

deputy, his advancement taking place simultaneously with the opening of the new courthouse building.

He still holds the position of deputy and has held it continuously through the terms of Mr. Foltz, John Baker, Democrat, John C. Mitchell, Democrat, A. S. Thomas, Republican, William F. Bloom, Republican, and throughout almost three years of the two terms of the present Democrat incumbent in the office, Alvin C. Ewing.

Not only has Mr. Stevenson, handicapped by inability to speak or hear, cultivated his other senses, those of touch, sight and smelling, to a high degree, but he has perfected a number of really remarkable feats of legerdemain, establishing a considerable reputation as a magician.

He often gives magical entertainments and never fails to completely mystify those who witness his feats. The ordinary magician, in giving an exhibition of his sleight-of-hand, keeps up a running fire of talk, diverting the attention of the spectators from his hands. In this

Mr. Stevenson's inability to speak would seem a handicap, but not so. He has adopted other means and never fails to completely baffle all efforts at detection of the manner of performing his "stunts."

In substantiation of the oft-repeated assertion that the hand is quicker than the eye, Mr. Stevenson tells of one of his experiences with a deaf mute, a man who had been trained to observe every motion. Mr. Stevenson approached the man, a peanut vender, purchased a bag of peanuts and proffered a small coin in payment. The vendor reached for the coin and it disappeared. Blank astonishment appeared upon his countenance, convincing Mr. Stevenson that the man did not know what had become of the money.

"Then," continued Mr. Stevenson, talking upon his fingers, "I extracted the coin from his hair and again handed it to him. It disappeared again and the next time I drew it apparently from my elbow. He was completely mystified and could not solve the problems of the coin's whereabouts."

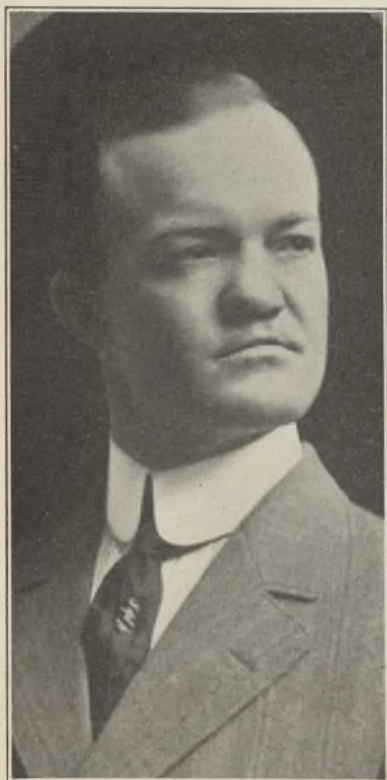
Mr. Stevenson declares, however, that it is a very difficult matter to deceive deaf mutes with tricks of legerdemain, as the more highly trained mutes have acquired an almost abnormal quickness of sight through reading the fingers of their fellows, as conversation between mutes in the manual language is fully as rapid as that of persons blessed with full powers of speech.

Because of his clever feats of magic and the silent comedy with which he conceals the methods of their performance, Mr. Stevenson is in great demand for public entertainments and for private social affairs.

Mr. Stevenson's record as deputy county recorder is a remarkable one. He knows nearly every man in Hancock county and no more efficient deputy can be found in the office of any recorder in Ohio. The people of Hancock county and the men who have filled the office of recorder appreciate his efficiency and wonder at the despatch with which he goes about and attends to his duties. —The Findlay, Ohio, Republican.

OLATHE'S DIRECTOR.

Brother Luther Haden Taylor, Director of Olathe Division, is known all over this country of ours wherever there's a baseball fan. The deaf know him for as genial a friend and associate as there ever was. He has been a Frat since 1903, joining Chicago Division long be-



Luther Haden Taylor.

fore Olathe Division was organized, and has proven as loyal a one as we have. From the Kansas Star we take the following little sketch of his career:

Mr. Taylor, otherwise known as "Dummy" in baseballdom, was graduated here in 1895. From that time until the spring of 1900, he played semi-professional baseball with various teams in Kansas, Missouri, Illinois, and elsewhere. He signed with the Albany team of the New York State League in the spring of 1900. During the summer of that year, he became a member of the New York National League team, and pitched with that team until 1909, when he was sold to Buffalo, in the Eastern League. Last season, he went to the Montreal (Canada) club of the same league. He has been physical director and athletic coach here the past two years.

It is the duty of every man to provide for his loved ones. There is no surer provision than life insurance in a good fraternal organization. The dividend is bound to be paid. If not today, then tomorrow. Give an occasional thought to those whom you will leave behind. If you do, we feel that you will realize that you have as much right to make provision for them after you have gone, as it is to provide for them while you are here.

ABOUT KNOCKERS.

