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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Nineteenth Year

AUGUST-SEPTEMBER, 1921

Number 8

OFFICERS AND DELEGATES OF THE ATLANTA CONVENTION



Atlanta, July 13, 1921.

Photo by A. L. Pach, New York

Back row, left to right—W. E. Wait, R. H. Freeman, H. G. Long, J. A. Todd, G. F. Marshall, A. T. Dyson, Jacob Showalter, L. J. Bacheberle, J. E. Curry, J. T. Sprouse, Edward Hetzel, P. E. Beausoleil, C. W. Haig, Monroe Jacobs, J. M. Koehler, William Heffernan, A. A. Stutsman, John Ulrich, J. E. Pershing.

Second row, standing—H. S. Courter, A. H. Norris, W. E. Gholdston, Austin Baird, Fred Shatwell, Alexander Stirling, Paul Mark, J. B. McMahon, Patrick Norton, Joseph Grady, R. E. Dobson, B. E. Jennisch, John Shea, C. W. Osterberg, J. J. Martin, J. O. Reichle, J. H. O'Leary, L. O. Christenson, E. P. Olson, M. M. Lubin.

Third row, standing—H. V. Jackson, G. A. Morgan, G. C. Farquhar, F. A. Andrewjeski, T. P. Jackson, R. E. Morriss, J. H. Cloud, E. M. Bristol, J. J. Dold, W. W. Duvall, W. E. Marshall, J. H. Thomas, F. J. Neesam, G. S. Porter, A. L. Roberts, Olof Hanson, P. E. Kees, Anton Schroeder, A. B. Meacham.

Fourth row, seated—R. E. Binkley, M. E. Hodge, H. E. Grace, M. D. Lyon, E. S. Foltz, W. P. Souder, Oscar Treuke, E. E. Disz, J. W. Ferg, A. T. Bailey, H. McP. Hofsteater, H. J. Soland, Samuel Nichols, William Mayer, A. E. Beauchene, F. J. Ruckdeshel, W. B. Rosson, J. C. Rains, L. C. Williams, J. W. Michaels, Tilden Smith.

Fifth row—P. W. Ligon, F. A. Adams, L. L. Lynch, George Stevenson, W. H. Schaub, L. B. Dickerson, S. W. King, H. T. Fancher, J. H. Norris, F. W. Hoppaugh, F. O. Lee, Joseph Goldman, W. J. O'Connell, Gordon Midget, Allen Hitchcock, W. H. Chambers, T. M. Jenkins, F. C. Smielau, John O'Rourke, J. F. Flynn.

Sixth row—G. F. Flick, H. L. Tracy, T. J. Blake, L. A. Fisk, E. M. Rowse, H. M. Leiter, J. A. Pring, H. R. Weaver, J. F. Brady, H. T. McCann, Theodore Mayer.

Front row—Paul R. Wys, Gottlieb Bieri, F. S. Gagnier, M. B. Dalton, J. E. Hagerty, A. W. Patterson, F. P. Armstrong, E. H. Mellvain, H. C. Anderson, A. L. Pach, F. P. Gibson, Jefferson Sidles, R. B. Redlich, J. D. Rowan, J. A. Roach, G. A. Smith, John F. Rhamy.

Saint Paul, 1924 — Get Ready

Official Proceedings

Eighth Convention of the National Fraternal Society of the Deaf, Held at Atlanta, Georgia, July 11 to 16, 1921

Opening Session, July 11.

Monday morning, July 11, 1921, at nine o'clock, the Convention held its opening session at Taft Hall, City Auditorium.

President Harry C. Anderson was in the chair.

Invocation was offered by the Rev. John W. Michaels.

Percy W. Ligon, chairman of the Local Committee, gave a short talk, outlining the program for the week.

The appointment of Mrs. M. M. Simmons, daughter of the Rev. Samuel M. Freeman, as official interpreter was announced.

Addresses of welcome were then delivered—for the State of Georgia, Governor Thomas W. Hardwick, for the City of Atlanta, Mayor James L. Key; for the deaf of Georgia, J. Coffee Harris, superintendent of the Georgia School for the Deaf; for the deaf of the South, the Rev. H. Lorraine Tracy; for the Atlanta deaf, W. F. Crusselle.

Vice-President Alexander L. Pach responded for the society.

President Anderson then delivered a short address. At its conclusion he was presented a mahogany gavel, gold mounted and engraved, with the best wishes of Hartford Division No. 37. (The wood used in this gavel is a bit of Old Hartford, the first American school for the deaf, built in 1817, so is over a century old, with historic and sentimental associations that may well be imagined. In accepting the gift, President Anderson remarked that had it not been for Old Hartford and all that it means—as everyone present appreciated and well understood—the N. F. S. D. would not today be the splendid exponent of the progress and education which its hallowed halls had sent forth to the deaf of America.)

Impromptu remarks followed from various officers and delegates.

Adjournment was taken about noon, after the rendering by Mrs. J. H. MacFarlane of "The Star Spangled Banner."

This session was an open one—about 500 people being in the hall—frats, the ladies and visiting friends all joining in the cordial welcome given and received.

That the visitors were to be well taken care of was shown in the following program, announced by the Local Committee, for their entertainment. (That for the officers and delegates has been printed in these columns before, and its "business before pleasure" rule was strictly adhered to.)

Monday, July 11. Afternoon—Sight-seeing. Evening—Reception at Hotel Ansley.

Tuesday, July 12. Ten a. m.—A for-

all meeting at Baptist Tabernacle. Five p. m.—Reception by Atlanta Woman's Club. Six-thirty p. m.—Watermelon cutting, Grant Park.

Wednesday, July 13. Ten-thirty a. m.—Meeting, Pavilion, Grant Park. Lecture on history of battles around Atlanta, by Rev. S. M. Freeman. Twelve m.—Gallaudet College Alumni Association luncheon. Afternoon—Auto-rides.

Thursday, July 14. All-day outing. Ride to Stone Mountain. Barbecue at Lakewood Park. Seven-thirty p. m.—N. A. D. meeting at Baptist Tabernacle.

Friday, July 15—Ladies' Day. Ten a. m.—Outing at Piedmont Park. Basket picnic, swimming, games. Seven-thirty p. m.—Howard Theatre, guests of Atlanta Auxiliary, Division No. 28.

Afternoon, Business Session.

The initial business session was called to order by President Anderson at 2 p. m., in the convention hall of the Hotel Piedmont.

Secretary Gibson issued instructions regarding the presenting of credentials and the seating arrangements for the delegates. Treasurer Rowse and Vice-President Pach received the credentials and entered on the roll each delegate and alternate as their names were called.

While waiting for the report of this committee several announcements were made.

The report of the Credentials Committee showed the following as the Convention roll.

Grand officers present and qualified—Harry C. Anderson, President; H. Lorraine Tracy, 2nd Vice-President; Edward H. McIlvain, 3rd Vice-President; Alexander L. Pach, 4th Vice-President; Leon A. Fisk, 5th Vice-President; Thomas J. Blake, 6th Vice-President; Francis P. Gibson, Secretary; Edward M. Rowse, Assistant Secretary and

Treasurer; George F. Flick, Chairman of Trustees.

(William L. Davis, 1st Vice-President, absent and excused, unable to be present.)

Delegates and alternates present and qualified (by divisions, alternates names in parenthesis)—

Chicago Division—Harrison M. Leiter (Glenn A. Smith.)

Detroit—Asa A. Stutsman (John Ulrich).

Saginaw—Gottlieb Bieri.

Louisville—J. William Ferg (Harry C. Dunham).

Little Rock—Alpha W. Patterson (Sidney W. King).

Nashua—John Shea.

Dayton—John F. Rhamy.

Bay City—Lawrence Lynch.

Cincinnati—Louis J. Bacheberle (Joseph Goldman).

Evansville—Matt D. Lyon.

Nashville—Walter B. Rosson.

Springfield, O.—John E. Pershing.

Olathe—Jacob J. Dold.

Flint—E. Morris Bristol.

Toledo—John E. Curry (Edward Hetzel).

Milwaukee—Milo E. Hodge.

Columbus—Jacob B. Showalter (William Mayer).

Knoxville—William H. Chambers (Gordon Midget).

Cleveland—Harry T. McCann.

Indianapolis—Arthur H. Norris (Harry V. Jackson, Robert E. Binkley).

New York—Max M. Lubin (Allen Hitchcock).

St. Louis—William H. Schaub (Charles W. Haig, James H. Cloud).

New Haven—George Stevenson.

Holyoke—Philip Beausoleil.

Los Angeles—Alvin T. Dyson.

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

Philadelphia—James F. Brady (John A. Roach).

Kansas City—Paul R. Wys.

Omaha—Harry G. Long (Oscar Treuke).

New Orleans—Henry J. Soland (Theodore Mayer).

Kalamazoo—Frank A. Adams.

Boston—Allan B. Meacham.

Pittsburgh—Samuel Nichols.

Hartford—Harry T. Fancher.

Memphis—Frederick P. Armstrong.

Portland, Me.—John O'Rourke.

Buffalo—Patrick Norton.

Portland, Ore.—John O. Reichle.

Newark—Frank W. Hoppaugh.

Providence—Alphonse E. Beauchene (Fritz Ruckdeshel).

Seattle—Olof Hanson (L. O. Christenson).



PIEDMONT HOTEL
Convention Headquarters

Utica—John H. Thomas.
 Washington—Arthur L. Roberts (Wilbur P. Souder, Winfield E. Marshall).
 Baltimore—William W. Duvall.
 Syracuse—Frank O. Lee.
 Cedar Rapids—Carl W. Osterberg (Jode C. Rains).
 Huntington—James A. Pring.
 Albany—Arthur T. Bailey.
 Rochester—William Heffernan.
 San Francisco—Leo C. Williams.
 Reading—Franklin C. Smielau (Harry R. Weaver).
 Akron—Frank A. Andrewjeski (Grover C. Farquhar).
 Salt Lake City—John D. Rowan.
 Rockford—Fred Skatwell (Austin Baird).
 Springfield, Ill.—Jefferson Sidles (Rudolph B. Redlich).
 Davenport—Bertil Jennisch.
 Worcester—Alexander Stirling.
 St. Paul—Paul E. Kees (Anton Schroeder).
 Ft. Worth—Joseph T. Sprouse.
 Dallas—Elmer E. Disz (Grover A. Morgan).
 Denver—Homer E. Grace.
 Waterbury—Joseph Grady (William J. O'Connell).
 Bridgeport—Gilbert F. Marshall.
 Springfield, Mass.—John E. Haggerty.
 Waco—Tilden Smith.
 Ogden—Paul Mark.
 Pittsfield—Fred S. Gagnier.
 Bangor—J. Fred Flynn.
 Kenosha—Joseph J. Martin.
 Birmingham—H. McP. Hofsteater.
 Sioux Falls—Edward P. Olson.
 Wichita—William E. Wait (Edward S. Foltz).
 Spokane—James H. O'Leary.
 Des Moines—Hugh S. Courter (Robert E. Dobson).
 Lowell—J. Bennett McMahon.
 Berkeley—Monroe Jacobs.
 Delavan—Fred J. Neesman.
 Houston—Tom P. Jackson (Richard C. Morriss).
 Scranton—Jacob M. Koehler.
 Richmond—Meade B. Dalton.
 Norfolk—Thomas M. Jenkins.

Total representation reported and on the roll, officers, 9; delegates, 81; alternates, 34.

The roll having been checked and each member of the Convention assigned his seat, business was declared in order.

President Anderson announced that he had selected as sergeants-at-arms of the Convention, John A. Todd of Austin, Texas, and Robert H. Freeman of Atlanta, Georgia. These appointments were approved unanimously on motion of Brother Flynn, seconded by Brother Chambers.

Brother Brady moved that the reading of the minutes of the last session, at Philadelphia, be dispensed with as copies of the proceedings of that meeting were in the hands of each delegate present. (The Frat for August-September 1918, containing the proceedings, and a copy of the society's laws had previously been handed to all.) Brother Bailey seconded. Carried.

Communications were read by the secretary as follows:

Letters of greetings and good wishes

THE ATLANTA MADE-GOODS



Percy W. Ligon



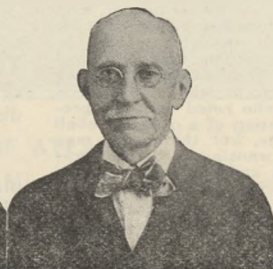
Ross A. Johnson



L. B. Dickerson



W. E. Gholdston



S. M. Freeman

LOCAL CONVENTION COMMITTEE, ATLANTA DIVISION, No. 28

from Winfield S. Runde, Berkeley Division; Charles A. Gumaer, Secretary of the Washington State Association; telegram from 1st Vice-President William L. Davis, also expressing his regret at being unable to be present; George W. Reeves, for the Toronto frats; Charles Cascella, for Newark Division; Morton H. Henry, for Chicago Division; Arthur M. Hinch, for the Silent Athletic Club of Chicago; Dennis A. Hanley, for Greater New York Division; George T. Sanders, of Philadelphia; invitations to hold next convention in St. Louis, from Mayor Henry W. Kiel; in Salt Lake City, from its Chamber of Commerce.

Brother Long was permitted to deliver a message of greetings from his division—Omaha.

Reports of officers:

The President announced that the reports of the grand president, the secretary, the treasurer and the chairman of trustees had been printed and each delegate given a copy, and that this arrangement was for convenience and easy reference.

The President also announced that he had appointed a special committee for

the Convention—a Budgetary Committee, composed of Leo C. Williams, Chairman; Max M. Lubin, James F. Brady, Olof Hanson and Fred J. Neesman; also that he had appointed as Committee on Convention Business, Arthur L. Roberts, Chairman; Jacob M. Koehler and the President.

(Note: Hereafter the name of the seconder of motions will be shown in parenthesis following that of the mover.)

(Vice-President Tracy in the chair.)

Brother Koehler (Dold) moved that the printed reports be referred to the Budgetary Committee.

After some discussion, Brother Koehler (Patterson) changed the motion to refer only the President's report.

Brother Hanson (Brady) moved that the motion be tabled. Carried.

Chairman Roberts of the Business Committee gave his report, as follows:

Your Committee on Convention Business believes that the rules of procedure adopted by the Philadelphia Convention with a few additions, will help expedite business. These rules, with the additions, are herewith submitted:

1. Robert's Rules of Order shall govern all proceedings of the Convention, unless otherwise prescribed.

2. All routine business, as defined at the Omaha Convention, shall be passed by general consent (By general consent is meant unanimous consent.) On all questions of routine, when a motion is properly made and seconded, the President will simply state the question before the Convention, and then say, "If there is no objection, such will be considered the action of the Convention," then, if no one rises to object, he will say, "There being no objection (first raising his gavel and then sounding it at the word "declare"), I declare that the motion (or resolution, report, or whatever it be) is adopted (or approved, as the case may be). Should any member object, the regular vote shall be taken. Then the President will say, "Those in favor of the motion (or resolution, report, or whatever it be) will hold up the right hand; those opposed will manifest it by the same sign," unless the vote is by ballot.

3. Before any subject is open to debate, a motion shall be made by a member who has the floor, seconded in all cases except a call for the orders of the day, a question of order, and an objection to the consideration of the question, and stated by the President; suggestions of alterations or informal remarks may be allowed before the question is stated by the President. All principal motions, amendments and instructions to Committees shall be in writing, if required by the President. After a question has been stated by the President, it is open to debate; the mover cannot withdraw or modify it, if any one objects, except by obtaining leave from the Convention by a majority vote.

4. The President is authorized to ignore any dilatory motion that may be made merely to obstruct business, unless an appeal is taken.

5. When any principal question or amendment has been once acted upon by the Convention, it cannot be taken up again at the same session except by a motion to reconsider, and when the motion to reconsider has been once acted upon, the motion to reconsider cannot be repeated on the same question unless it was amended after its first reconsideration. Such motion must be made, except when the vote is by ballot, by a member who voted with the prevailing side. Reconsideration of a question shall be decided without debate, but the mover may explain his reasons for wanting a reconsideration. No vote by ballot and elections shall be reconsidered under any circumstances.

6. While any question is under consideration, it shall not be interrupted except by a motion to adjourn, for the previous question, for postponement, commitment, or amendment.

7. A motion is not in order when a member is speaking, or when a vote is being taken on any question, or when the previous question has been called and is still pending.

8. Whenever debate seems to any one to have been continued for a sufficient length of time, a member may move the previous question, when, being seconded by a majority vote, all further debate shall immediately cease.

9. Every member shall be entitled to three minutes' debate on any single question which may come up before the Convention until all so desiring have spoken, and then two more minutes may be granted by consent of the Convention to any previous speaker.

10. Every member shall be privileged to express his opinion in a proper manner, and, while so speaking, shall not be interrupted under any circumstances as long as he is in order.

11. All proposed amendments to the Constitution or By-Laws shall be referred to the proper committee without debate for consideration and recommendation to the Convention.

12. All resolutions and amendments shall be submitted in writing.

13. All members addressing the Chair shall begin with the Fraternal Salute.

14. No member shall leave the hall during a business session without permission of the Chair.

15. No member shall remain standing while the Chair is speaking.

16. Desultory conversation shall not be permitted during business procedure.

17. No smoking shall be permitted during business meetings.

18. The business meetings of the Convention shall be from 9 a. m. to 12 noon, 2 p. m. to 5:30 p. m., and, if evening sessions are held, from 8 p. m. to 10 p. m.

19. On appeals from decisions of the Chair, a tie vote sustains the decision.

20. Election of officers shall be on the last day of the Convention.

Brother Norris (Koehler) moved that the report be accepted. Carried.

(President Anderson in the chair.)

Ritual Committee Report:

The President suggested it be deferred, to which there was no objection.

Brother Norris (Long) moved that report be made a special order for demonstration Friday evening and final report Saturday morning. Carried.

Brother Norris (Long) moved that final adjournment be taken Saturday noon if business was then completed. Carried.

Law Committee Report:

Brother Lubin (Norris) moved the chairman be instructed to report after the Budgetary and Resolutions Committees. Carried.

(Vice-President Tracy in the Chair.)

Brother Anderson (Long) moved that the Budgetary Committee Report be made a special order for Wednesday morning. Carried.

Brother Gibson gave the report of the special committee (Gibson, Marr and Bacheberle) on a memorial service, stating that the committee would desire a demonstration of the idea before its adoption and requesting that a time be set therefor.

Brother Koehler (Dold) moved that such be made a special order for Friday afternoon at three o'clock. Carried.

Secretary's Report:

Secretary Gibson then read his report, covering the triennial period, 1918-1921. This he did in condensed form. (The report is printed in full elsewhere, as distributed to the delegates.)

President's Report:

President Anderson made a few remarks in connection with an outline of his report (message) which was in print and requested that it be read by the delegates at the first opportunity. (This report is printed in full elsewhere.)

Chairman of Trustees Report:

Chairman Flick gave his report for the triennial period. He stated that as it had the approval of the trustees and as an examination of the society's affairs had been made by the Illinois Insurance Department this year, the services of a certified accountant had not been deemed necessary; that the Treasurer's report for the same period was in print and accompanying that of the Trustees. (Both of these reports are printed in full elsewhere.)

At this point Brother Brady (Rowan) moved to adjourn—5:30 p. m. Carried.

Morning Session, Tuesday, July 12.

Order was called at 9:00 a. m., President Anderson in the chair.

Invocation by the Rev. Brother Michaels.

Roll call showed all present excepting Brother Sidles. His seat was taken by his alternate, Brother Redlich.

The Secretary read the minutes of the afternoon session of the previous day. On motion of Brother Fancher (Grace) they were approved.

Brother Norris (McCann) moved that Chairman of Trustees Flick's report be accepted and the dispensing with the certified accountant's report approved. Amended by Brother Andrewjeski (Curry), that the rule for such accountant's services be retained for emergencies. Carried as amended.

The Secretary read communications as follows:

Telegrams of greetings and best wishes from Norfolk Division; John R. Dobyns, Superintendent of the Arkansas School for the Deaf; St. Louis Division; the Portland, Oregon, Chamber of Commerce, inviting the society to hold its next meeting in that city. Letters from C. H. Linde, secretary of the Oregon Association of the Deaf and C. A. Gum-aer, secretary of the Washington State Association of the Deaf, calling attention to Portland's advantages, etc., and supplementing Portland's invitation; letter from Omaha Division regarding one of its members who was in need of aid, asking if the Convention could not do something for him; letter from Chicago Division, advising the Convention of its desire to go on record as condemning certain write-ups of affairs which are purely society matters, which have been appearing in the Silent Worker and the Journal, and asking that it be understood that in those articles the writer, J. F. Meagher, expressed the authorized sentiment of no one but himself.

(Vice-President Pach in the chair.)

Brother Long requested the floor and gave a detailed explanation of the reasons for the letter sent the Convention by his division (just read). Discussion followed.

Brother O'Rourke (Beausoleil) moved that the divisions should be advised to take care of such cases locally—do all that was possible by means of local contributions. Carried.

Brother Long wished it understood that he had brought up the matter so as to ascertain the Convention's sentiment as to what could be done.

Brother Koehler (Bacheberle) moved that the Convention endorse Chicago Division's condemnation of the J. F. Meagher articles. Carried.

Brother Tracy read a letter from the secretary of New Haven Division in which was proposed the merging of the four Connecticut divisions into one or two divisions, and requesting such authority of the Convention. It was the opinion of all that no action on this should be taken.

Brother Koehler (Norris) moved that Governor Hardwick, Mayor Key and Superintendent Harris be made honorary members. Objection was made to this, it being pointed out that such membership had been reserved for men who rendered the society special service along its own lines, and regret was expressed that in this instance it was not advisable to set a precedent. The motion failed to carry.

Brother Roberts gave a report in connection with the idea of a tablet to be placed in the Washington monument, outlining the difficulties that would be met in its accomplishment. Brother Tracy (Bacheberle) moved the report be accepted, but no action be taken on the tablet itself. Carried.

Brother Jennisch (Hitchcock) moved the home office have 100 Roll of Honor blanks printed and supply them to the divisions at cost. Carried.



Courtesy of the Silent Worker.

RECEPTION COMMITTEE, WOMAN'S CLUB OF ATLANTA.

Front row—Mrs. W. W. McLean, Mrs. L. B. Dickerson. Middle row—Miss Lillie Moore, Mrs. Herman Ware, Mrs. Robert H. Freeman. Back row—Mrs. William E. Gholdston, Chairman; Mrs. J. Guerry Bishop, Miss Margie Weaver and Mrs. E. E. McNabb. The little boy in the picture is Leonard B. Dickerson, Jr.

Brother Schaub (Patterson) moved the selection of the next convention city be set for Friday forenoon. Carried.

Brother Gibson (Bailey) moved that the rules be suspended to allow an adjournment (at 11:40 a. m.) and reconvening at 1:30 p. m. Carried.

Afternoon Session.

Order was called at 1:30 p. m., President Anderson in the chair.

Brother Dickerson requested adjournment be taken about 4:30 for the automobile ride about the city arranged for the visitors. After ascertaining the exact time this would be advisable, the request was made a motion by Brother Curry (Patterson) and carried.

Brother Koehler (McCann) moved adjournment be taken Wednesday afternoon at four o'clock. Carried.

Brother Curry (Leiter) wished it be understood that these changes in time of adjournment, etc., be recorded as made under a suspension of the rules. Carried.

Secretary Gibson read a communication from the Pittsburgh Chamber of Commerce inviting the society to hold its next convention in Pittsburgh; a letter of greetings from Philip J. Maue, for Buffalo Division.

(Vice-President Fisk in the chair.)

Brother Fancher read a communica-

tion from Hartford Division, with details noted, etc., as to the advisability of having a home office building. After some discussion, it was pointed out, with all due appreciation of Hartford Division's solicitation for the convenience and comfort of the home office workings and its staff, that the officers there were always on the lookout for such an opportunity that might come up, that they had considered the matter but did not think the time was ripe. Brother Smielau (Shea) moved to table the letter.

Brother Patterson (Norris) moved rescinding of the arrangement of yesterday that the Law Committee report follow that of the Budgetary Committee, and that the Law Committee's report be taken up at once. Carried.

Chairman Tracy of the Law Committee then took the floor and proceeded with his report.

The first amendment offered was that of Brother Berry (Detroit) to amend the society's Preamble.

On motion of Brother Roberts (Patterson) it was rejected.

Brother Cameron's (Boston) amendment to Section 35, to make it read: "Subordinate Divisions shall elect their delegates and alternates to the regular triennial convention of the Grand Division at a regular meeting in the months

of either February, March or April of the year of the convention, each division to decide on the date of its election night at least two months beforehand and so notify all its members at least 30 days before the date decided on; provided that in the case of a newly organized division the delegates may be elected at any time prior to the opening of the convention"—adopted on motion of Brother Leiter (McCann).

Brother Cameron's amendment to Section 83, adding "and may also elect the president, vice-president, secretary, director or sergeant to fill one office of the junior trustees"—adopted on motion of Brother Jennisch (O'Rourke).

Brother Cameron's amendment to Section 90 to strike out the words "until a successor can be regularly elected" and substitute "until the next regular meeting, when a successor shall be elected"—adopted on motion of Brother Smielau (Stutsman).

Amendments offered by Brother Cameron to Sections 38, 40, 96, were rejected.

An amendment to Section 147, discontinuing the \$250 class certificates offered by Brother Andrewjeski was rejected, on motion of Brother Long (Schaub).

An amendment (Andrewjeski) to increase the sick and accident benefits

above \$5 per week was tabled on motion of Brother Norris (McCann).

An amendment to Section 49 (Andrewjeski), allowing the grand treasurer to carry on hand cash to the amount of \$300, instead of the present \$100 was withdrawn and on motion of Brother Gibson (Norris) the clause was ordered stricken out altogether, as not being in accord with the present conditions governing that official's work.

Brother Roberts here requested the floor and presented to Brother Gibson with Washington Division's compliments a portrait plaque of himself (Gibson), the work of Brother Hannan of that division.

It being 4:30, the chair ordered adjournment as previously decided upon.

Wednesday Morning, July 13.

Order was called at nine o'clock, President Anderson in the chair.

Invocation by the Rev. Brother Cloud.

Brother O'Rourke (Beauchene) moved the reading of the minutes be dispensed with as they would be printed in the proceedings. Carried.

Communications were read by Secretary Gibson as follows: Telegrams of greeting from T. A. Ogilvie of Nashville; Denver Division with an invitation to Denver in 1927; Mrs. J. O. Reichle of Portland, Oregon, on behalf of the ladies of the city and for the convention there in 1924; George L. Baker, mayor of Portland; John L. Purdum of Chicago, offering his services.

President Anderson spoke of the work and purpose of the Budgetary Committee and suggested it be made a standing committee. He announced the appointments of Brothers Dold, Smielau and Sprouse as Committee on Resolutions.

The Law Committee's work was then resumed.

Brother Smielau (Dold) moved that all amendments which had been offered and not approved by the Committee be forthwith rejected. Carried.

(Vice-President Blake in the chair.)

Brother Tracy then resumed reading of his (Law Committee) report.

Amendment to Section 6 offered by Brother Berry (Detroit) to the effect that the society shall not impose upon its members any religious or political principles. Rejected on motion of Brother Koehler (Bailey). (There is already such provision in our laws.)

Amendment to Section 41, offered by Brother Norris, was referred to the Budgetary Committee on motion of Brother Meacham (Leiter).

Amendment covering membership and due cards, offered by Brother Matheis (Los Angeles), was rejected on motion of Brother Andrewjeski (Long).

Amendment to Section 142, covering persons engaged in manufacture and sale of intoxicating liquors (to strike out from prohibited occupations), offered by Brother Matheis, was rejected on motion of Brother Norris (Leiter). (It was shown that such occupation under present conditions is even more

hazardous and illegal than it was when the law was adopted.)

Amendment to Section 142 (concerning bottlers), offered by Brother Matheis was rejected on motion of Brother McCann (Grace).

Amendment to Section 115, offered by Brother Meagher (Chicago), allowing 15 members to petition to split a division, was rejected on motion of Brother Leiter (Duvall).

Amendment offered by Brother Sayles (Kenosha) to have special editor for The Frat, was tabled on motion of Brother Dold (Fisk).

Brother Norris (Rosson) moved the Law Committee be empowered to refer all changes that it thought best to so refer, to the Budgetary Committee.

Amendment to Section 155, by Brother Showalter, allowing the naming of "Estate" as beneficiary—by general consent referred to the Board, it being shown that such would conflict with some state laws.

Amendment to Section 124, by Brother Showalter, providing for the admission of women. Brother Koehler (Grace) moved for its rejection. After some discussion Brother Patterson (Farquhar) moved it be tabled until the Budgetary Committee's report was made. Carried.

Several amendments allowing and arranging for a referendum vote were offered. It was the sense of the Convention that such votes would not be legal on law changes, but could be utilized in ascertaining general sentiment on questions of policy.

Brother Haggerty called attention to its being noon, and adjournment was taken.

Afternoon Session.

Order was called at 2 p. m., President Anderson in the chair.

Law Committee business was resumed, with Chairman Tracy reporting.

Amendment offered by Brother Leavitt (Springfield, Ill.) to make it optional with applicants as to whether they should participate in disability benefits or not, was rejected on motion of Brother Andrewjeski (Bacheberle).

Amendment by Brother Ulrich for the remitting of dues direct to headquarters, was rejected on motion of Brother Norris (Schaub).

Suggestions for laws covering the filing with the division secretaries, so as to allow investigation, of all applications one month prior to division action, by Brother Hanson—that the names of all applicants be printed in The Frat prior to issuing certificates, by Brother Morris—were rejected on motion of Brother Treuke (Sprouse).

Amendment to Section 101, by Brother Pach, inserting the following: "provided that when a division has 150 or more members the quorum shall be one more than one-third of the resident members."

Brother Hitchcock (Norris) moved that the change be rejected. The Hitchcock motion failed to carry, and the amendment was ordered adopted.

Brother Wys offered a rule to the effect that when a member had been initiated his card should so show, with the words "duly initiated" stamped or printed thereon. This was referred to the home office for attention.

Brother Wys asked that a "bureau of identification" for the recording of the status of all applicants be established. Brother Norris (Curry) moved the request be tabled. Carried. (It may be here pointed out that the home office has such records, wherever an application has gone through, but in the looking-up of applicants not having had division action, the division applied to should see to that.)

Amendments offered by Brother Todd (Waco) to remove from Section 183, the clause that the society would not pay benefits for injuries sustained in baseball, basketball games and other athletic contests, was moved for adoption by Brother Haggerty (Lea). Brother Andrewjeski (Bailey) moved it be amended to include football. After considerable discussion, a vote was called for, Brother Farquhar (O'Leary) moving it be a roll vote, which showed 277 for, 302 against. The change was declared rejected.

Amendment to have divisions obliged to pay dues of members ill or out of work because of labor troubles, offered by Brother Martin, was rejected on motion of Brother Smielau (Thomas). (It may be added here that most of the divisions have an arrangement for such deserving cases, in their local rules.)

Amendment by Brother Morgan that no member should hold more than one office on the Board of Directors of subordinate divisions, was tabled on motion of Brother Curry (Bacheberle).

Amendment by Brother Cloud, that the Grand Division hold its Convention beginning the second Monday in August, instead of in July, was offered on motion of Brother Wait (Haggerty). Failed to carry.

Amendment by Brother Luther (Hartford) that divisions charge no fee for transfer cards, was tabled, on motion of Brother Norris (Ferg). (It was pointed out that Section 138 makes such charge optional with the divisions.)

Brother Flick (Pach) moved that a night session be ordered for Thursday at 7:30 o'clock. Carried.

Brother Smielau (Long) moved that no more suggestions or amendments be accepted by the Law Committee for this session. Carried.

Adjournment was here taken, as previously agreed upon, at four o'clock, until 7:30 p. m. Thursday.

Evening Session, July 14.

Order was called at 7:30 p. m., President Anderson in the chair.

The Law Committee's report was resumed and an amendment to Section 76 reading: "and shall provide for the exemplification of the ritual at each regular convention of the grand division," was adopted on motion of Brother Norris (Flick).

Brother Grace (Norris) moved the

A LITTLE "SIGN" LANGUAGE OF OUR OWN



[By courtesy of the Atlanta Journal. Cartoon from its first page, edition of July 12, 1921.]

matter of discounts on annual dues payments be taken from the table. Carried.

After some discussion, Brother Hanson (Norris) moved the home office be empowered to arrange for a section having the annual premium idea, should it be found advisable. Carried.

Brother Roberts (Chambers) moved the voting on convention city for 1924 be taken up at once, instead of waiting for Friday as previously arranged. Carried.

President Anderson appointed Brothers Souder, Ulrich and Midget as judge and tellers of the election.

Nominations being in order, Brother Schaub (Patterson) nominated St. Louis; Brother Nichols (Pershing), Pittsburgh; Brother Schroeder (Bailey), St. Paul; Brother Norris (Lyon) Indianapolis.