We have been asked to explain just why we have knockers; who they are and why they knock. That would be a long story to tell. Why we have them—has many a reason, mostly explained in the following. To state "who" they are is not our policy—that can be seen by those who are at all observing. But we wish to state "what" they are and leave the "whys" to explain themselves. To begin with, there is the man who can see no good in anything with which he is not connected; then follow the men who are past the age limit and so not eligible to join, the men who are not physically or morally fit for membership; the life insurance agent who sees in the N. F. S. D. a movement that cuts into his profits; the disgruntled and "dropped" or resigned former member; the discredited and expelled former members; the defeated candidate for office who leaves the Society because majority rules; the man who thinks the Society is not run right because it fails to run as he wants it; the men who do not like certain officers of the Society and so damn the whole organization because of personal feeling. We suppose all these things are necessary evils—but, just the same, it is a pity all these men cannot read the handwriting on the wall, bury personalities and work for, instead of against the finest movement their class ever engaged in. But, again, the millennium is yet very far away, and we suppose it is useless for us to look for anything of the sort to happen.

LAW COMMITTEE NOTICE.

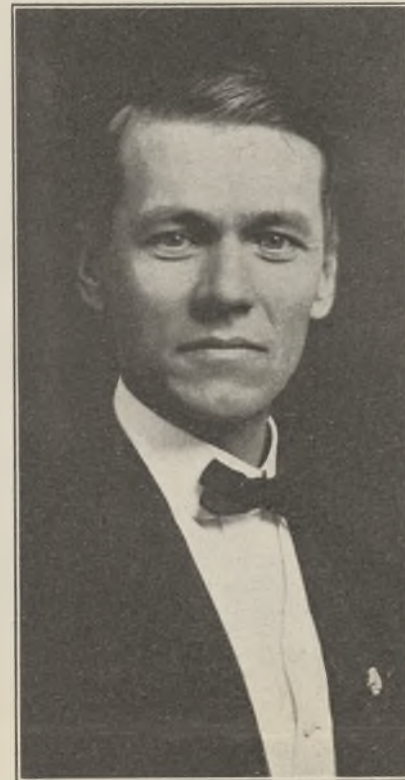
Philip Morin, 874 Chicopee St., Williamansett, Mass., is chairman of the Grand Division's Law Committee. He is arranging and compiling suggestions for amendments, insertions and changes in the Society's Constitution and By-Laws for presentation to the convention at Columbus. Members desiring to submit such matters would do well to take them up with Brother Morin at once. In sending him your ideas specify the Article and Section they are intended for. He will thus be enabled to have everything arranged in proper shape for action at the convention. This is not obligatory, but is the best way for having things in proper order so as to receive attention at the right time. Attention is called to Article VI, Section 4, By-Laws, as covering this work.

CONVENTION DATES.

The Board of Directors of the Grand Division has selected as the dates of the triennial convention of the Society at Columbus, Ohio, the coming summer the week of July 1-6. The opening session will be held Monday, July 1, and each day thereafter up to and including Saturday, July 6th, excepting that a recess will be taken on Thursday, July 4th. Further announcements as to the program, committees in charge, etc., will be made in The Frat from time to time.

OLATHE'S TREASURER.

Brother G. Walfrid Anderson, Treasurer of Olathe Division, has been identified with that Division since its being chartered. He joined the Society in 1907. Brother Anderson is married and has a family. His home is in Olathe, where he fills the position of instructor



G. Walfrid Anderson.

of printing at his alma mater, the Kansas School for the Deaf, from which he graduated in 1892. The Kansas Star, the school's paper, is sufficient evidence that Brother Anderson is well up in the art preservative of all arts, and the graduates he has turned out as products of the Star's shop are all making good at the trade.

COMING EVENTS.

March 23—Social; Cincinnati.
April 20—Entertainment; Detroit.
April 20—Entertainment; Toledo.
April 20—Whist party; Holyoke.
April 27—Banquet; Holyoke.
April 27—Prize drawing; New Haven.
May 29—Smoker; Holyoke.
June 29—Picnic; Cincinnati.
July 1 to 6—Convention at Columbus.
August 3—Picnic; Chicago.
August 24—Picnic; Brooklyn.

ELECTIONS OF DELEGATES.

Attention of our Divisions is again called to the fact that they must elect their delegates to the Columbus convention not later than at their April meetings—in all cases before April 30th—and headquarters must be notified as to the results of such elections on the Division Secretary's monthly reports.

TREASURER'S REPORT.

From February 1 to 29, 1912.

Balances.

As per last statement.....\$19,714.33

Receipts.

Financial Secretary Harris....\$ 1,528.81
Interest on mortgage loan..... 14.58
Button sales 6.00
General Organizer's fees 6.00
Grand Secretary's fees..... 2.75

Total balances and receipts.\$21,272.47

Disbursements.

Death benefit, Rose Coffield...\$ 500.00
Sick and Accident benefits.... 255.00
Rent and light 21.00
Official publication 40.00
Surety bond premium 25.00
Accrued interest on mortgages, 21.23
Lodge supplies—buttons 18.00
Printing 3.75
Office expenses, sundries 10.50
Insurance department fee..... 5.00
Headquarters postage 6.34
Secretary's expenses 15.00
Officers' quarterly salaries 72.50
Secretary's salary 66.66

Total disbursements\$ 1,059.98

Recapitulation.