At this juncture Chairman Williams of the Budgetary Committee announced its report was ready.

Brother Roberts (Curry) moved the selection of the convention city be postponed until Friday morning. Carried.

Brother Williams then read the report, being followed by Brother Neesan who explained why certain conditions in connection with salaries had to be made a part of it. The report:

The Budgetary Committee herewith submits the appended estimate of income and expenditures, taking the year 1922 as a basis of calculation, all as detailed on prepared forms hereto attached, it being understood that the salaries set down represent the maximum amounts in our judgment allowable.

The Committee recommends the following:

(1) That the maximum salary of the Grand President be set at \$500 per year, but that if our present experienced President is re-elected that he shall receive the maximum of \$720.

(2) That the Grand Secretary and Grand Treasurer shall be given a minimum of \$2,100 per year each with an increase of \$100 each year until the maximum of \$2,300 is reached. In case our present experienced officers are re-elected, they are each to receive the maximum of \$2,300 per year.

(3) That the Assistant Secretary be given a minimum salary of \$1,800 per year if an inexperienced Grand Secretary is elected, but in case of the re-election of our present experienced Secretary the Assistant Secretary is to receive \$2,100 per year with an increase of \$100 each year until the figure of \$2,300 is reached.

(4) That traveling expenses of delegates to and from Convention be paid out of the Convention Fund, and that the expenses of their board and lodging during Convention be met by their respective divisions.

(5) That subscriptions to The Frat be made obligatory at the rate of fifty (50) cents per year, the paper to be published in its present size and form, but not to exceed sixteen (16) pages in any one issue, the net proceeds therefrom to be diverted to the General Expense Fund.

(6) That this Convention go on record as favoring the admission of women, not at the present time, but at the next Convention, and that in the meantime, the question be discussed in The Frat and in division meetings; and that delegates to the next Convention be instructed to vote for or against the proposition.

Brother Koehler inquired as to whether the report should be considered in sections or as a whole. Brother Smielau (McCann) moved that it be considered in sections. Carried.

Brother Koehler (Haggerty) moved the sections relating to salaries be adopted. Carried.

Brother Koehler (Shatwell) moved the sections relating to the Convention Fund and delegates' expenses be adopted. Carried.

Brother Shatwell (Treuke) moved

THE SOCIETY'S GROWTH

By Convention Periods

The parent society, the old Fraternal Society for the Deaf, was organized in the fall of 1901, first payments of dues being made in September of that year.

Conventions	Held	Members	Divisions	Assets in Hand
Chicago.....	1903	73	3	\$ 270.94
Detroit.....	1905	209	8	553.48
Cincinnati.....	1907	514	17	3,133.79
Louisville.....	1909	716	24	6,119.61
Columbus.....	1912	1109	35	21,735.54
Omaha.....	1915	2026	50	78,119.41
Philadelphia.....	1918	3488	63	169,168.01
Atlanta.....	1921	4925	83	322,144.05

that the subscription charge for The Frat be adopted. Carried.

Brother Leiter (Ulrich) moved that this charge begin August 1, 1921. Carried.

Brother Smielau (Curry) moved that part of the section limiting the number of pages to The Frat be eliminated, leaving its size to the discretion of the grand secretary. Carried.

Brother Patterson (Norris) moved that part of the section making it obligatory and that each should pay the 50 cents per year be adopted. Carried.

Brother Roberts (Dickerson) moved reconsideration of the Patterson amendment. Carried.

Brother Hanson (Bacheberle) offered as a substitute for the Patterson motion that the charge for The Frat be provided for by increasing the monthly per capita tax of each member by five cents, instead of the 50 cents per year proposed by the committee. Carried.

(Vice-President Blake in the chair.)

Brother Anderson (Norris) moved that the section be amended to in the future allow that arrangement as to division news in The Frat be left to the discretion of the grand secretary. Carried.

Brother Norris (Duvall) moved adoption of the section relating to The Frat as now amended. Carried.

Brother Roberts (Beausoleil) moved adjournment at 11:00 p. m. Carried.

Morning Session, July 15.

Order was called at 9 o'clock, President Anderson in the chair.

Invocation by the Rev. Brother Tracy.

Brother Long (Fancher) moved the minutes be dispensed with. Carried.

Communications were read by Vice-President McIlvain, acting for Secretary Gibson, as follows:

Telegrams of greeting, etc., from Mrs. Harriet Connor Stevens, daughter of the late W. O. Connor; President Cascella and Organizer Black of Newark Division; Troy E. Hill, Secretary of Dallas Division; Samuel E. Brown of Visalia, Calif.; George E. Hobb of

Dyersburg, Tenn. Letters of greeting, etc., from C. C. Neuner of Columbus, Ohio; Mrs. Ellen Beach Mack, Secretary Columbia Association of the Blind of South Carolina; L. Arthur Palmer of Fountain City, Tenn. Invitations to hold the next convention in their respective cities from Chamber of Commerce, Jacksonville, Fla.; Chicago Association of Commerce; Conventions and Publicity Association of Columbus, Ohio; Merchants Association of New York.

Brother Tracy (Fisk) moved that the recommendations of the Budgetary Committee report (Section 6) as to the admission of women be accepted. Carried.

Brother Pach (O'Rourke) moved the adjournment sine die be set for 11 a. m. Saturday. Carried.

(Vice-President McIlvain in the chair.)

Brother Roberts (Ulrich) moved that the Saturday morning session open at 8 o'clock. Carried.

Brother Norris (Rosson) moved that the Law Committee's recommendation on the sick and accident benefits, rates, etc., be left as they are. Carried.

(It was announced the home office was working on a valuation of the society's sick and accident benefits and it would be better to wait until this was completed and report made before any sort of change in that department could be discussed.)

Brother Olson's suggestion that the limit of death benefits be raised to \$2,500 was rejected on motion of Brother Folz (Stutsman), with an amendment by Brother Norris (Brady) that the increase be deferred until such time as the Board of Directors thought it could be granted. Carried as amended.

Brother Grace (Lee) moved that Section 41 be amended to provide for three vice-presidents, instead of six, and the offices of assistant secretary and treasurer be separated. Carried.

(President Anderson in the chair.)

The selection of the convention city

AN OPENING DAY GROUP AND ATLANTA'S SLOGAN

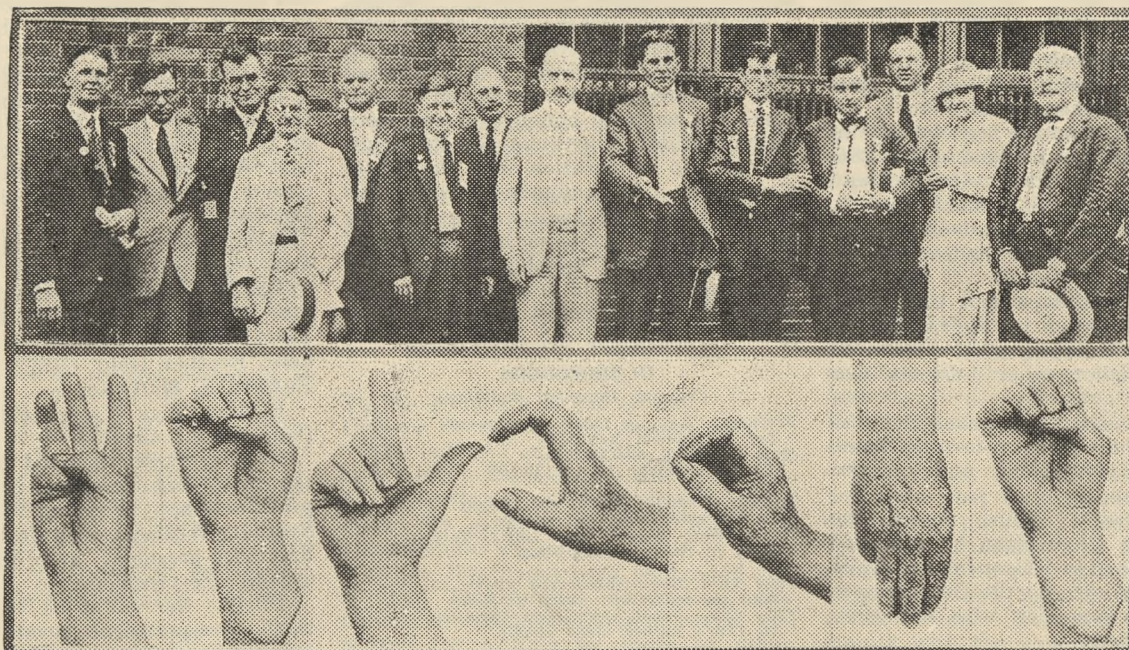


Photo by W. F. Brown.

Cut by Atlanta Constitution.

In the photograph above are seen leaders in the convention of the National Fraternal Society of the Deaf, in session here, together with Governor Hardwick and Mayor Key. From left to right they are: Percy W. Ligon, president of the local chapter; Leon A. Fisk, Los Angeles, fifth vice-president of the national organization; F. P. Gibson, Chicago, grand secretary; Alexander L. Pach, New York, fourth vice-president; Edward H. McIlvain, Olathe, Kas., third vice-president; George F. Flick, Chicago, chairman of the board of trustees; H. L. Tracy, Jackson, Miss., second vice-president; Professor J. C. Harris, superintendent of the Georgia School for the Deaf; Mayor Key; Harry C. Anderson, Indianapolis, national president; Governor Hardwick; F. J. Coolidge, Jr., local worker among the deaf; Mrs. M. M. Simmons, official convention interpreter and daughter of Rev. S. M. Freeman, Methodist evangelist to the deaf; W. F. Cruselle, who for twenty years has conducted a Bible class for the deaf at St. Mark's church and who is prominently identified with workers among the deaf.

The lower photograph is probably "all Greek" to everyone except delegates to the convention. The hands spell the word "W-E-L-C-O-M-E" and expresses the spirit with which Atlanta is greeting the visitors.

It is interesting to note that the upper photo was made by W. F. Brown, official convention photographer, who is himself deaf.—The Atlanta Constitution, July 13.

for 1924 was then taken up. Nominations being in order, Brother Reichle (Hanson) nominated Portland for the summer of 1925.

Brother Koehler raised the question as to whether the constitution could be suspended, allowing the postponement of the convention from 1924 to 1925 as desired by Portland, and moved that "Portland—1925" be eliminated from the list of candidates.

Brother Hanson stated that if there was such difficulty the candidacy could be amended so as to make it for 1924, like the others. Brother Koehler's motion was withdrawn and Portland placed in nomination for 1924.

Brother Rowan (Fancher) nominated Salt Lake City.

Brother Smielau (Meacham) moved that nominations cease and voting be proceeded with. Carried.

While the ballots were being counted other business was taken up.

Brother Roberts (Curry) moved the

Budgetary Committee be made a permanent committee. Carried.

Chairman Tracy of the Law Committee reported an amendment that had been overlooked—to Section 139, requiring transfers after residence of one year, instead of four months, by Brother Dold (Pach). Carried.

Brother Lubin (McCann) moved that the society consider the Boroughs of Greater New York as five separate cities and that the Greater New York Division be renamed Brooklyn Division No. 23. Carried.

It having been explained that the home office was considering licensing in Canada, Brother Roberts (Brady) moved the Board of Directors be authorized to revise such laws as the step might require, also to decide as to the advisability of such entry. Carried.

Brother Roberts (Bailey) moved all amendments and other action taken at this convention requiring changes in the laws be referred to the Board of Di-

rectors for proper arrangement and insertion. Carried.

Brother Fancher (Long) moved the law made at the Philadelphia Convention relating to amendments being given to the President, etc. (page 6, column 2, Philadelphia proceedings), be stricken out. Carried.

Brother Bristol (Stutsman) offered the following amendment: A brief of amendments and changes to the Constitution and Laws proposed for the next convention be prepared by the Law Committee and printed in suitable form at least thirty days prior to convening. Said amendments and changes shall be handed or sent to the Law Committee and the committee is empowered to accept or reject them for such publication as it considers them relevant or irrelevant, in or out of conformity with state or national laws, together with its recommendations. Amendments may be submitted from the floor during convention, but they shall be limited to the

close of the second day from the opening of the convention, except with unanimous consent. Carried.

Brother Roberts (Curry) moved adjournment at noon. Reconvening was set for 1:30 o'clock. Carried.

Afternoon Session.

Order was called at 1:30 p. m., Vice-President Blake in the chair.

The first ballot on the convention city was announced as: Indianapolis 286, St. Louis 152, St. Paul 148, Portland 59, Pittsburgh 20, Salt Lake City 9. A majority of 338 votes being necessary to choice, another ballot was ordered.

Portland, Pittsburgh and Salt Lake City were withdrawn by their sponsors.

During the counting of the votes on the second ballot other business was resumed.

Secretary Gibson announced that the securing of half-fares returning home had been accomplished, and on the certificate plan.

Brother Wait (Lubin) moved the thanks of the Convention be tendered Mrs. Byron Boyd and Mrs. John A. Todd for their assistance to the Secretary in the work in connection with the certificates. Carried.

Chairman Norris of the Ritual Committee then took up his report.

Brother Fancher (Sprouse) moved that the ceremonies demonstrated by the Ritual Committee be accepted. Carried.

Brother Long (Stutsman) moved the adoption of the demonstrated regalia for each division. Amended by Brother Smielau (Dold) to make the purchase and use of the regalia optional with each division. Carried as amended.

Brother Tracy (Duvall) moved to adopt Brother Norris' suggestion that the chairman of the Ritual Committee be the society's representative in its dealings with the regalia supply houses. Carried.

The second ballot on convention city was reported as: Indianapolis 284, St. Paul 247, St. Louis 133.

(No result—333 necessary to choice.)

St. Louis was eliminated and a third ballot taken.

Ritual Committee report proceeded with.

Brother Patterson (Sprouse) moved it should be clearly understood that the divisions continue to observe the opening and closing ritual ceremonies, prayers included. Carried.

Brother O'Leary (Chambers) moved that further action on the certain parts of ritual be deferred until the demonstration scheduled for the smoker. Carried.

On motion of Brother Andrewjeski (Osterberg) permission was granted Brother Norris to continue his report until after three o'clock.

Brother Roberts (Dold) moved that Section 76 be amended to provide for three members on the Ritual Committee, instead of five—Brother Norris having suggested the change as advisable. Carried.

The third ballot on convention city

was announced as: St. Paul 352, Indianapolis 326.

St. Paul was declared the winner.

Brother Foltz (Koehler) moved that the vote be made unanimous. Carried.

Brother Gibson here outlined his committee's (Memorial Service) suggestion for a memorial service and requested that the committee be instructed to continue the work to completion and have authorization to arrange for its printing, etc., in cooperation with the Ritual Committee. In connection with this report, there had been written for use in the service a poem by Brother J. Schuyler Long of Omaha Division, and it was here rendered in signs by Brother Harry G. Long, Omaha Division's delegate:

IN MEMORIAM.

(To our Departed Brothers)

Brothers! Let us pause a moment;
Let a requiem be said,
As a token we are faithful
To the memory of the Dead!

To the comrades Time hath taken,
In his still, resistless sweep:
Those, who, weary with Life's burden,
Rest in their eternal sleep.

They have been transferred above us,
And no more will greet us here;
They have joined the Grand Division
In Life's higher, final sphere.

Yet, so near is Life to Matter,
And so near is Soul to Dust,
That from out the land of shadows
Their fraternal hand is thrust.

Let us grasp it in the spirit,
Soul meet Soul thru boundless air,
With the old fraternal greeting
To our brothers over there.

Pledge our faith to those departed,
That we'll keep the sacred trust:
Pledge our faith unto the living
In the promise to be just.

Brothers! Let us pause a moment,
Ere the last good-bye is said,
Pledge again our obligation
In the presence of the Dead!

(Vice-President McIlvain in the chair.)

Then followed the report on Necrology—the calling of the roll of those who since the last meeting in 1918 had passed on.

(This report is printed elsewhere.)

Election of officers was declared in order.

For President: Brother Grace (Flynn) moved that the Secretary be instructed to cast the Convention's ballot for Harry C. Anderson. Carried.

For First Vice-President: Brother Smielau (Duvall) nominated Leo C. Williams; Brother Patterson (Shatwell) nominated Jacob M. Koehler; Brother Lubin (Long) nominated Alexander L. Pach; Brother Norris (Brady) nominated William L. Davis; Brother Bieri (Ulrich) nominated E. Morris Bristol.

Brother Wys (Hoppage) moved nominations cease. Carried.

President Anderson appointed Brothers Foltz, Mayer and Dobson as judge and tellers of election.