Total balances and receipts...\$21,272.47
Total disbursements 1,059.98

Total balances, Feb. 29th...\$20,212.49

Exhibit of Balances.

Mortgage loans\$14,500.00
In savings bank accounts 4,646.11
In bank subject to check..... 666.40
Secretary's Contingent Fund.. 300.00
Treasurer's cash balance 99.98

Total balances\$20,212.49

LIST OF APPLICATIONS.

34. Norbert J. Quinn, Kalamazoo, Mich.
1. John J. Thompson, Corning, Iowa.
23. William Lynch, Hartsburg, N. Y.
1. Jay Cooke Howard, Duluth, Minn.
26. Francis J. Martineau, Lynn, Mass.
26. Herman A. Perkins, Everett, Mass.
26. Samuel C. Pavitt, Everett, Mass.
22. William C. Jerrell, Noblesville, Ind.
22. Joseph E. Burson, Terre Haute, Ind.
1. James M. Shepherd, Dayton, Ohio.
30. Charles M. Pennell, Philadelphia, Pa.
30. Henry Silmetzer, Philadelphia, Pa.
30. Fred Greiner, Philadelphia, Pa.
30. Frank J. Hanley, Philadelphia, Pa.
1. George F. Flick, Chicago, Ill.
24. George J. Tureczek, St. Louis, Mo.
1. Thomas F. Boyle, Cedar Rapids, Ia.
1. Carl W. Osterberg, Cedar Rapids, Ia.
1. Louis J. Bacheberle, Cincinnati, O.
30. Charles H. Meck, Schuylkill Haven, Pa.
30. Oscar T. Weidner, Birdsboro, Pa.
26. Patrick J. Thibodeau, Roxbury, Mass.
22. Lee E. Dazey, Indianapolis, Ind.
12. Bethel Gan, Knoxville, Miss.

OLATHE'S PRESIDENT.

Brother Arthur L. Roberts, President of Olathe Division, is another native Frat of the Sunflower State. While not among the long-time members, he makes up for that in the enthusiasm he has put into the work. He was selected to represent the school at its recent golden



Arthur L. Roberts.

jubilee celebration, and in speaking of him prior to the delivery of his address Superintendent White said: "In selecting someone to represent our school on this occasion, we are pleased to have a product of the school. He is not only a graduate of this school, but holds both the bachelor's and master's degrees from Gallaudet College. He is teacher of our advanced class, editor of the Kansas Star, and a member of the Executive Committee of the National Association of the Deaf."

FEBRUARY DISABILITY CLAIMS.

James Hugaboom, Dearing, Kan. \$ 25.00
Floyd Blake, Abilene, Texas 10.00
Curtis Kidd, New Richmond, Wis. 15.00
S. T. Booth, Garnett, Kan. 15.00
J. D. Coffield, Gilberton, Pa. 50.00
Alfred F. Wood, Cleves, O. 25.00
William Stewart, E. Mineral, Kan. 20.00
C. T. Sullivan, Chicago, Ill. 20.00
J. M. Griffin, Detroit, Mich. 10.00
William Cornish, Detroit, Mich. .. 15.00
E. F. Sattler, Logansport, Ind. ... 20.00
George Williams, Brazil, Ind. 15.00
John H. Steele, La Porte, Ind. ... 15.00

Total for the month\$255.00

Columbus—July 1 to 6, 1912.

FINANCIAL SECRETARY'S REPORT.

From February 1 to 29, 1912.

Collections.

Chicago\$ 440.95
Detroit 94.64
Saginaw 25.64
Louisville 45.55
Little Rock 26.11
Nashua 18.13
Dayton 33.55
Bay City 6.46
Cincinnati 39.18
Evansville 19.64
Nashville 43.22
Springfield 23.78
Olathe 21.61
Flint 29.97
Toledo 9.34
Milwaukee 53.44
Columbus 17.42
Knoxville 23.22
Cleveland 28.59
Indianapolis 85.17
Brooklyn 100.15
St. Louis 61.43
New Haven 28.67
Holyoke 52.35
Los Angeles 42.73
Atlanta 21.96
Caney
Philadelphia 37.41
Kansas City 32.96
Omaha 15.90
New Orleans 27.62
Kalamazoo 22.02

Total collections\$1,528.81

Disbursements.

To Treasurer Christenson.....\$1,528.81
Note.—Brooklyn's remittance was \$3.00 over; net amount was \$97.15. Same will be adjusted in March remittance from Financial Secretary.

BOARD OF TRUSTEES NOTICE.

The Finance Committee of the Board of Trustees has invested in first mortgages on Chicago real estate \$14,000.00 of the Society's surplus funds. Three mortgages of \$7,000.00, \$5,000.00 and \$2,000.00 each were purchased during the month of February, at par and accrued interest. In this purchase the Reserve Fund of the Society is invested, also a part of its Expense (General) Fund. These investments will net the Society five per cent on the first mentioned mortgage and five-and-a-half per cent on the others. The purchases are shown in the Treasurer's Exhibit of Balances given elsewhere and the "Accrued Interest" item in his report is a part of the price paid for two; the "Interest on Mortgage Loan" in the Treasurer's Receipts is accrued interest on the other which the Society received at the time of purchase.

FEBRUARY DEATH CLAIM.

Miss Rose Coffield, Philadelphia, Pa., in payment of death benefit claim of John D. Coffield, Certificate No. 864, deceased January 19, 1912; phthisis; (paid February 15, 1912) \$500.00.



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
1491 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.

MARCH, 1912.

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.

Columbus—July 1 to 6, 1912.

Past the \$20,000.00 mark—and still going up.

The question of the day: "Going to Columbus?"

From the Trustees' notice in this issue will be seen that those officers are putting the Society's surplus funds where it will bring the best returns.

From all indications, the Columbus convention will be the largest in point of attendance that the Society has yet had, and the importance of the meeting cannot be over estimated. From reports of the elections of delegates that some of our Divisions have already held it seems that all are alive to that fact and are selecting their best men. Only a few have as yet held their elections of delegates so we will hold over the giving out of the list until all the returns are in.

In interesting Jay Cooke Howard to the point of applying for membership in the N. F. S. D., among the arguments made was that he pay a visit to headquarters and see for himself how the business of the Society is conducted. Bearing in mind his long experience as a business man, we also requested that he go over the books of the Society, its system of vouchers, auditing and approval of expenditures, accounts with the various depositories of its funds, etc., before he made application. During his recent stay in Chicago, Mr. Howard spent the better part of a day at the

home office and was shown its workings, including all books, etc., as above mentioned. We do not believe there is a deaf man in this country better qualified to sit in judgment as to the financial transactions of every-day business, his reputation as a banker and real estate man being known to us all. At the conclusion of his investigations we received his permission to quote him as saying he found everything as it should be, but what possibly speaks stronger than that and tells the story in brief is that in the list of applications in this issue his name will be found.

We have received a copy of the proceedings of the 1911 meeting of the Pennsylvania Society for the Advancement of the Deaf, giving the discussion of State Organizer Davis' paper that was read at the meeting (and which was printed in the September Frat). Secretary R. M. Ziegler's remarks following the reading of the paper were as follows:

"I have read the paper and think it is a good plan. There is nothing obscure about it, everything has been made plain, and I see no reason to doubt anything concerning it. I think it is safe to give your money to this Fraternal Society of the Deaf. There are many hearing societies for the safeguarding of its members; why not have societies of the same kind among the deaf? I think it is a good thing for you to join, if you feel disposed to do so. The deaf, as a rule, do not have opportunities for saving much money and thereby providing an income for their old age; they have enough to do to provide for sickness and accident as they occur. Often the man of the house is taken sick and loses one or two weeks from his employment and has no money to fall back on; this beneficial society would be a guarantee against this—it impresses me as being a good thing, giving needed help to the family when it is most needed. I give it my most cordial support" (Applause.)

That is the kind of "discussion" we appreciate. Mr. Ziegler is an authority on the affairs of the deaf—he speaks with the experience that years in their service has given. Among others discussing the paper were the Rev. Mr. Dantzer; the Rev. Mr. Allabough; the society's president, Mr. Reider; all of whom spoke well of our order. However, Mr. Allabough raised the question as to whether the N. F. S. D. has sufficient financial backing to make it a success, not for a short time, but indefinitely. Replying to that we can but point to the present standing of our funds, steady growth of same and of membership. Its "indefinite" success is something no man can guarantee—no more than he can that of any other like movement. It is up to the deaf themselves to carry it on indefinitely; and if present indications are any criterion, we, with an abiding faith in their ability to do it, believe they will.

MY DAY.

I wonder where the Days all go,
And what makes Other Days?
Some hurry by, and some are slow
But not One ever stays.

I wish I knew a way to keep
A long and Happy Day;
But when I sleep they always creep
So silently away.

I'd like to keep a Day with me—
The One that was the best;
It would maybe just let me see
What happens to the rest.

If I could only hide behind
The day I loved and peek;
It wouldn't mind if I should find
How Days can make a Week.

And I would take him by the hand,
And he and I would go
To Surprise Land where Days all stand
Just waiting in a row.

And I would see the Hours grow
To make my dearest Day;
And then I'd know why Some are slow
While Others rush away.
—Morgan Shepard, in New Orleans Picayune.

Columbus—July 1 to 6, 1912.

Cheating a friend who trusts in you is like shooting chickens in the barnyard. If you just can't resist, be a sport and shoot game.

Columbus—July 1 to 6, 1912.

The dissemination of the principles of brotherly love and fraternalism will accomplish more for your Order than any laws that may be enacted.

Columbus—July 1 to 6, 1912.

If you believe in the practical exemplification of fraternity in every day life you will practice its tenets. A mere declaration of principles is not the only essential.

Columbus—July 1 to 6, 1912.

Never misrepresent; be frank in all your statements. You will thus gain the respect of those with whom you come in contact. Misrepresentation is a boomerang. It will come back.