While the ballots were being counted President Anderson announced that Brothers Rowse, Flick, Leiter and Tracy composed a committee on expenses and the delegates should report to them.

Brother Foltz announced the following result of the vote for First Vice-

President: Pach 255, Williams 274, Koehler 56, Bristol 27, Davis 25. (Necessary for choice, 339.)

Brother Roberts (Wait) moved that the three candidates receiving the least votes be scratched and the names of Brothers Koehler, Davis and Bristol were eliminated, by unanimous consent.

Brother Roberts (Stutsman) moved the candidate receiving the largest vote on the second ballot be declared elected first vice-president, the other to be declared elected second vice-president. Carried.

Nominations for third vice-president were called for.

Brother Meacham (Norris) nominated H. Lorraine Tracy; Brother Disz (Dickerson) nominated John W. Michaels; Brother Dold (Brady) nominated Edward H. McIlvain.

Brother Wys (Long) moved nominations cease. Carried.

Brother Foltz reported the result of the vote for first and second vice-presidents as: Williams 343, Pach 342. Brother Williams was declared elected first vice-president and Brother Pach second vice-president.

During the count of the ballot for third vice-president several announcements were made by various committeemen.

Brother Foltz reported the result of the vote for third vice-president as: Tracy 507, McIlvain 126, Michaels 53. (Necessary for choice, 344.)

Brother Tracy was declared elected. For Secretary: Brother Long (Fisk) nominated Francis P. Gibson.

Brother Norris (McCann) moved the Secretary be instructed to cast the vote of the Convention for Francis P. Gibson. Carried.

(President Anderson in the chair.)

For Assistant Secretary: Brother Neesam (Flick) nominated Arthur L. Roberts.

Brother Smielau (Chambers) moved the Secretary be instructed to cast the ballot of the Convention for Arthur L. Roberts. Carried.

For Treasurer: Brother Norris (Dold) nominated Edward M. Rowse.

Brother Neesam (Meacham) moved the Secretary be instructed to cast the ballot of the Convention for Edward M. Rowse. Carried.

For Trustees: Brother Lubin (Dold) moved the Secretary be instructed to cast the ballot of the Convention for George F. Flick for Chairman of Trustees. Brother Shatwell (Fisk) amended that the ballot be for all three trustees, including Harrison M. Leiter and Washington Barrow. Carried as amended.

Brother Roberts (Disz) moved adjournment. Carried—5:30 p. m.

Morning Session, July 16.

Order called at 8 o'clock, President Anderson in the chair.

Invocation by the Rev. Brother John W. Michaels.

The Ritual Committee report was given by Brother Norris.

Brother O'Leary (McCann) moved

the report, as changed, be adopted. Carried.

The Resolutions Committee gave its report, through Chairman Dold, as follows:

Your Committee on Resolutions begs leave to report the following:

Whereas we are informed that a bill is contemplated in the Georgia State Legislature to place the Georgia School for the Deaf under the care of trustees, who also have under their care the State Insane Asylum, in lieu of the present Board of Trustees of the School for the Deaf,

Therefore, be it resolved by the National Fraternal Society of the Deaf, in convention assembled, that we enter our most solemn protest against the adoption of any legislation by the Legislature of Georgia that will put upon the deaf children of the state the implication that they should be classed among the insane in any way, shape or form, or that they should come within the category of state institutions that provide asylum for mental defectives of the state.

Whereas this eighth triennial convention of our society has been one of the most pleasant and profitable, be it

Resolved that the thanks of the convention be and are hereby tendered to his Excellency, Governor Thomas W. Hardwick, for his cordial welcome to the State of Georgia;

To the Honorable Mayor, James L. Key, for his warm welcome and presentation of the "Key of Atlanta" to the convention;

To Mrs. M. M. Simmons for her kind services as interpreter;

To the Local Committee for the splendid program of entertainments and their untiring efforts to make our visit to Atlanta most pleasant;

To the Atlanta Women's Club for their gracious reception at their beautiful club house;

To the Ladies Auxiliary of Atlanta Division, No. 28, for the splendid banquet and ball in the roof garden at the Hotel Ansley;

To the citizens of Atlanta for their courtesies and hospitality;

To the city press of Atlanta for its generous reports and favorable comments of our gathering, and

To the Uncle Remus Memorial Association for opening the Home of Joel Chandler Harris to the delegates and visitors.

Brother Long (Hoppeugh) moved that the resolution in connection with the school be called to the attention of the legislature. Brother Smith (Wait) amended that they be typed and copies sent to the Senate and House of Representatives of Georgia. Carried. Brother Norris (Meacham) moved the resolutions as a whole be adopted. Carried.

The newly elected officers were sworn in by Past-President Bristol.

Brother Neesam (Bailey) moved if there had been any business overlooked by the Convention, the Board of Directors be empowered to attend to and act on same. Carried.

Vice-President Fisk was tendered the thanks of the convention for his services as assistant to Secretary Gibson.

President Anderson announced a meeting of the Board for that afternoon, at which any business might be laid before it by anyone desiring to do so.

Adjournment being near, Brother Long was requested to sign the "Lodge Valedictory"—which he did, as follows:

A LODGE VALEDICTORY.

Good-bye, the spirits of the blest and the good
From these dear walls go with you and abide;
In hours of sorrow, hours of solitude,
Or when the hosts of melancholy brood
And cloud your mind, may angel-spirits glide
From the White Throne and give you great delight;

Dear friends, good-bye, good-night.

Good-bye, good-bye, and joy be with you all;
May sickness never blight, nor poverty;
May slanderous breath your spirits ne'er appall;

May no untoward accident befall,
But all things prosperous and happy be;
May morning suns rise on you fresh and bright;
Dear friends, good-bye, good-night.

Good-bye, and when the shadows of the grave
Close in around you—when the laboring breath
Draws heavily, and unto Him who gave
You yield the spirit, be He strong to save,
Who is our Guide and Saviour unto death;
Then may dear friends and heavenly hopes unite,
To say good-bye, good-night!

After several announcements by the Local Committee, the Secretary and others—

Adjournment sine die was moved by Brother Long (Showalter) and the Convention adjourned at 11:35 a. m.

FRANCIS P. GIBSON,
Secretary.

PRESIDENT'S TRIENNIAL MESSAGE.

To the Members of the Grand Division in Convention Assembled:

The call has come again, and we are here met for the society's triennial council. Atlanta, as our host, stands at the open city gate to greet us with fine and splendid welcome.

When this honor was contended for at the Philadelphia convention, the claims of Atlanta Division were obscured for a time by those of other ambitious, eager Divisions. But the voice of Atlanta was the winning voice of the whole South, with its rich traditions of chivalry and warm hospitality; moreover, the logic of Atlanta's claim was strengthened by the fact that this section of our country has never yet had the honor of entertaining a convention of any organization of such nation-wide scope as ours. Atlanta now in its triumph, enters on the performance of its pledges, and we, as her guests, are the gainers.

The South has played a worthy part in the history of our organization; it has contributed much to the progress and furthering of this great movement for the general welfare of our class. On the roster of this brotherhood are the names of several southern divisions which rank with the pioneers. Louisville, Little Rock, Nashville, Knoxville, ATLANTA, New Orleans, and Memphis are all to be classed among the early divisions chartered. All honor to them! They had "understanding and boundless faith" at a time when the society was in the seedling stage—weak, ridiculed and reviled, the butt of prejudice, and at best classed as a Utopian dream; little promise did it show then of the growth to come and the success to be achieved and the power that it is today.

Since that time other divisions have sprung up in the Southland—Dallas, Fort Worth, Waco, Houston, Birmingham, with the more recent additions of Richmond and Norfolk. So it is seen that our hostess city Atlanta stands as representative of the whole South and speaks for all of the sister divisions in Dixieland.

I am glad to meet and greet you here in the homeland of our southern brothers, and have my official share in your deliberations of the ensuing week.

This gathering marks the eighth convention of our order. One or two among you had the privilege and honor of attending the first convention at Chicago in 1903. And several of you have responded to the roll-call of practically every convention since. Some are here for the first time to go through the crucible of a session. On one and all are enjoined patience, tolerance, wisdom in this work of legislating for your organization and writing one more chapter in its history. It is hardly necessary for your Grand President to remind you of your responsibility or to point out to you that the welfare and progress of the society in the next three years rest in your keeping. I am confident you will build along right lines, and will maintain at this convention the same high standard of conservative, constructive legislation that has marked past councils.

The report of the Law Committee will show that little amending of present laws is needed. I myself have but few recommendations to make; I shall presently outline in this message such suggestions as I have to offer for your consideration. You will have to do mainly with the general politics of the organization: re-adjustments are needed to meet present-day conditions and the needs arising out of our growth; the question of the admission of women is coming up again; there are some proposed changes in our laws governing disability benefits for you to weigh; you will also have to consider some re-organization of the Board of Directors as now constituted; to pass on the revision of the ritual which will be laid before you by the Ritual Committee; then there is the matter of determining the policy to be followed in regard to our official organ, The Frat; also such discussion as may seem wise and needful during this session, of defects in any part of the society's organization, and means of remedy.

On these separate and distinct matters, my official views and recommendations are outlined below.

Admission of Women.

This question is going to be a live issue. With triennial persistence, it will not down. For one reason or another, preceding conventions have not seen fit to grant admission to women. Sentiment within the organization appears to have been mainly adverse, or there has been a feeling that it was not expedient to attempt the absorbing and assimilation of a new class of members at that time. Whether the time is now opportune, whether sentiment has changed, is for you to reflect as representatives of your divisions, voicing the opinion of the members who sent you. Here is an open and debatable question. Let your attitude be based on broad reasoning that will serve the society's best interest as each of you may see it in the discussion that the question will have here. It is a decision of far-reaching importance that you have to make.

(Continued on page 13.)



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FRANCIS P. GIBSON.....Editor
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others interested in the Society.

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

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AUGUST-SEPTEMBER, 1921.

4,936.

\$325,754.00.

St. Paul—1924.

October payments are due.

Paid your special assessment yet?
If not, better do it now.

Once again, illegal and dangerous
use of railroad tracks as a thoroughfare
has exacted its penalty. When Bran-
non Whitlock was killed, Tom Hill, a
deaf friend, not a member of the so-
ciety, met the same fate. They must
have known they were taking a perilous
chance, must have realized what it
might result in—but they forgot. If
they could have but thought of the
folks at home—of the result of their
forgetfulness! The pity of it.

We are making this issue a combined
August and September edition and we
believe it will be found to compensate
for the skipping of one of the
regular monthly visits The Frat
makes to the homes of our members.
In this issue will be found the proceed-
ings of the Atlanta convention. We
hope everything in the proceedings will
be read with the attention it deserves.
What changes there are therein noted
for our laws are now effective and
should be observed from now on. Regu-
lar amendment slips will soon be print-
ed and given out for insertion in the
law book each member has, in case it is
found not necessary to print an entire
new edition of the books. The arrange-
ment decided on will be announced in
the October Frat.

The policy of The Frat as to what it
will print under the head of "Division
Notes" was left by the convention to
its editor. Mindful of all the argu-

ments that have been set out for the
elimination or retention of this or that
part of those notes, he does not want
to make any mistake and so will give
the matter study and attention during
the coming month and make the an-
nouncement in October. There is more
involved than the mere printing of what
comes in. Time and money have a lot
to do with it, for one thing. Trying
to please everybody often pleases no-
body, so there must be a happy medium
hit upon by which somebody will give
way a little so that even if everybody
does not get exactly what they want,
they will get their money's worth at
least.

Following our usual custom, we will
give the write up of the social side of
the convention in the October issue.
As the only notes we have for that
article are the ones the editor person-
ally made, we will be obliged for anything
interesting and pertinent which anyone
may wish to send in. There were por-
tions of the program which the editor
missed—the For-All meeting, the recep-
tion at the Woman's Club, the lecture
on the battles around Atlanta, the auto
rides, the N. A. D. rally, the Piedmont
Park outing, the Howard Theater show,
the Vaudeville at the Piedmont. We
want to know more about these most
entertaining occasions and to tell about
them in The Frat. Also any happen-
ings of interest on the side. Write—
all at once if you wish—and do it now.

Official Notices

To the Division Directors.

The revised ritual, as adopted at the
Atlanta Convention may not be pub-
lished for some time yet—but as it is
not radically different from the old
ritual, you are urged to use the old one
as it is on every possible occasion.

The time has come to insist that all
divisions use the prescribed forms and
ceremonials and it is up to you to see
that it is done right. A well drilled
degree staff can do much to enliven our
meetings and to keep in our minds the
things for which our order stands.
Your duties are clearly defined and
there can be no reasonable excuse for
neglecting them.

This office is now prepared to furnish
the official regalia in four grades as fol-
lows:

Prices each, silk velvet, \$6.15; silk
finished velvet, \$4.75; Moire, \$4.25;
mercerized cashmere, \$4.00.

Our laws now require divisions hav-
ing more than fifty members to secure
and use the regalia, and you are re-
quested to take up the matter with your
divisions. The smaller divisions are
also urged to use the regalia as far as
possible.

Address inquiries to Arthur H. Nor-
ris, Chairman, Ritual Committee, 4173
College Ave., Indianapolis, Ind.

Board of Directors Committees.

Grand President Anderson announces
the following selections for the Board
of Directors standing committees for

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)
Home Office: 21 North LaSalle St., Chicago, Ill.

GRAND DIVISION DIRECTORY.

Board of Directors.

HARRY C. ANDERSON.....President
150 E. Market St., Indianapolis, Ind.
LEO C. WILLIAMS.....First Vice-President
Potter Valley, Calif.
ALEX L. PACH.....Second Vice-President
111 Broadway, New York, N. Y.
H. LORRAINE TRACY.....Third Vice-President
Care School for the Deaf, Jackson, Miss.
FRANCIS P. GIBSON.....Secretary
21 N. LaSalle St., Chicago, Ill.
ARTHUR L. ROBERTS.....Assistant Secretary
21 N. LaSalle St., Chicago, Ill.
EDWARD M. ROWSE.....Treasurer
21 N. LaSalle St., Chicago, Ill.
GEORGE F. FLICK.....Chairman of Trustees
21 N. LaSalle St., Chicago, Ill.

Board of Trustees.

GEORGE F. FLICK, Chairman.....Chicago, Ill.
HARRISON M. LEITER.....Chicago, Ill.
WASHINGTON BARROW.....Chicago, Ill.

the coming term, as provided in Article
XVII, General Laws:

Law Committee—H. L. Tracy, Chair-
man; A. L. Pach, A. L. Roberts.

Grievance Committee—L. C. Wil-
liams, Chairman; F. P. Gibson, H. L.
Tracy.

Claims Committee—E. M. Rowse,
Chairman; A. L. Roberts.

Emergency Committee—A. L. Pach,
Chairman; G. F. Flick, L. C. Williams.

Executive Committee—F. P. Gibson,
Chairman; A. L. Roberts, E. M. Rowse,
G. F. Flick.

Organizers and Deputies.

The General Organizer, Secretary
Gibson, requests that the present or-
ganizers and deputies continue to act
until the new policy in this department
can be worked out and arrangements
made for the change. In case a deputy
has moved from his district, the division
secretary should attend to the work un-
til the new appointments are announced.

The Special Assessment.

This assessment should be paid in
September or "arrears" will appear
against the delinquent ones. It is not
charged against any member whose cer-
tificate is dated later than July, 1921.
This assessment was called by the Board
of Directors by authority of Section
165, General Laws, and as per notifica-
tion in July issue of The Frat.

OBITUARY.

Herbert Watson Farquhar.

Brother Herbert Watson Farquhar
passed away at Hanson, Ky., July 25,
1921. He joined Louisville Division
December, 1917. He was in his 24th
year.

Brannon Clyde Whitlock.

Brother Brannon Clyde Whitlock
passed away at Dallas, Texas. He was
fatally injured by a train August 5,
1921, on tracks near Dallas. He joined
Ft. Worth Division February, 1920, and
was transferred to Dallas in 1921. He
was in his 21st year.

PRESIDENT'S TRIENNIAL MESSAGE.

(Continued from page 11.)

While this office makes no direct recommendation one way or another on this question, it must be admitted that there is a good deal to be said in favor of admitting women as members. All the force of reasoning, the consensus of medical and actuarial opinion on the desirability of women as insurance risks, her value for social and moral uplift—all these are in her favor and cannot be discounted. Every known fact and figure entering into a broad and enlightened view of the question is seemingly in the affirmative for admitting her. Women are a help, not a hindrance, in those of the fraternities which have admitted her to full or auxiliary membership; and in the organizations exclusively her own, she has made a glorious record in respects of material progress, financial stability, and spiritual fraternity.