Another fine list of applications in this issue. The new year has started well in that respect. Keep it up, brethren. Get after them all—especially those "roosters" on the fence.

Enthusiasm is a mighty force. The enthusiastic man gets the glad hand denied his brother who lacks energy. His smile wears better, and lasts longer. Keep the members of your lodge enthused.

ANNUAL STATEMENT.

As made by the National Fraternal Society of the Deaf to the Insurance Superintendent of the State of Illinois, for the year ending December 31, 1911.

President, E. MORRIS BRISTOL; Secretary, FRANCIS P. GIBSON. Incorporated and commenced business December 2, 1907. Home Office: 64 W. Randolph St., Chicago, Ill.

Balance from previous year	Mortuary Fund	Reserve Fund	Sick and Accident Fund	Expense Fund	Total
	\$ 4,791.30	\$2,013.25	\$ 132.28		
Balance from previous year		\$1,039.63	\$2,807.43		\$10,783.89

INCOME.

	Mortuary Fund	Sick and Accident	Expense Fund	Total
Membership fees received			\$ 507.00	\$ 507.00
Assessments on first month			27.05	27.05
All other assessments	\$10,576.63	\$ 471.00	11,047.63	11,047.63
Dues and per capita tax		1,829.34	3,048.90	3,048.90
Official publication dues			720.97	720.97
Total received from members	\$10,576.63	\$2,300.34	\$2,474.58	\$15,351.55
Deduct returned payments	13.54		7.75	21.29
Net amount from members	\$10,563.09	\$2,300.34	\$2,466.83	\$15,330.26
Interest on mortgages			52.50	52.50
Interest, other sources			239.50	239.50
From rents			11.50	11.50
Sale of lodge supplies			108.00	108.00
Refunded sick benefit		5.00		5.00
General Organizer fees			64.00	64.00
Grand Secretary's fees			25.25	25.25
Refunded Ins. Dept. fee			10.00	10.00
Sundry supplies			8.45	8.45
Total income	\$10,563.09	\$2,305.64	\$2,986.03	\$15,854.40

DISBURSEMENTS.

	Mortuary Fund	Sick and Accident	Expense Fund	Total
Death claims	\$ 3,250.00			\$ 3,250.00
Sick and Accident claims		\$1,785.00		1,785.00
Total benefits paid	\$ 3,250.00	\$1,785.00		\$ 5,035.00
Salaries of officers—No. 10			\$1,090.00	1,090.00
Expenses of officers, etc.			204.50	204.50
Insurance department fees			214.53	214.53
Rent			252.00	252.00
Advertising, printing, stationery			55.35	55.35
Postage, express, telegraph, etc.			127.07	127.07
Lodge supplies			69.91	69.91
Official publication			549.61	549.61
Furniture and fixtures			50.25	50.25
Office expenses			248.42	248.42
Officers' bond premiums			10.00	10.00
Total disbursements	\$3,250.00	\$1,785.00	\$2,871.64	\$ 7,906.64

Balance

\$18,731.71

LEDGER ASSETS.

Mortgage loans on real estate	\$ 500.00
Deposited in trust companies and banks on interest	16,000.00
Deposited in bank not on interest	1,831.71
Cash in Society's office	100.00
Grand Secretary's contingent fund	300.00
Total ledger assets	\$18,731.71

NON-LEDGER ASSETS.

Assessments collected by subordinate lodge not yet turned over to supreme lodge	\$ 18.13
Total admitted assets	\$18,749.84

LIABILITIES—NONE.

EXHIBIT OF CERTIFICATES.

Total business during the year:	Number	Amount
Certificates in force Dec. 31, 1910	989	\$488,250.00
Certificates written during the year	167	114,450.00
Certificates increased during the year		135,500.00
Totals	1,156	\$738,200.00
Deduct terminated during the year	57	32,250.00
Total certificates in force Dec. 31, 1911	1,099	\$705,950.00
Certificates terminated: By death, 4; by lapse, 53.		
Business in Illinois during the year:		
Certificates in force Dec. 31, 1910	242	\$121,000.00
Certificates written during the year	71	47,350.00
Certificates increased during the year		37,000.00
Totals	313	\$205,350.00
Deduct terminated during the year	55	24,750.00
Total certificates in force Dec. 31, 1911	258	\$180,600.00
Illinois certificates terminated: By death, 1; by lapse, 8; by transfer, 46.		
Received during the year from members in Illinois: Mortuary, \$2,673.32; Sick and Accident, \$555.97; Expense, \$697.81; total, \$3,927.10.		

EXHIBIT OF DEATH CLAIMS.

	Total claims.	Illinois claims.
	Number	Amount
Claims unpaid Dec. 31, 1910		\$1,250.00
Claims incurred during the year	4	2,000.00
Totals	7	\$3,250.00
Claims paid during the year	7	3,250.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Claims incurred during the year	106	\$1,785.00
Claims paid during the year	106	1,785.00

Notes.