The only adverse argument is the question whether our organization has reached a point where the doors can swing open for the entrance for this new class without disturbing the equilibrium of our relatively small organization, with its limited facilities. In a word, would not the admission of women inordinately complicate our problems of administration, already heavy enough?

Needed Changes in Laws Governing Our Sick and Accident Business.

We have applied for admission to do business in Canada, and one of the principal requirements of the Ottawa government is that the same kind of a valuation should be made of our sick and accident business as is annually made of our life insurance contracts. This is an eminently right and proper requirement. We have every reason for wishing to know how we stand on our sick and accident business—whether or not we are accumulating a sufficient reserve to assure that the society will be able to go on paying the promised sick and accident benefits out of its income from the present per capita tax of 25c a month. In addition it has been shown to us that there are some grave and vital defects in the plan on which we are operating our sick and accident business, which must inevitably be remedied if we are to have proper safeguards for the future of this important part of our business. In order to meet these needs we are having our actuary, Mr. Frederick A. Draper, make the valuation required by the Canadian department. The compilation of the data for this first valuation has been a tedious time-consuming labor for those engaged in it at the home office, and is only now nearing completion. But when Actuary Draper's report is made, setting forth his findings and recommendations, we shall have information long-needed and of great value. The fact that the Canadian insurance department calls for such a valuation has only brought matters to a head and deter-

mined us to make the necessary survey which we have long had in mind.

I have incorporated here a memorandum giving the views of Brother Rowse on the subject. His analysis and outline goes to the very heart of the matter, to which he has given much study and I bespeak your careful weighing of his words as given in substance below:

"While we are collecting premiums for (1) Accident Insurance, and (2) straight Sickness Insurance—i. e., premiums intended to provide for payment of a single benefit for each case of temporary disability arising out of sickness or accident, such benefit not to be paid for disability of less than two weeks duration nor to exceed \$50.00 in any twelve months—we have stretched our plan to the extent of paying, in addition to the above benefits an **annuity for chronic and permanent disability**, and even, in some cases, what might almost be termed an old age or invalidity pension.

"In other words, the tax we are collecting from our members for the sick and accident fund might perhaps be considered adequate to provide for **single benefits** in ordinary cases of acute illness or injury—that is to say, it is intended to provide insurance against **temporary total disability**. But we can hardly consider it adequate to provide an annuity of \$50.00 a year for every member who becomes permanently disabled through crippling accident or chronic illness or stroke of some kind; yet that is what we have undertaken to pay, according to our present practice. Then too there are the difficult border-line cases (not so many now, but certain to increase in number) of members whose disability it is hard to decide whether due to old age or illness. Our rates were never intended to provide an 'invalidity and superannuation pension.'

"Even at that, we have never made any attempt to ascertain if our rates were properly computed to provide for the single benefits. Our flat tax of 25c per capita was not actuarially computed, but arbitrarily fixed and arbitrarily altered from time to time.

"At present, it is true, that the fund appears to be in excellent shape, with a very fair reserve accumulated. However, in the circumstances shown this reasonably satisfactory condition cannot be expected to continue indefinitely. When the present large proportion of our membership now under age 45 reaches say age 65, we must anticipate a tremendous increase in the volume of claims for the annuities and pensions described above. We must begin to study the matter and prepare for the future. I do not know just what Mr. Draper's recommendations will be in detail, but suppose they will include limitation of payments to single benefits for single cases of disability, and termination at age 65 of the right to draw benefits; possibly too he may have some recommendation about rates, after completion of a valuation and analysis of the data obtained therefrom."

Make-up of the Board.

I am of the opinion that the time has come to give serious consideration to the re-organization of the Board of Directors.

As at present constituted, the board is ill-balanced and top-heavy. The increase in number of vice-presidents from three to six, while mainly an experimental move intended to inject a little more life into organizing work, now appears to have been a step in the wrong direction. The needs of the board itself did not call for the addition of the extra vice-presidents; the increase in personnel does not contribute to economy, has not helped the board function any more smoothly, and has given practically no stimulus to recruiting—save perhaps in one or two instances. This is an unnecessary weakness and should be eliminated. The society is getting larger and its business affairs are getting more complex; the time is coming when there will probably have to be an annual board meeting, and for the sake of economy and better concentration, the board should be stripped of all superfluous officers who are not absolutely needed for administrative work.

Instead of carrying such non-essential loading, we can better facilitate the performing of the board's administrative work, meet a crying need at the home office, and give more impetus to organizing work, by the creating of a new executive office—that of Assistant Secretary. This would relieve the pressure on both the Treasurer and Secretary and give them more time for other work which under present conditions they are unable to undertake.

The creation of the proposed new office, rather than the mere addition of one more clerk, should simplify the handling of much of the routine work. In case of sickness or absence, the Assistant Secretary could act as substitute for either the Secretary or Treasurer.

With such an addition to the staff at the home office, the general organizing work, with direction of which the secretary is charged, would have proper and needed attention; and the secretary's many duties would be lightened and simplified to a point where he can give more time to purely executive questions, and attend to the constantly growing needs of the general correspondence with divisions.

If the executive staff could be so strengthened, I am satisfied from long experience and observation that the whole machinery will respond with increased efficiency; that the problem of handling the increased volume of work incidental to our natural growth would be met; and this change would also work to the advantage of the President's office, as many petty details would be properly diverted to be taken care of by the enlarged facilities created at headquarters by the proposed change, this resulting in a gain of time that could well be applied to the more important work of a chief executive.

The organizing and recruiting work of the society is even now being carried on in about the same way that it always has been done and probably always will be done. But it yet lacks centralization and active direction. Under this proposed plan for re-organization of the board (by lopping off a few vice-presidents and creating the new office of assistant secretary), the general organizer's scope would be broadened and a plan could be worked out for bringing the entire organizing staff directly under one head, with each state having its own subordinate organization and each division its deputy. This, I believe, is the most sensible and practical way to take advantage of the extra time and energy released from other work by the creation of an additional board officer attached to the home office force. Such a system will have to be adopted eventually, as we grow and recruiting work reaches a stage when a central head to plan and supervise and take responsibility for results will be necessary.

As our organization is constituted, new members can be drawn from only one class and source—the deaf. It stands to reason that through association, contact and familiarity with local conditions, a state organizing staff with a deputy in each division can efficiently handle recruiting and get results in each particular territory, with one main head to guide the whole machine. With the general organizer in charge, making periodical visits to stimulate interest and having authority in his official capacity as grand secretary to improve and adjust local division conditions, it can be seen that great good would be accomplished.

With all this in view, I recommend that the new board be composed as follows: The president, two or three vice-presidents at large, a secretary, an assistant secretary, a treasurer and the chairman of the board of trustees—seven or eight in all.

In making such a recommendation, I am fully mindful of the services and worth of each and all of the present vice-presidents. They have given valuable co-operation and have responded finely to any and all calls made on them. Only a consideration of what three years of observation have shown and a careful weighing of results have governed my views.

Committees.

Only one special committee has been named to lay a report before your body through this office. I have made an eleventh-hour appointment of a "Budgetary Committee" to look into what can be done in the way of improving facilities and working conditions at the home office, and to study and report on such changes and improvements as they may find needed, as developed by the committee's own inquiries and observation, supplemented by discussion with the executive officers. This committee was also to give consideration to the question of salaries, and has been asked to

have a detailed report to submit to you for discussion and action upon.

The only other committee report to be laid before you through my office is that of the Ritual Committee. This is a standing committee, provided for in the constitution and laws. I named its members shortly after the Philadelphia convention and the committee has been functioning ever since. Its chairman, Brother Norris, will submit the report.

The old ritual is a good one, but faulty in some details and has certain objectionable features; moreover, questions concerning ceremonial work are constantly coming up; therefore, a revision has been deemed advisable. The results of the committee's work will be submitted to the convention for discussion before the final draft is written and sent to the printer. I wish to bespeak your careful attention to what the committee has to say, as the ritual plays an important part in our organization life. The use and observance of a ritual is also an essential requirement of state laws in order that the society may qualify as a fraternal order.

Official Organ.

This is another matter that should have discussion and careful consideration. Our paper, *The Frat*, has always been conducted on the theory that it is primarily the society's official organ. In it have been published the monthly, annual, and triennial reports, bulletins, notices, general information concerning the society's affairs, other general matter for the information and interest of the membership, and any "publicity stuff" that advances the cause. In conformance with this policy, the financial statements, other reports and official notices, matter having direct bearing on the society's business with the divisions, and general news concerning the divisions have been regarded as first essentials; all other matter, such as purely personal news items, has been considered of secondary importance. However, when a cut was recently made in the space allowed for division news items (which usually consist for the most part of purely personal notes), the step brought forth a good deal of diversified comment and some criticism. There have even been suggestions of radical change in policy, make-up and control, but no proposition that involves taking control of the paper away from supervision by an executive officer of the board should be entertained. Our paper is too important an aid in the society's administrative work and as a publicity organ to allow of independent shaping of its policy. While all reasonable latitude should be given for expression of the views and opinions of the membership, there are yet items, utterances, and controversies that have no ethical justification for publicity.

As I look at it, *The Frat* is an admirable paper, calling for little or no change in its policy, but open to suggestions for improvement. The cost of its maintenance, which has practically

doubled in the last three years owing to economic conditions, and the limitations that have impeded the getting it out on time from month to month are drawbacks for which you can here discuss remedies.

General Comment.

There are a number of other matters, not necessary to take up and review in this message which have more or less import to the future work and upbuilding of the society. These will be laid before you in the course of the session by the Grand Secretary and other officials, by the Law Committee and other committees, and also through individual initiative and suggestions of you members who are here as representatives in this body—all of which will claim your sober attention.

The three years since the last convention have been trying ones, and have furnished the real test that an organization like ours must meet, in order to prove its ability to sail through "storm and stress." Abnormal war conditions, the influenza epidemic, our limitations at the home office, the problem of maintenance, the crisis of re-adjustment that the country has been going through, unemployment among our members—all these things are familiar to you, and also the effect they have had upon the life of our organization. They have constituted vexatious problems, some of which are with us yet and still to be solved. That the society has weathered such a period is another proof of its strength and soundness. Foresighted legislation in the past, has had much to do with the stability shown, and this past legislation can serve as a guide and lamp for the law-making you will have to do at this session.

Reviewing the three years that have elapsed since the Philadelphia convention, we find that notwithstanding the unusual conditions which the society had to meet, the record has shown a good growth in membership, a very satisfactory increase in financial strength, and a considerable amount of useful work accomplished.

Of the several laws enacted at the last convention there are two of outstanding importance concerning which I wish to speak. They are the law throwing open the new Classes C, D and E, and the law levying a monthly per capita tax on all members for the Convention Fund.

New members coming in since the new classes were thrown open in June, 1919, have had the option of electing any of the new insurance plans, and that these plans have proven very popular will be seen from a glance at the table appended below. And the waiver this year of two monthly assessments for the members in these new classes has made the net cost of insurance on the new plans only a trifle higher than for insurance on the old Class A form, that does not carry the valuable guarantee of a surrender allowance which the certificates issued on the new plans do carry.

It is to be regretted that it has not yet been possible to throw open the door for old members in Class A, who desire to convert their insurance to one of the three new plans, with full credit for past payments. The working out of the tables applying to such conversions has been a very complicated and tedious task, and with the limited staff at the home office and pressure of other work it has been a physical impossibility to take up this business. But it will be done in time.

Here is given a table showing the relative popularity of the classes. It shows the proportion of new members who have elected the new classes C, D and E, in preference to old Class A, since these were thrown open in June, 1919.

Year	Members Electing Old Class	Members Electing New Classes		Total Members Electing the New Classes	
	A	C	D	E	
1919	157	43	158	13	214
1920	168	133	470	36	639
1921	41	38	146	8	192
	366	214	774	57	1045

From the figures just given it will be seen that the new plans far outstrip old Class A in popularity, but that is not to the discredit of Class A; the life insurance carried on a Class A certificate is just as good as the insurance carried on a certificate in Class C, D or E.

While the practical operation of the plan of paying delegates' expenses out of a convention fund raised by a monthly tax on all members is now having its first test, it is plainly apparent that the convention fund is going to show a large deficit after all bills are paid. How much this deficit will amount to cannot be known until all the bills have been presented and checked up—and until we know whether or not we win out on the "certificate plan," which would mean a considerable saving in railroad fares for the return journey. But with hotel rates, railroad fares, and Pullman tariffs, all about double what they were before the war, this deficit will probably run to several thousand dollars. This will necessitate drawing on general expense funds to meet the shortage.

It will be for the convention to determine what action should be taken for replenishing the general expense fund. A possible solution would be an increase of the per capita tax for the convention fund to an amount which will produce in three years sufficient revenue not merely to extinguish the present deficit but also to finance the cost of the next convention. But I am of the opinion that the best remedy is to leave the tax rate as it is at present, clear off the deficit by a specially-called extra assessment, and see how the plan works under the more favorable conditions we may hope for three years hence, when possibly costs will have fallen to normal levels.

This being the first time the plan has been tried of having the Grand Division pay the expense bills of dele-

gates, we have no previous experience to go upon, and the system which is being tried for handling of the advance remittances and final payments is more of a first experiment than settled practice. We have worked out a voucher system which appears to be convenient and practical, and which affords a complete check on all charges and disbursements on account of convention expenses. It remains to be seen how it meets the needs of the case. Final payment of the expense bills will not be made until audited and O. K'd, and we do not anticipate any difficulties or complications.

Secretary Gibson has been handling the details of rates, routes and schedules—another large task. So it will be seen that the new plan means a lot of extra work with a great deal of laborious detail.

It is not the purpose of this message to go into a detailed review of financial matters, nor to touch upon the outstanding features of the work handled by the other officers. These will be laid before you in the respective reports of the Grand Secretary, the Treasurer, and the Chairman of Trustees.

But a few figures for the sake of comparison will be of interest. At the Philadelphia convention we reported total assets of \$169,168.01; a death benefit reserve of \$147,741.72; a membership of some 3,500-odd; number of divisions, 63. This was a good showing then. Comparing with the figures of today, it can be seen how staunchly our organization has forged ahead and held to the straight, onward course despite the trying conditions and difficulties that have marked those three years since Philadelphia.

Our present total assets of \$322,144.05 show a gain of \$152,976.04. We have a death benefit reserve of \$286,310.86, of which \$72,000.00 is surplus over actual reserve liabilities; and the ratio of actuarial solvency is more than 130 per cent. This is indeed a showing we all may be proud of, and is a splendid guaranty of our financial soundness. The membership has increased to 4925, and the society has now 83 divisions in thirty-two states.

In addition, we must not lose sight of the large sums that have been paid in death and disability benefits, the social and fraternal uplift that is constantly working within the circle, nor of the aid and co-operation we have given to the various movements for the advancement of our class—all these and many other real, practical services our organization has rendered is an essential factor in the life of the deaf.

In concluding I sincerely ask your co-operation in making the session one of harmony and good-will. It is my wish that you give to each of the pressing and vital problems you are here to solve a businesslike consideration that will advance the interests of the society in every department.

My feeling is that conservatism is

the proper policy to follow in the management of the society's affairs. We should feel our way, so to speak, along the lines indicated by the needs of our growth. All suggestions and recommendations given in this message have had that end in view. Too many attempted reforms in an organization of our limited size and facilities will only complicate unduly the task of administration. It is better to legislate along conservative lines and only build here and there as our growth warrants. It is wiser in my opinion to seek out and remedy our present weaknesses than to attempt too many new departures. It is a great truth that "the biggest room in our organization should be the room for improvement."

And finally I wish to express to you, members of the Grand Division, my assurances of faith in your integrity and wisdom. I am sure you realize the responsibilities that rest upon you, and I am happy to believe that the society's destinies and welfare are safe in your keeping.

Fraternally yours,
HARRY C. ANDERSON,
Grand President.

GRAND SECRETARY'S REPORT.

As editor of The Frat, I practically have rendered a monthly report to the membership body all through my tenure of office—during the past twelve years—and there in your own special paper you have read all the reports and the news concerning your society's progress during that time. I do not believe there are any here but who can tell offhand just how many members and dollars the society had on June 30, 1921, and referring to The Frat you can see at a glance what it had at the close of each year back as far as 1907.

I think all of you know the society has entered three new states (new in its field) since I made my last convention report; that it has chartered twenty new divisions; has nearly doubled its funds; has just fallen short of presenting a total membership of 5,000 to Atlanta-1921. If you do not—well, what is the use of sending you The Frat?

I know that this convention expects a report from me, that custom decrees I should make one, that it is the usual thing. But seeing The Frat has given you one monthly, and of far more variety of subjects than any triennial report possibly could be, and that all of you know just how big, how fine an organization you are representing, it would be but wasting your time and mine to serve to you now a rehash of all those things—so I am going to confine myself to calling your attention to some things that should be acted upon and tell you what I think you ought to do to make things easier for the fellows who are working the year around for this biggest of big things of ours.

You will have from other officers—the president, the treasurer and the chairman of trustees—and from various

committees, reports that will give you all the facts and necessary figures to prove what I have said about bigness. In The Frat we have told the world, too.

Now, all of you have at hand copies of The Frat that contains the report I made to the Philadelphia convention.

Please turn to this and read again the parts covering the needs of headquarters. Those needs are as much a live issue now as they were then, and they should be fully discussed here and adjusted for good.

Then there is The Frat itself. It has a problem of its own to present to you for solution—one some of its contributors have discussed in its columns but still have the real situation far from being understood. As I said in an editorial in the April number, it is best that the nurse's opinion be called for, seeing that the doctors still disagree. This I am ready to give in its proper order and then try to get the attention it deserves, looking towards a correct diagnosis this time.

The matter of having a home office building has been allowed to rest—building conditions will not allow anything else. However, the securing of adequate office space—well, those of you who have visited headquarters know what the needs are and can tell the others for us. They also know that the financial side to the question is not the easiest to get around. This needs attention now.

Only recently, one of you told me the trouble with headquarters (in this instance meaning the officers there) was it did not speak out in meeting and insist on getting what it wanted, that every right-thinking delegate would acknowledge headquarters' staff was the best judge of the society's needs, of what was good for it, and of its ability to meet the cost. Accepting this hint, I am going to affirm my belief in what may be termed a new discovery, and ask you to try it out; viz.:

That you insist on going to headquarters when you wish to go into matters concerning its needs, its improvement, and so on; that you insist the officers who know what they are tell all about them, and here and now. Then adjust matters accordingly. Do not lose sight of the fact a great deal more may be learned in the course of a good talk, with its accompanying discussion, than can be gained from reading or listening to formal reports that are likely to be received with "move to print in proceedings," "move to refer to committee," "move to approve," and let it rest so in the minutes, and so on to oblivion.

The wise employer goes beyond reports, he well knows the value of talking it over—and does it. The wise convention does not refer important matters—it adjusts them on the spot. "Too many cooks spoil the broth," does someone remark? Nay, brothers, not in this case. Pause a moment and recollect how committees, and even boards, are always in line for brickbats afterwards—while the big meeting

—the convention can do no wrong (even though a few kicks and growls may be noted here and there, in the long run they come around and see where it was right after all). Your body is the court of last resort with the frats—what it says goes.

As the society's general organizer, I wish to add that organizing work is a most important matter that is awaiting your attention. The arrangements made in 1918 does not seem to work well. (This is mentioned by President Anderson.) Lapsation is another thing that is as important. We must meet the one with good results from the other. How? Let those who have had experience at recruiting work, those with the right to say something, borne out by their practical experience, tell what they think. As an example—a horrible example perhaps—take June, 1921. That month 44 new members were added to the society—and 37 old ones left by the lapse route! This is unusual, and it was a big factor in our falling down on that "5,000 by Atlantylene," but it gives you something to think about now and a chance to remedy conditions. If it is the lack of employment, the divisions should help from their local funds. They do—some do. But many of the nonresident members have absolutely no idea of the divisions' rules for taking care of such cases, and do not apply for relief, dropping out rather than ask favors that they think may be refused. The other and greater cause of lapsation is carelessness—on the part of the member, and on that of the division officers. The latter do not care much about watching these cases and fail to take the personal interest they should in members who do not attend meetings regularly.

This is something needing serious consideration, this lapsing question. It is nothing new, all the fraternal have the trouble, but our own society owes it closer study than the others—our field is limited, we cannot afford to be of the I should worry sort and comfort ourselves with the old proverb about as good fish in the sea as ever were caught. We must hold on to what we have, what we work so hard to get surely is worth working hard to keep. While headquarters has a check system on these cases and uses it, I believe personal attention from the division leaders is the best of all antidotes. Everybody likes to be reminded now and then that he is not overlooked or forgotten. Make it a division rule that such attention be given every wavering one.

Recently I had it forcibly brought to my attention that there must be better provision for outside organizing work. By outside I mean outside the division centers. Some of our best get-ones could have made trips to districts not yet canvassed—but there was no way of meeting the expense, aside from the endorser's fee. As there were railway fares, meals, hotel, etc., involved—just as there is when a business house sends out its salesmen—and no provision for

it, it had to be passed up. When we go after new business, we must pay the cost of getting it. All of you have made the get-one degree, all of you have had more or less experience with costs like the above—cannot you make arrangements now for such work being taken up and pushed?

There you are—a lot of live questions reported for your attention—all for the good of the Order.

Respectfully submitted,

FRANCIS P. GIBSON,
Grand Secretary.

IN MEMORIAM.

Report of the Committee on Necrology Made to the Atlanta Convention, 1921.

(Giving name, division and date of death.)

- Ulysses G. Martin, Indianapolis, July 11, 1918.
- William J. Blount, Louisville, July 25, 1918.
- Ray B. Foster, Seattle, July 27, 1918.
- Ernest R. Lewis, Chicago, July 28, 1918.
- Andrew J. Anderson, Chicago, August 29, 1918.
- Casimir S. Chabowski, Chicago, September 13, 1918.
- Maximilian Weisberg, Greater New York, October 3, 1918.
- Reuben C. Bice, Dayton, October 6, 1918.
- Claude J. Adams, Little Rock, October 6, 1918.
- Albert H. Schory, Columbus, October 8, 1918.
- August Heckman, Philadelphia, October 13, 1918.
- Clarence C. Stoudt, Philadelphia, October 15, 1918.
- Fritz C. Moeller, Philadelphia, October 17, 1918.
- James Hadden, Little Rock, October 17, 1918.
- Elmer Grady, Akron, October 26, 1918.
- Charles E. Sommer, Philadelphia, October 26, 1918.
- Edward L. Llewellyn, Los Angeles, November 3, 1918.
- Albert J. Heath, Reading, November 5, 1918.
- David J. Moncrieff, Detroit, November 6, 1918.
- Ernest V. Cossette, Bridgeport, November 9, 1918.
- Wilson I. Lauer, Milwaukee, November 22, 1918.
- Richard H. Makepeace, Kansas City, November 22, 1918.
- Charles A. Hartman, St. Louis, November 26, 1918.
- French W. Murray, St. Louis, December 4, 1918.
- Joseph Boston, Kansas City, December 10, 1918.
- Siegel E. Goldsberry, Cedar Rapids, December 12, 1918.
- James F. Wilson, Akron, December 21, 1918.
- William O. Hunter, New Orleans, December 22, 1918.

John F. Kramer, Atlanta, December 24, 1918.

Charles W. Richter, Dallas, January 5, 1919.

Arthur W. Stalker, Portland, Ore., January 5, 1919.

Clarence A. Corey, Indianapolis, January 8, 1919.

Daniel Fritz, Reading, January 13, 1919.

William S. Watt, Pittsburgh, January 16, 1919.

Samuel W. Payne, Nashville, January 31, 1919.

Ernest S. Blumer, Milwaukee, February 16, 1919.

John S. Dobbins, Akron, March 2, 1919.

William J. Schull, Pittsburgh, March 17, 1919.

Ferdinand P. O. Berg, Greater New York, March 24, 1919.

James W. Hull, Kansas City, March 24, 1919.

Patrick F. Williams, New Haven, March 28, 1919.

Frank E. Masterson, Columbus, April 6, 1919.

Joseph G. Bradley, Chicago, April 6, 1919.

Grover C. Schenck, Akron, April 24, 1919.

Thomas J. Lyster, Indianapolis, May 4, 1919.

Frederick Geron, Waterbury, May 14, 1919.

Robert Irick, Louisville, May 17, 1919.

Brewster R. Allabough, Cleveland, May 19, 1919.

Jacob Lovitch, Greater New York, June 22, 1919.

Frank E. W. McMahon, Albany, July 7, 1919.

Peter A. DeSmit, Kalamazoo, September 20, 1919.

Robert E. Underwood, Philadelphia, September 24, 1919.

John W. Wear, Kansas City, November 21, 1919.

William J. C. Toegel, Detroit, November 27, 1919.

Millard B. Greene, Greater New York, December 23, 1919.

Preston S. Perry, Detroit, December 31, 1919.

George W. Brown, Atlanta, January 19, 1920.

Max Caro, Chicago, January 23, 1920.

Herbert R. Kraling, St. Paul, January 30, 1920.

Julius F. Kittle, Bay City, February 1, 1920.

Henry Reams, Flint, February 2, 1920.

Charles Wickens, Boston, February 3, 1920.

Henry G. Moore, Atlanta, February 5, 1920.

John H. Steele, Indianapolis, February 5, 1920.

Ivers A. Tenney, Detroit, February 7, 1920.

Russell E. Mealy, Pittsburgh, February 7, 1920.

Charles C. Lee, Chicago, February 11, 1920.

Frank A. Cavallaro, New Haven, February 15, 1920.

Frank A. Ryan, Hartford, February 27, 1920.

Albert W. Grunow, Detroit, March 1, 1920.

Harry M. Hanna, Springfield, Ill., March 12, 1920.

Stafford Dingman, Syracuse, March 14, 1920.

Joseph Fisher, Cincinnati, March 29, 1920.

Winfred L. Williams, Minneapolis, April 23, 1920.

Philip L. Bray, Portland, Me., April 8, 1920.

Jesse B. Martin, Atlanta, April 27, 1920.

Arthur J. Schultz, Saginaw, May 15, 1920.

William M. Bartow, Toledo, June 8, 1920.

Elmer Lewis, Dayton, June 22, 1920.

Luther H. Weinbrener, Atlanta, September 26, 1920.

Ernest B. Rothlisberger, Akron, September 26, 1920.

Aaron Friedenrich, Philadelphia, October 9, 1920.

John L. Gentry, Akron, October 23, 1920.

George T. Schoolfield, Memphis, November 6, 1920.

Otto P. Farley, Ogden, November 12, 1920.

James M. Williams, Reading, November 20, 1920.

Robert Dorcharty, Boston, December 1, 1920.

Gilbert P. Pitzer, Springfield, O., December 2, 1920.

Burd F. Richmond, Scranton, January 10, 1921.

Everett W. O'Malley, San Francisco, January 11, 1921.

William T. Brashar, Chicago, January 19, 1921.

Charles C. Dool, Rockford, January 19, 1921.

Chauncey L. Royden, Bridgeport, February 19, 1921.

Charles F. Howard, Kalamazoo, February 23, 1921.

William P. Lewis, Chicago, March 18, 1921.

August J. Faulhaber, Cleveland, March 22, 1921.

John S. Bloom, Cincinnati, March 26, 1921.

Willard A. Bowers, Jr., New Haven, April 4, 1921.

Conrad L. M. Dodge, San Francisco, April 9, 1921.

William L. Kemp, Worcester, April 14, 1921.

Fred C. Gruwell, Davenport, April 25, 1921.

Clemance H. Meyers, Los Angeles, May 22, 1921.

George S. Mackenzie, Bangor, May 26, 1921.

Harry U. Wise, Philadelphia, June 17, 1921.

Tow D. Helberg, Providence, July 3, 1921.

TREASURER'S REPORT.

Division Collections for July.

Chicago	\$ 523.10
Detroit	219.43
Saginaw	21.38
Louisville	104.98
Little Rock	89.17
Nashua	34.02
Dayton	94.94
Bay City	15.60
Cincinnati	36.60
Evansville	36.67
Nashville	23.26
Springfield (O.)	23.35
Olathe	94.19
Flint	140.94
Toledo	129.22
Milwaukee	142.99
Columbus	157.22
Knoxville	63.05
Cleveland	113.57
Indianapolis	266.65
Greater New York	274.99
St. Louis	219.34
New Haven	15.77
Holyoke	47.16
Los Angeles	163.87
Atlanta (June)	150.58
Philadelphia	220.89
Kansas City	155.02
Omaha	130.04
New Orleans	129.87
Kalamazoo	36.29
Boston	130.21
Pittsburgh	190.28
Hartford (May)	40.18
Hartford (July)	44.35
Memphis	54.60
Portland, (Me.)	53.89
Buffalo	82.23
Portland, (Ore.)	58.56
Newark	124.20
Providence	44.99
Seattle	86.51
Utica	66.31
Washington	111.53
Baltimore	113.31
Syracuse	49.44
Cedar Rapids	103.64
Huntington	97.89
Albany	45.63
Rochester	40.69
San Francisco	121.23
Reading	77.74
Akron	262.86
Salt Lake City	26.27
Rockford	109.25
Springfield (Ill.)	154.13
Davenport	39.54
Worcester	44.19
St. Paul	281.21
Ft. Worth	94.30
Dallas	63.82
Denver	99.29
Waterbury	23.13
Bridgeport	24.54
Springfield (Mass.)	
Waco	79.62
Ogden	
Pittsfield	28.15
Bangor	48.00
Kenosha	75.44
Birmingham	74.10
Sioux Falls	20.02
Wichita	122.05
Spokane	45.76
Des Moines	57.81

Lowell	39.57
Berkeley	34.16
Delavan	85.36
Houston	53.54
Scranton	37.19
Richmond	65.96
Norfolk	40.85
Johnstown	25.30
Sioux City	22.58

Total collections\$ 7,839.55

TRUSTEES' REPORT.

Ledger Assets, July 31, 1921.

First Mortgage Loans.....	\$207,635.45
U. S. Liberty and Victory Bonds	56,873.72
Canadian Bonds	15,056.33
First Mortgage Bonds.....	27,144.03
Cash in bank:	
Central Trust Co.....	1,273.93
Bank of Montreal.....	541.26
Fulton National Bank.....	8,964.63
Secretary's Contingent Fund	300.00
Treasurer's Cash.....	533.38

Total ledger assets.....\$318,322.73

Balances in Funds.

Reserve Fund.....	\$253,288.76
Mortuary Fund	37,886.10
Sick and Accident Fund.....	15,309.02
Unallocated interest	8,652.10
General Expense Fund.....	4,986.61
Organizing Fund.....	1,451.99

Sum of above balances.....\$321,574.67
Deficit in Convention Fund 3,251.94

Net total of all funds.....\$318,322.73

Concerning Investments.

Net interest receipts in July were \$1,058.53. On a maturing mortgage loan (a city loan in Danville, Ill.) \$3,500 was received. This payment with all other available funds, was applied on payment of the society's thirty-day note for the \$15,000 borrowed to finance the convention.

JULY DISABILITY CLAIMS.

H. U. Wise, Harrisburg, Pa.....	\$ 25.00
C. G. Arnett, Merriam, Kas.....	20.00
W. E. Bosworth, Pittsburgh.....	50.00
L. A. Bradbury, Auburn, Me.....	20.00
D. W. Gould, Mishawaka, Ind.....	20.00
P. J. Maue, Buffalo, N. Y.....	30.00
G. E. Hagerman, Rockford.....	30.00
J. T. Dilke, Berkeley, Cal.....	50.00
*A. L. Johnson, Sioux Falls.....	15.00
*C. T. Miller, Bay City.....	10.00
*A. W. Kimball, Dixfield, Me.....	15.00
Wilfred Vick, Flint, Mich.....	10.00
F. E. Ridgway, Chain Bridge, D. C.....	35.00

Total for the month.....\$330.00

*Denotes accident claims.

JULY DEATH CLAIM.

Paid to Mrs. Elsie M. Wise, Harrisburg, Pa., for death benefit of Harry U. Wise, Certificate No. 2274, deceased June 17, 1921, \$500.00.

Have you paid your "special" yet?

GRAND TREASURER'S REPORT.

For the Triennial Period Beginning June 29, 1918 and Ending June 30, 1921.