The balance of ledger assets as shown above (\$18,731.71) is, December 31, 1911, credited to the respective funds as follows: Mortuary, \$2,004.39; Reserve, \$12,113.25; Sick and Accident, \$152.62; Special Relief, \$1,039.63; Expense, \$3,421.82; Total, \$18,731.71.

The following transfers were made December 30th: From the Mortuary Fund to the Reserve Fund, \$10,100.00; from the Sick and Accident Fund to the Expense Fund, refunding of transfer made in 1910 to cover deficit in former fund, \$500.00.

The Exhibit of Certificates shows the membership in good standing December 31, 1911. Suspensions are not figured in the showing there given.

GEORGE EDWARD CLARK.

Brother George Edward Clark, of Attica, Indiana, a non-resident member of Indianapolis Division, died Sunday, March 3rd. Brother Clark joined the Society in April, 1909, his certificate being No. 663. He was but 24 years old at the time of his death. The cause of death was meningitis. From the Silent Hoosier we take the following:

George Clark, the well known deaf and dumb cobbler of Main street, died at 10:50 o'clock Sunday morning at the home of his parents at Market and Jackson streets, after an illness of only a few days. It was not generally known among his acquaintances and the patrons of his shop that he was ill and the news of his death came as a surprise. He was at work in his shop on the Tuesday preceding but was not well and told an acquaintance during the day that he felt as if he were going to have paralysis. The next morning he was not able to get up and continued to grow worse. Sometime Friday or Saturday his left side became paralyzed, but whether it came on suddenly or gradually is not known, owing to the fact that he could not talk.

The funeral was held Wednesday afternoon at the Christian church, Rev. A. W. Jackman officiating, and the interment being at Riverside cemetery.

George was born Nov. 15, 1887 and had been deaf from the time of his birth. When he was four years of age he underwent a siege of typhoid fever, followed by scarlet fever, and this left him further handicapped. When nine years of age he was placed in Indiana State School for the Deaf at Indianapolis and remained there until he was 21 years of age. He acquired a common school education there and learned the trade of shoemaking, which he turned to good advantage when he returned to his home here. He opened a shop which he equipt with modern machinery and was doing well. He was very industrious and as he was a good workman was building up a good trade.

He is survived by his parents, Mr. and Mrs. Joseph Clark, a sister, Mrs. Nellie Robbins, and two brothers, John F. of near Butler, Mo., and William R., of this city.—Attica Ledger-Press.

George E. Clark entered school here in 1896, and graduated in the class of 1908. He stood at the head of his class in mathematics. While in school he learned the shoemaking trade. On the athletic field, he was a ball player, being one of the crack pitchers of the Silent Hoosiers. At the time of his death he was a member of the N. F. S. D. in which he carried \$1,000.00 insurance in favor of his mother.—The Silent Hoosier.

ALFRED FLYNN WOOD.

After an illness of several months duration, Brother Alfred Flynn Wood, of Cincinnati Division, died at the home of his cousin, Dr. O. J. Wood, at Cleves, Ohio, March 6, at the age of 57 years. Brother Wood joined the Society in February, 1908, his certificate being No. 525. The cause of his death was heart disease, complicated by dropsy. The funeral services were held at Trinity M. E. Church, Cincinnati, Sunday, March 11, the Rev. P. J. Hasenstab, assisted by the Revs. B. R. Allabough and W. D. Holt, conducted the services, Mr. Holt being the minister who officiated at Brother Wood's wedding many years ago. Brother Wood was a widower, Mrs. Wood dying about twenty years ago. Interment was at Toledo, where Mrs. Wood is buried. The members of Cincinnati Division attended the funeral in a body, Brothers Lawson, Allen, Wortman, Bingaman, Blust and A. Goldberg acting as pallbearers.

Speaking of Brother Wood's life, the Ohio Chronicle contained the following:

Mr. Wood was a graduate of the Ohio Institute for the Deaf, and also attended Gallaudet College, Washington, D. C. For several years he was an instructor in the Cincinnati School for the Deaf, later succeeding as principal, serving ten years in that capacity; he was also an instructor fourteen years in the Alabama State Institute for the Deaf. During the past few years he has filled a responsible position in the County Recorder's office of the Cincinnati court house.

His illness brought suffering, but through it all he was patient, cheerful and submissive, saying frequently "Thy will be done."

The relatives of our deceased friend wish to thank the Chronicle for the mention in its columns at different times of Mr. Wood's illness as it resulted in his receiving many kind letters and visits which brought him much happiness, comfort and cheer.

From a far-western brother comes the following: "You little know how pleased I am because I am a Frat—not alone because of the insurance part of it, but of the brotherhood feeling among its members. It has the touch of Nature and the fellow-feeling that makes the whole world akin. Here's hoping that at no distant day we may be able to respond like that 'thirty thousand strong' of the days of Lincoln."

Columbus—July 1 to 6, 1913.

DIVISION NEWS.

Chicago.

Speaking of cold weather, Charles F. Pence writes from his home at Wright, Minn., telling us that it was as far down as 52 below and he is willing to make affidavit that it burst the thermometer.