Income.		Disbursements.	
Division collections—monthly dues and entrance fees	\$245,186.28	Death benefits.....	\$62,875.00
Interest:		Sick benefits.....	19,125.00
On mortgage loans.....	24,095.49	Accident benefits.....	6,565.00
On bonds	10,487.04	Total benefits paid.....	\$ 88,565.00
On bank deposits.....	372.42	Back interest accrued on bonds and mortgages acquired:	
On bills payable (notes) ..	26.25	On mortgage loans.....	679.15
Sale of emblem buttons, etc..	1,807.24	On bonds	560.85
Rent (desk-room for Chicago Division)	245.00	Interest on bills payable.....	52.50
Recording and registry fees	243.75	Rent	2,947.50
Subscriptions for The Frat..	13.20	Salaries of Grand Officers.....	13,983.50
Charged back to Divisions and individuals on bills for printing, etc.....	46.27	Clerical services.....	7,095.00
Surety bond premiums.....	184.60	Officers' expenses.....	297.24
Seals, halftones, etc.....	277.89	Organizing expenses.....	314.76
Exchange on checks.....	15.39	Expenses for special representation	22.91
Increase in book value of bonds valued on the amortization basis.....	631.76	Convention expenses (1918)	1,080.70
Profit on sale of bonds valued on the amortization basis	2.64	Furniture and fixtures.....	862.71
		Insurance Department fees..	2,027.84
		Office expenses.....	1,760.74
		Printing The Frat.....	5,188.76
		Job printing, etc.....	1,708.51
		Postage	834.26
		Emblem buttons, etc.....	1,672.10
		Halftones, electros, seals and miscellaneous items..	364.44
		Surety bond premiums.....	307.90
		Refunds to members, beneficiaries and applicants....	332.81
Total income	\$283,635.22	Total disbursements.....	\$130,659.18

Recapitulation and Summary.

Balance, June 29, 1918.....	\$169,168.01
Total income for triennial period.....	\$283,635.22
Total disbursements for same period.....	130,659.18
Net gain for triennial period.....	152,976.04
Balance, June 30, 1921.....	\$322,144.05

Respectfully submitted, E. M. ROWSE,
Assistant Grand Secretary and Treasurer.

REPORT OF THE BOARD OF TRUSTEES.

For Triennial Period Beginning June 29, 1918 and Ending June 30, 1921.

Exhibit of Ledger Assets		Balances in Funds	
June 30, 1921.		June 30, 1921.	
First mortgage loans.....	\$211,135.45	Reserve Funds.....	\$253,288.76
Bonds:		Mortuary Funds.....	33,022.10
United States Liberty and		Sick and Accident Fund.....	14,458.77
Victory issues.....	56,873.72	Unallocated interest.....	7,593.66
Canadian government and			
provincial issues.....	15,056.33	Total benefit funds.....	\$308,363.29
Real estate—1st mort-		General Expense Fund.....	4,885.57
gage	27,144.03	Organizing Fund.....	1,422.99
Cash in bank:		Convention Fund.....	7,472.20
Central Trust Co.....	633.33		
Farmers Trust Co.....	3,749.98		
Bank of Montreal.....	509.22		
Grand Secretary's contin-			
gent fund.....	300.00		
Treasurer's cash.....	6,741.99		

Total Ledger Assets, as per general balance.....\$322,144.05

Total in all Funds.....\$322,144.05

Net total interest receipts for the triennial period were \$33,688.70.

The interest earned during these three years on the mean of all funds in hand has been approximately 5 1/4 %—a very satisfactory yield for such high-class investments as ours are. This compares favorably with the yield realized by commercial old line companies, which ranges around 5%.

Respectfully submitted,
GEORGE F. FLICK,
Chairman, Board of Trustees.

TREASURER'S STATEMENT.

For July, 1921.

Balance and Income.

Balance, June 30.....	\$322,144.05
Division collections.....	7,839.55
Interest, mortgage loans.....	340.11
Interest, bonds.....	762.50
Interest, bank deposits.....	25.92
Interest, bills payable.....	17.50
Borrowed on note.....	15,000.00
Rent, Chicago Division.....	10.00
Sale of buttons, fobs, charms.....	32.75
Recording and registry fees.....	2.75
For exchange on checks.....	.78
For protest fees.....	3.83

Total, balance and income \$346,179.74

Disbursements.

Death benefits.....	\$ 500.00
Sick benefits.....	290.00
Accident benefits.....	40.00
Borrowed money repaid.....	15,000.00
Interest on note.....	87.50
Convention expenses:	
Railroad fares,	
berths, etc.....	6,883.11
Meals.....	2,015.39
Hotel bills.....	1,747.00
Incidental and	
miscellaneous	
items.....	314.69
Total convention expenses.....	10,960.19
Rent of office.....	125.00
Salary, H. C. Anderson.....	41.74
Salary, F. P. Gibson.....	166.74
Salary, E. M. Rowse.....	125.00
Salary, M. Furlong, M. D.....	25.00
Salary, W. L. Davis.....	12.50
Salary, H. L. Tracy.....	12.50
Salary, E. H. McIlvain.....	12.50
Salary, L. A. Fisk.....	12.50
Salary, A. L. Pach.....	12.50
Salary, T. J. Blake.....	12.50
Salary, G. F. Flick.....	12.50
Salary, H. M. Leiter.....	6.25
Salary, W. Barrow.....	6.25
Services, F. B. Pleasant.....	125.00
Services, C. B. Kemp.....	125.00
Services, G. M. Sievert.....	100.00
Postage.....	5.02
Officers' expenses.....	4.75
Office expenses.....	36.07

Total disbursements\$ 27,857.01

Recapitulation.

Total, balance and income.....	\$346,179.74
Total disbursements.....	27,857.01

Balance, July 31, 1921.....\$318,322.73

BIRTHS.

- April 10—Mr. and Mrs. Ralph Allen, Paterson, N. J., a boy.
 April 15—Mr. and Mrs. James K. Root, Sulphur, La., a boy.
 April 29—Mr. and Mrs. Carl I. Stevens, Dayton, Ohio, a girl.
 May 2—Mr. and Mrs. Harry Mather, Jacksonville, Ill., a girl.
 June 6—Mr. and Mrs. George Barrowcliff, Cincinnati, O., a boy.
 June 12—Mr. and Mrs. John Werner, Louisville, Ky., a boy.
 June 15—Mr. and Mrs. Julius Hobart, Clarendon, Ark., a girl.

June 18—Mr. and Mrs. Alvah Myers, Wetumka, Okla., a girl.

July 1—Mr. and Mrs. Irvin N. Markel, New Freedom, Pa., a boy.

July 5—Mr. and Mrs. G. C. Bedford, Hasbrouck Heights, N. J., a boy.

July 7—Mr. and Mrs. Lester R. Wickline, Richmond, Va., a girl.

July 8—Mr. and Mrs. Roy Grimse, Chicago, Ill., a boy.

July 12—Mr. and Mrs. Edward Wesler, Brooklyn N. Y., a boy.

July 15—Mr. and Mrs. Harry L. Bumb, St. Louis, Mo., a boy.

July 15—Mr. and Mrs. Elmer A. Briel, Buffalo, N. Y., a girl.

July 20—Mr. and Mrs. Fred Young, Chicago, Ill., a boy.

July 24—Mr. and Mrs. William T. Lamb, Clinton, Pa., a girl.

July 28—Mr. and Mrs. F. A. Andrewjeski, Akron, Ohio, a girl.

July 28—Mr. and Mrs. Robert Bowman, Jacksonville, Ill., a boy.

July 30—Mr. and Mrs. Audley J. Pitzer, Freedom, Pa., a girl.

July 30—Mr. and Mrs. Simon Teich, New York, N. Y., a girl.

July 30—Mr. and Mrs. Morris Lahasky, New Orleans, La., a boy.

August 1—Mr. and Mrs. Robert F. Ellis, St. Louis, Mo., a boy.

August 8—Mr. and Mrs. Mark D. Stebelton, Dayton, Ohio, a girl.

August 18—Mr. and Mrs. Thomas J. Cosgrove, Brooklyn, N. Y., a boy.

August 25—Mr. and Mrs. Michael J. Leo, Brooklyn, N. Y., a girl.

August 29—Mr. and Mrs. Clifford M. Thompson, Akron, Ohio, a boy.

Mr. and Mrs. Daniel Buskirk, Stanton, Mich., a girl.

MARRIAGES.

March 19—Halvor Troiel, Chicago, Ill., and Miss Ethel Brenton, Indianapolis, Ind.

June 15—Olen N. Nelson, Davenport, Ia., and Miss Helen E. Wagner, Ottumwa, Ia.

June 15—John H. Dixon, Kalamazoo, and Miss Mabel Jennings.

June 25—Lorenz Heuser, Paterson, N. J., and Miss Kate Bredemeyer, Elmhurst, L. I., N. Y.

June 25—Albert J. Bender and Miss Helen T. Bliss, both of Cincinnati, O.

June 26—Bernard Jacobson and Miss Stella Friedman, both of Chicago, Ill.

June 29—Vincent Strang and Miss Verona Plishka, both of Kenosha, Wis.

July 2—Gustave Thiele, Newark, N. J., and Miss Margaret Renton, Caldwell, N. J.

July 25—J. W. Michaels, Ft. Smith, Ark., and Miss Myra O. Marshall, Richmond, Va.

August 2—Max M. Lubin, New York, N. Y., and Miss Jennie Susman, St. Louis, Mo.

August 3—Benjamin J. Beaver and Miss Etta M. Evans, both of Detroit, Mich.

August 6—W. L. Thompson, Waxahachie, Tex., and Miss Leona Bearid.

August 13—Samuel Rosenberg, New York, N. Y., and Miss E. Waas.

August 24—George Bauer and Miss Pearl Black, both of Portland, Ore.

September 4—Thomas S. Cuscaden and Miss Nellie Johnson, both of Omaha, Neb.

NEW MEMBERS.

1. Kelley Biggerstaff.....Durham, N. C.
1. Clarence Pettypiece.....Winnipeg
1. H. S. Whealy.....Toronto
1. J. P. Buchan.....Toronto
5. Charles Beadle.....Little Rock
5. F. R. Pairet.....Levy, Ark.
5. J. H. Thomas.....Little Rock
5. C. F. Willis.....Little Rock
20. R. M. Reeser.....Monroe, Tenn.
23. J. R. Perna.....Brooklyn
27. R. A. Kelly.....Chula Vista, Cal.
28. L. H. Egle.....Leesburg, Fla.
33. E. P. Daigle.....New Orleans
46. H. D. Drake.....Washington
47. A. Z. Phillips.....Hebron, Md.
47. Leon Newman.....Baltimore
49. H. F. Schara.....Postville, Ia.
54. J. M. Lore.....Tamaqua, Pa.
55. H. P. Crutcher.....Akron
55. V. S. Bircck.....Akron
56. F. J. Stone.....Salt Lake City
56. R. E. Briggs.....Provo, Utah
61. J. H. Running.....Odin, Minn.
66. David Friedman.....Bridgeport
72. M. J. Beyer.....Green Bay, Wis
80. J. J. Epstein.....Delavan
80. P. M. Goff.....Delavan

THE GET-ONE DEGREE.

A "Get One" frat is a "Get There" frat. Have you arrived? If not, why not?

Chicago Division—L. L. Edmondson, Wilfred H. Krug, G. W. Reeves (2). Little Rock—Albert Hopkins (3), Sidney W. King.

Knoxville—Walter H. Burns. Greater New York—John A. Schmidt. Los Angeles—Jesse C. Brown. Atlanta—O. W. Underhill. New Orleans—G. O. Daigle. Washington—A. L. Roberts. Baltimore—Uriah Shockley, O. K. Price.

Cedar Rapids—Earl Weichman. Reading—Clinton K. Weiss. Akron—H. D. Hetzler, J. T. Hower. Salt Lake City—John D. Rowan (2). St. Paul—Matthew Mies. Bridgeport—Matthew M. Bakos. Kenosha—W. J. O'Neil. Delavan—James M. Goff (2).

PULL TOGETHER.

Did you ever see a team of big, powerful horses pull a heavily loaded wagon out of a mud hole? Did you notice how they leaned forward in their collars, steadily, slowly and pulled together? Does the man at the next bench, counter or desk need your help? Help him out. Tomorrow you may need his help. Ben Franklin said, "If we don't hang together we will hang separately." Stick together. Co-operate with the man above you and below you. Co-operation is the very life of a national and personal prosperity. Pull together!—[Phoenix, Earlville, Iowa.

TREASURER'S REPORT.

Division Collections for August.

Chicago	\$ 755.83
Detroit	341.18
Saginaw	28.51
Louisville	143.06
Little Rock	186.65
Nashua	24.50
Dayton	109.18
Bay City	14.51
Cincinnati	158.42
Evansville	58.67
Nashville	46.66
Springfield (O.)	42.25
Olathe	160.89
Flint	184.99
Toledo	184.74
Milwaukee	243.47
Columbus	173.40
Knoxville	79.52
Cleveland	151.23
Indianapolis	249.00
Greater New York	533.98
St. Louis	277.53
New Haven	45.22
Holyoke	59.98
Los Angeles	286.65
Atlanta (July)	151.92
Atlanta	99.07
Philadelphia	249.09
Kansas City	200.27
Omaha	106.16
New Orleans	132.33
Kalamazoo	49.71
Boston	173.74
Pittsburgh	194.76
Hartford	42.15
Memphis	110.51
Portland (Me.)	113.73
Buffalo	93.38
Portland (Ore.)	123.61
Newark	88.85
Providence	107.05
Seattle	100.67
Utica	146.37
Washington	98.80
Baltimore	62.28
Syracuse	102.73
Cedar Rapids	65.75
Huntington	71.54
Albany	58.66
Rochester	188.49
San Francisco	44.56
Reading	429.26
Akron	28.07
Salt Lake City	105.60
Rockford	135.11
Springfield (Ill.)	61.47
Davenport	253.73
Worcester	104.20
St. Paul	174.73
Ft. Worth	126.23
Dallas	37.83
Denver	36.50
Waterbury	24.58
Bridgeport	38.93
Springfield (Mass.), July	101.52
Springfield (Mass.)	26.60
Waco	37.35
Ogden (July)	39.51
Ogden	67.76
Pittsfield	78.30
Bangor	60.86
Kenosha	48.94
Birmingham	80.29
Sioux Falls	70.37
Wichita	
Spokane	

Des Moines	69.34
Lowell	52.22
Berkeley	74.63
Delavan	96.21
Houston	95.47
Scranton	67.15
Richmond	89.58
Norfolk	39.68
Johnstown	39.69
Sioux City	33.14

Total collections \$10,341.05

TREASURER'S STATEMENT.

For August, 1921.

Balance and Income.

Balance, July 30	\$318,322.73
Division collections	10,341.05
Interest, mortgage loans	907.92
Interest, bank deposits	9.09
Premium, Canad'n exchange	117.30
Rent, Chicago Division	10.00
Sale of buttons	39.20
Sale of charms	9.00
Sale of fobs	.50
Recording and registry fees	10.75
On bills for	
Surety Bond premiums	2.70
Halftones	2.00
For exchange on checks	.83
Release fee rebated	.50
Total, bal. and income	\$329,773.57

Disbursements.

Death benefits	\$ 1,500.00
Sick benefits	560.00
Accident benefits	230.00
Back interest accrued on purchased mortgage	11.67
Refunds	11.43
Insurance Department fees	41.00
Official publication	226.48
Lodge supplies (buttons)	124.95
Officers' expenses	6.56
Rent	125.00
Salary, H. C. Anderson	60.00
Salary, F. P. Gibson	191.66
Salary, E. M. Rowse	191.66
Salary, A. L. Roberts	175.00
Salary, M. Furlong, M. D.	25.00
Services, F. B. Pleasant	125.00
Services, C. B. Kemp	125.00
Services, G. M. Sievert	100.00
Convention expenses	1.50
Furniture and fixtures	96.00
Office expenses	28.41
Surety bond premiums	5.00
Sundry supplies	10.96
Postage	47.29
Total disbursements	\$ 4,019.57

Recapitulation.

Total, balance and income	\$329,773.57
Total disbursements	4,019.57

Balance, August 31 \$325,754.00

AUGUST DEATH CLAIMS.

Paid to Mrs. Eula May Farquhar, Solway, Ky., for death benefit of Herbert Watson Farquhar, Certificate No. 3585, deceased July 25, 1921, \$500.00.

Paid to Mrs. Elizabeth G. Mackenzie, Moncton, New Brunswick, for death benefit of George Sinclair Mackenzie, Certificate No. 4899, deceased May 26, 1921, \$1,000.00.

TRUSTEES' REPORT.

Ledger Assets, August 31, 1921.

First Mortgage Loans	\$220,635.45
First Mortgage Bonds	27,144.03
U. S. Liberty and Victory Bonds	56,873.72
Canadian Bonds	15,056.33
Cash in bank:	
Central Trust Co.	4,581.69
Farmers Trust Co.	223.75
Bank of Montreal	722.66
Grand Secretary's Fund	300.00
Treasurer's cash	216.37

Total ledger assets \$325,754.00

Balances in Funds.