Chicago's annual ball January 27th was a big success. Nearly \$200 was cleared for the Division's local fund. Chairman Perlmutter has much to be proud of.

The Portland, Oregon, Frats are arranging to start a Division in the near future. Some social affairs have already been given to provide a nest-egg for their local fund.

John Blair, of Antioch, Ill., is now located on a 120-acre farm at Necedah, Wis.

Harry Bailey and family have moved from Chicago to Mount Morris, Ill., where Brother Bailey is employed at the plant of The Frat's publishers.

Claude J. Russel has moved from Rockford, Ill., to East St. Louis, Ill.

Brothers John Schorr and George Fraser have been with the big Pullman car works plant at Pullman, Ill., for thirty years. They are candidates for our Made Good degree.

George E. Pinto is with the Cross S Land Co., with offices at 1111 Schiller Building. His Chicago, Kansas and Boston fraters are requested to note his address.

Chicago Division is electing its non-resident delegate by a mail vote this month. Its resident delegates will be elected at the April meeting.

Austin Baird, of Bridgeport, Ill., was a recent visitor at headquarters. He is doing very well in his shoe business at Bridgeport.

Detroit.

Detroit Division's pedro social January 27th was a most successful affair. Over a hundred people were present.

Brother and Mrs. David Miller, formerly of New York, are entertaining a little suffragette who arrived last month.

Brothers Barnett and Behrendt were recent visitors at Flint.

April 20th the Division will have "Little Coney Island" as an attraction at its monthly social.

Nashua.

J. T. Pierce met with a bad accident while at his work, resulting in injuries to legs and hips. He has been confined to a hospital since January 11th at Lowell, Mass.

J. M. Edwards has transferred from Holyoke to this Division.

Nashville.

George Cowell has sold his farm at Franklin, Tenn., and will move to Louisville.

Lorenzo Weatherford, of Chattanooga, has been out of employment since the burning down of the Loomis & Hart factory, but expects to start again in April, when the new plant is completed.

J. Wesley Steele, of Clifton, Tenn., was a recent visitor in Nashville. He reports his farm as doing fine.

Jamie Becton, of Dyer, Tenn., was laid up for three weeks with grippe, then on his return to work had the misfortune to be struck in the head by a flying piece of an emery wheel.

Our January "swap party" was a big success. Brothers Michaels and Lovell got the worst of all the deals they entered on, and Brother Lovell was doing his best on the committee, as well.

A mistake was made as to this Division's Sergeant in the January Frat. Brother Tillet fills that office, not Brother Turnbow.

A masquerade party in February and a lecture on "Ben Hur" this month were the entertainments recently scheduled.

Dayton.

State Organizer Norris, of Indiana, gave a reading at Piqua, January 27th. A good many Frats were in attendance from this and other Divisions. Prospects are good for Piqua's "coming back."

By the time this issue of The Frat is out, our annual observation of the chartering of this Division will have come and gone. (To be continued in our next.)

Springfield.

The employes of the Japan department of the Robbins & Myers Co., where Brother Swords is employed, presented him with a fine seal cap as a belated Christmas gift.

Gilbert Pitzer recently met a brother whom he had not seen in 45 years. The brother is a successful real estate man in Oregon.

A jolly masked party came off at the home of Brother Wilson, January 20th. The Division's convention fund was the gainer, financially.

Frank C. Reitman is reported as doing finely on his Florida farm at Fort Myers.

Toledo.

Glen William Nichols is the name of a bouncing boy at the home of Brother and Mrs. William J. Nichols.

Brothers Stevenson, of Findlay, and Whitacre, of Cygnet, braved the zero weather to be present at No. 16's installation of officers. Brother Stevenson narrated the happenings at Indianapolis' recent banquet.

Brother and Mrs. Curry attended Detroit Division's installation, in company with President Newcomer, of Toledo Division. They speak highly of the way No. 2 carries out the ritualistic ceremonies.

Flint.

Grand President Bristol has left the Flint Journal and in partnership with his son, H. R. Bristol, has opened the Bristol Print Shop at 416 Harrison St., where he will pay particular attention to printing of the kind that's right.

This Division gave a moving picture show at the school for the deaf, January 26th. Dr. Gallaudet's reading of "Lorna Doone," the "Fanwood Cadets," and some miscellaneous films were shown. Detroit Division is thinking of giving the same show soon.

Brothers Ralph Miller and Fred Law-

rason have built an elaborate coasting bob-sled. It is painted a la rainbow, equipped with spring seats and cushions, and tiny electric lights on front and rear. It throws everything else on the slides in the shade when the Frat bob comes along. Kansas and Michigan do make a hit when they get together.

Brother Bristol's associates on the Journal presented him with a fine electric table lamp the day he resigned his position there as a token of their regard—also to remind him it was his birthday as well.

Columbus.

The Local Committee for the arrangements of the program for the coming convention has begun its work and soon expects to begin making announcements in The Frat.

Charles Huff is back from Indianapolis and at his old place with the Wing Cigar Company.

Roy Conkling, of Cincinnati, was a recent visitor here. He is attending college at Bethany, W. Va.

Columbus wants a slogan for the convention. Send your suggestions to Secretary C. C. Neuner, Route 4, Columbus, Ohio. That "Columbus—1912" is all right up to the time the convention opens, but something is wanted for the week of it—and beyond. [Why not ask the "menagerie?"—Ed.]

Knoxville.

Prof. W. O. Branom, of the Knoxville school, has been admitted to this Division as a social member.

General Lee Moreland is Sergeant of this Division. [What's in a name? How paradoxical—a general a sergeant!—Ed.]

John Weigel was badly injured by having his wagon struck by a train while crossing tracks. He is reported as out of danger.

Indianapolis.

Sam Ottenbacher and George Kercher have purchased the shoe repair shops of N. Lee Harris on East Washington St., in which they have been employed by Brother Harris for some time past.

The Division's annual ball on February 3rd was well attended and marks another of the successful affairs of No. 22.

The bachelors of No. 22, assisted by the Aux-Frats, will give an entertainment and bazaar Saturday, March 30th, at the Jewish Temple on E. Market St.

Columbus—July 1 to 6, 1912.

Nobody loves a person who can't love back.

In every part and corner of our life, to lose ourself is to be gainer; to forget one's self is to be happy.—R. L. Stevenson.

Love, admiration, or even respect, spent upon a person who by nature knows nothing of fraternalism is like fattening hogs on breakfast food. A fellow can do it, all right—but, what's the use?

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
1061 E. St. Catherine St., Louisville, Ky.	
H. PIERCE KANE.....	2nd Vice-President
243 E. 48th St., New York, N. Y.	
PHILIP MORIN.....	3rd Vice-President
874 Chicopee St., Williamansett, Mass.	
FRANCIS P. GIBSON.....	Secretary
1401 Schiller Bldg., Chicago, Ill.	
G. A. CHRISTENSON.....	Treasurer
1401 Schiller Bldg., Chicago, Ill.	
N. LEE HARRIS.....	Financial Secretary
2312 E. Washington St., Indianapolis, Ind.	
WILLIAM M. ALLMAN.....	Chairman of Trustees
1401 Schiller Bldg., Chicago, Ill.	

Board of Trustees.

WM. M. ALLMAN, Chairman.....	Chicago, Ill.
WASHINGTON BARROW.....	Chicago, Ill.
LOUIS WALLACK.....	Chicago, Ill.
ROBERT E. BINKLEY.....	Indianapolis, Ind.
FLOYD C. BOLIN.....	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., Williamansett.	
COLLINS C. COLBY.....	Michigan
510 Superior St., South Haven.	
WILLIAM STAFFORD.....	Missouri
4757 Cote Brillante Ave., St. Louis.	
WALDO H. ROTHERT.....	Nebraska
4105 Lafayette Av., Omaha.	
DANIEL SHEA.....	New Hampshire
Derry, N. H.	
H. PIERCE KANE.....	New York
243 E. 48th 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.	
Rlon 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.....	1061 E. St. Catherine St.
LITTLE ROCK No. 5.....	Little Rock, Ark.
Charles P. Coker.....	Care School for the Deaf
NASHUA No. 7.....	Nashua, N. H.
Mechanic Hall—First Saturday.	
Daniel Shea.....	Derry, N. H.
DAYTON No. 8.....	Dayton, Ohio
Miller's Hall—Second Saturday.	
H. G. Augustus.....	910 River St.
BAY CITY No. 9.....	Bay City, Mich.
White Eagle Hall—First Saturday.	
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 Saturday.	
Matthew D. Lyon.....	704 Gum St.
NASHVILLE No. 12.....	Nashville, Tenn.
First Thursday.	
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.	
E. H. McIlvain.....	Lock Box 212
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—Second Saturday.	
C. C. Neuner.....	Route 4
KNOXVILLE No. 20.....	Knoxville, Tenn.
K. of H. Hall—First Saturday.	
W. J. Kennedy.....	510 Union Ave.
CLEVELAND No. 21.....	Cleveland, Ohio
West Side Turn Hall—Second Saturday.	
Herman Koelle.....	1262 Beach St.
INDIANAPOLIS No. 22.....	Indianapolis, Ind.
Mansur Block—First Wednesday.	
N. L. Harris.....	4702 College Ave.
BROOKLYN No. 23.....	Brooklyn, N. Y.
Imperial Hall, 360 Fulton 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.....	2605 Virginia Ave.
NEW HAVEN No. 25.....	New Haven, Conn.
I. 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., Williamansett
LOS ANGELES No. 27.....	Los Angeles, Cal.
213 S. Broadway—Second Wednesday.	
Leon A. Fisk.....	Route 2, Box 299-C.
ATLANTA No. 28.....	Atlanta, Ga.
Leonard B. Dickerson.....	60 Peachtree St.
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.	
J. I. Jenkins.....	1113 E. 11th St.
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	.32	.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.

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

SPECIAL \$100 CLASS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (Jan. 1, 1912), it has paid twenty death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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