Reserve Funds	\$253,288.76
Mortuary Funds	41,881.37
Sick and Accident Fund	15,684.67
Unallocated Interest	9,557.53
General Expense Fund	4,678.99
Organizing Fund	1,471.99

Sum of above balances \$326,563.31

Deficiency in Convention Fund 809.31

Net total of all funds \$325,754.00

Concerning Investments.

Net interest receipts in August were \$905.34.

Two city mortgages for respectively \$1,000 and \$6,000 matured and were paid. The \$7,000 proceeds, together with other surplus funds, were immediately reinvested in two new mortgages at 7 per cent, one for \$5,000 on city property in Chicago, the other for \$15,000 on a high class residence property in Highland Park, a suburb of Chicago.

AUGUST DISABILITY CLAIMS.

*A. F. Sanford, Canobie Lake, N. H.	\$ 20.00
D. E. Read, Houston, Texas	20.00
C. S. McCord, Atlanta, Ga.	10.00
J. H. Senn, Louisville, Ky.	20.00
E. L. Molin, Buffalo	15.00
H. L. Burdick, N. Adams, Mass.	40.00
H. J. Wood, Grapevine, Ark.	15.00
U. G. Dunn, Van Buren, Ark.	30.00
G. C. Lilley, Johnson City, Tenn.	10.00
Jas. Riley, Albany, N. Y.	20.00
*I. P. Garrett, Mt. Helen, Tenn.	50.00
*Leo Gorzencki, Auburn, Mich.	10.00
R. N. Jankiewicz, Milwaukee	25.00
C. H. Doane, Los Angeles	50.00
*Wilbur Hackett, Milwaukee	10.00
*Sigmond Horn, San Francisco	10.00
*E. G. Erickson, Akron, Ohio	20.00
*V. L. Butterbaugh, Akron, O.	20.00
*J. H. Wilkins, Denver, Colo.	15.00
J. T. Amondson, Clear Lake, Wis.	30.00
Harry Turner, Washington, D. C.	40.00
G. O. Daigle, New Orleans	30.00
S. C. Boggs, Akron, Ohio	45.00
C. C. Boedeker, Oak Cliff, Tex.	10.00
D. C. Logan, Birmingham, Ala.	10.00
Richard Jones, Tracy, Ia.	15.00
*Manuel Morris, San Francisco	15.00
*G. P. Stevens, Mayo, Ky.	10.00
*G. F. Carsley, New Gloucester, Me.	20.00
*W. R. Sanborn, Auburn, Me.	15.00

John Moore, Detroit, Mich.....	50.00
H. W. Farquhar, Hanson, Ky.....	10.00
W. T. Cairnes, Monkton, Ind.....	10.00
Matt McCook, Riceville, Ia.....	10.00
Chris. Garlington, Tioga, La.....	15.00
C. E. Robbins, Columbus.....	45.00

Total for the month.....\$790.00

*Denotes accident claims.

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

My son, I would tell thee that when thou hast been admitted unto our ranks, and art assured of all the fraternal courtesies which go with the admission, yet there is a line which neither thou nor I can cross.

That line is the line of fraternal discretion.

For I say unto thee, the wearing of a fraternal badge giveth thee no more rights over thy brother's comfort and convenience than the pinning of a four leafed clover onto an Ethiopian maketh him an Irishman.

To a certain degree canst thou expect things of a fellow frat, but when thou hast reached the line of fraternal discretion, stop thou, consider thy way, and go back.

For a fellow frat's time, and his money, and his home, and his convenience, are all private commodities, to which thou hast no claim further than such as he can spare thee and offer thee.

Transgress thou not upon his time. Many a man hath not the time to spare for minor pursuits, and when he is imposed upon, it causeth him to lose patience and say cuss words.

When thou art in need of money, go thou, toil for it, and it shall have an added value unto thee. For a man that hath earned his money by the sweat of his brow, doth not part with it except when it is necessary.

And the man that can work, but will not, and asketh his fellow in frathood to share his with him, is a sucker of the vilest type.

Alas, alas, I have met with such.

Neither look thou upon the man that hath a house as the keeper of a wayfarer's lodge, wherein thou canst secure a bed, a meal, and a shirt, for as many occasions as thou desirest.

Nay, my son, the claims of fraternal courtesy do not make thy frater's house a livery stable, nor doth it turn his table into a free lunch counter.

My son, did it ever occur unto thee, that even a dray horse can be over-worked?

The horse which is worked for a certain number of hours daily, and given a rest in a pasture on the seventh day, shall be able to render service for a longer period than a horse which is worked without regards to hours, and on the day of rest kept at it still.

There be not a man in our order which doth not take pleasure in serving his fellows to the best of his knowledge and ability when he is asked for as-

sistance and advice, and he is able to render it.

But when calls upon his time exceed those in reason, call thou thineself to a side, ask thineself honestly, "Am I treating my friend fairly?" and thou wilt ease the troubles which he hath to bear, and life shall be one grand sweet song.

Fraternity is an exacting occupation. It demandeth much of us all, and more of some than of others.

And it demandeth, furthermore, that he that can render an excess of service, shall render it.

And yet, when the line of fraternal discretion hath been reached, thou shalt not pass.

Nay, my son, rather give thou due allowance for the frailties of the body, which cannot always do what the spirit fain would do.

And thou wilt see thine brother assume an aspect of cheerfulness which thou didst think was foreign to his nature.

And forget thou not, that a little "Thank Thee" hath done more good unto a worn out man than all the physic a doctor may be able to prescribe—for it reacheth the spirit, which physic cannot do. Selah.

RULES TO FOLLOW IN BUILDING UP A LODGE.

Initiate new members constantly.

Pay your dues promptly.

Take an interest in your Lodge and in your Order.

Attend Lodge regularly.

Realize that your Lodge does not run itself and that to protect your interest and that of your fellow members the Lodge must be looked after.

See that a good set of officers are elected and that no "dead ones" are among them.

Do not hesitate to set aside an officer who has lost interest. See that only "live wire" members get into the chief's chair.

Guard against a greater overhead expense, such as salaries, rent, etc., than is warranted by the size of your membership.

Provide for a margin over and above current expenses, with which to provide public meetings, to entertain members, their families and friends.

If you have a good President and supporting officers help them all you can and let them know you appreciate their services.

Let your creed be boost, boost.

See that your Lodge meets regularly, for this is a requirement of the State law, our own law, and no Lodge can be in the least successful that does not hold regular meetings.

Be friendly with the new member and see that he gets his chance at committee work and the general activities of the Lodge.

Learn to greet every member by name, and above all things be friendly.—[A. O. U. W. Emblem.

Boost for the Order.

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

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

Objects.

To educate the public as to the Deaf; To advance the intellectual, professional and industrial status of the Deaf;

To aid in the establishment of Employment Bureaus for the Deaf in the State and National Departments of Labor;

To oppose the unjust application of liability laws in the case of Deaf workers;

To combat unjust discrimination against the Deaf in the Civil Service or other lines of employment;

To cooperate in the improvement, development and extension of educational facilities for deaf children;

To encourage the use of the most approved and successful methods of instruction in schools for the Deaf, the adaptation of such methods to the need of individual pupils, and to oppose the indiscriminate application of any single method to all;

To seek the enactment of stringent laws for the suppression of the impostor evil—hearing persons posing as Deaf-Mutes;

To raise an endowment fund—the income of which is to be devoted to furthering the objects of the Association;

To erect a national memorial to Charles Michael De l'Epee—the universal benefactor of the Deaf.

Membership.

Regular Members: Deaf Citizens of the United States;

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

Fees and Dues.

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

Official Organ: THE NAD.

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

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

Officers.

James H. Cloud, *President*,
2606 Virginia Ave., St. Louis, Mo.

James W. Howson, *First Vice-President*,
School for the Deaf, Berkeley, Calif.

Cloa G. Lamson, *Second Vice-President*,
School for the Deaf, Columbus, Ohio.

Arthur L. Roberts, *Secretary-Treasurer*,
21 N. La Salle St., Chicago, Ill.

Olof Hanson, *Board Member*,
Seattle, Washington.

Alexander L. Pach, *Board Member*,
New York, New York.

John H. MacFarlane, *Board Member*,
Talladega, Ala.



Coming Division Events

October.

1. Social	Detroit
1. Party	Philadelphia
8. Smoker	Columbus
22. Exhibition	Rochester
29. Social	Cincinnati
29. Party	Evansville
29. Party	Indianapolis
29. Party	Kalamazoo
29. Masquerade	Pittsburgh
29. Masquerade	Providence
29. Party	Davenport
29. Dance	Bridgeport
29. Party	Delavan

November.

12. Dance	Boston
19. Masquerade	Detroit
26. Party	Rochester

Chicago.

Assistant Grand Secretary Arthur L. Roberts is on the job at headquarters. He came from Washington in his Maxwell and made the 800 mile trip without mishap.

Frank B. Pleasant has resigned his position at the home office and will take up the duties of instructor of printing at the Delavan school, September 14. His two years at headquarters was all that it should be and Chicago is very sorry to see him leaving.

Grand Treasurer Rowse was presented a fine gold watch, fob and emblem charm at the September meeting of Chicago Division. It was the gift of the Atlanta Convention members.

The division's picnic September 4 was another of its pleasant annual affairs of the kind. Chairman Migatz and his assistants put it over in good shape.

Grand President Anderson was in town September 10-11, attending a meeting of the Grand Division Executive Committee.

Recent visitors at headquarters were Leo C. Williams, L. A. Maldonado, San Francisco, Cal.; Monroe Jacobs, Berkeley, Cal.; James H. O'Leary, Spokane, Wash.; A. B. Jennisch, Rock Island, Ill.; R. B. Redlich, Springfield, Ill.; Fred Shatwell, Rockford, Ill.; Glen Markley, H. A. Malcolm, Marshall Shackle, S. Robey Burns, Mr. and Mrs. F. W. Shoeneman, Jacksonville, Ill.; Austin Baird, Durand, Ill.; Charles M. Hart, Girard, Ill.; Fred Schrock, Decatur, Ill.; Mr. and Mrs. C. C. McMann, New York, N. Y.; Jode C. Rains, Carl W. Osterberg, Cedar Rapids, Ia.; Paul E. Kees, Minneapolis, Minn.; Anton Schroeder, St. Paul, Minn.; Joseph J. Martin, Fred

Rapp, Kenosha, Wis.; Fred J. Neesam, Delavan, Wis.; Milo E. Hodge, Henry F. Hein, Milwaukee, Wis.; Edward P. Olson, Sioux Falls, S. D.; John O. Reichle, Portland, Ore.; Olof Hanson, L. O. Christenson, Mrs. Alfred K. Waugh, Seattle, Wash.; Samuel Nichols and son John, Pittsburgh, Pa.; Clarence Pettypiece, Winnipeg, Can.; Paul Mark, Ogden, Utah; William Gibney, Flint, Mich.; Mr. and Mrs. Ben J. Beaver, Detroit, Mich.; Floyd Blake, Abilene, Tex.; L. C. McComb, Lima, Ohio; Henry J. Hartland, Miss M. E. Zell, Ernest Zell, Columbus, Ohio; Miss Hattie L. Deem, Miss Mary D. Deem, A. O. Steilemann, St. Louis, Mo.; E. McV. Hay, Covington, Ky.

Atlanta.

And now its over, through and done, The frats have left us one by one And tho' perhaps our hearts are wrung Through smiles, and tears and jolly fun, We sigh and wish, as each day's begun— Long live the memory—Atlantylene.

—[M. B.]

When a fellow puts over a big thing, he has to have a breathing spell—and it is vacation time. We will be on deck with some news soon.

It is indeed pleasing to know that everybody had a good time. Come again.

Boston.

The three-day Fraternal of Boston Division, July 2, 3 and 4, was a most successful affair, and though the heat tried hard to bust things up, everything went off smoothly and satisfactorily.

Things started to hum Saturday night. After the division's business meeting all those who had joined during the past twelve months were put through their paces. Space and our laws forbid the telling, but if laughing is good for the constitution, there will be few sick claims from Boston Division for some time to come.

After the new members had furnished their share of the entertainment, the others took their turn. A set of boxing gloves was produced, and challenges flew about thick and fast. The first out were two heavy weights, O'Malley and Gaines. They went two fast rounds; that is, the time went faster than they did. But if they did not move much, they slugged a plenty. Several other good bouts were staged, and then the floor was cleared for the blindfolded bouts. It was then give and take, hit whom you can, and getting hit by the other fellow. "The ring" was a human one, and not a few of the spectators got a biff not intended for them. A bout between Secretaries McCord and Lowell, and Battersby of Boston, was

good, both contestants being decorated with the Order of the Black Eye—all in one round.

Sunday, July 3rd was a humdinger for heat, and most of us went to the beaches to keep cool.

But July 4th was the day of days. The business of picnicking at Norumbega Park started early, but by noon most of us were ready to drop from the heat, but kept going, enjoying the events as best we could. The attendance was good, but was probably lessened by the extreme heat. But those who did come were well repaid for the trip. The picnic was sure the best ever.

Cleveland.

The night of June 18th was a gala one for the Cleveland silent colony. The heat and a threatened thunder storm kept many away, but for all that there was a good crowd present, and all had a thoroughly good time. The various concessions were liberally patronized, and proved money makers for the division. But what most of those present want to know is, how did Chairman Maynard know what a prize he had in a certain "hefty" gentleman, lovingly called "Fatty" by his friends? This weighty gentleman had nothing heavy about him except his avoirdupois. The light, airy cajoleries with which he inveigled one into a money-separating concession was a wonder to his friends, and showed him possessed of abilities as a speller that would make a professional side-show barker look like thirty cents. He was great! So was the show.

Pittsburgh.

Monday, July 4th, the division held its eighth annual picnic on the grounds of the Western Pennsylvania Institution for the Deaf, and it was a big success in every way, including attendance. True, it was a bit hot, but "Tech" ice cream is cooling as well as tasty, and many endeavored to keep cool by a liberal patronizing of the ice cream stand, with more or less success.

The feature event was the ball game between the "married" and "single" frats. The game was won by the "single" aggregation, but they had to work for the victory, their opponents being goaded to desperate efforts by threats of short rations and plenty of dishes to wash, made by their wives and daughters. But alas, even then they were unable to win, the score going against them to the tune of 9 to 7. The prize was a big Atlanta watermelon, so perhaps it is just as well that the married men lost, for their wives and daughters would have swiped the melon, and left them only the rind! Poor reward for hard work. Some are unkind enough to blame the honored division president, J. L. Friend, with the loss of the game. It was hot, and Brother Friend's friend craved the friendly coolness of a little ice cream, and it is claimed that his absence on his friendly errand caused the married men's team to go to pieces. Business first, John!

St. Louis.

The August meeting of the division was well attended, the members being desirous of hearing the reports of the convention delegates, Brothers Schaub and Haig. From their reports the convention must have been a complete success, both from the business stand-point and the social side. We were much pleased with the selection of St. Paul as the meeting place for the next convention. If St. Louis can't have it, we would prefer to have St. Paul cop the prize.

The 12th annual basket picnic of the division was held at Barthold's Grove, Sunday, August 7th. With the possible exception of weather conditions, everything went off as we could wish to have it, and the picnic was a success in every way. A large crowd thoroughly enjoyed the program of sports furnished by the picnic committee, which included contests, many of them laugh-producing, for all ages and sexes. In the evening dancing was indulged in. The committee in charge surely deserve much credit for pulling off such a successful affair.

A baseball team has been organized by division members, with George Roeder as manager. It is planned to have a series of games next season, and as most of our players are experienced, we have hopes of winning the cup, if one is put up. Other division teams wishing to try conclusions with our team should address Manager Roeder for dates. Write him at 3225 Eads Ave., St. Louis, Mo.

Cincinnati.

The picnic at the famous Zoo grounds, held by the division July 8th was a gala day for the members of No. 10 and their friends. It was one of the largest gatherings we have ever had. In addition to our regular crowd we were honored by the presence of a large number of delegates and others, convention bound, who stopped off to spend the day with us. Estimates placed the number present at anywhere between four and five hundred. The afternoon was spent in playing games, visiting the Zoo, and visiting. The Division gave a dinner to the visiting delegates, alternates, and their ladies on the upper porch of the Zoo clubhouse, with President Harry C. Anderson as the chief guest. It was a great picnic, and one that will be long remembered.

Buffalo.

On the evening of August 7th the members of Buffalo Division and their friends attended a birthday party in honor of Patrick Norton, who, as delegate to the triennial convention, had just returned from Atlanta. The house was very prettily decorated with Chinese lanterns and other Oriental decorations. A literary program was one of the features of the evening, and those taking part did themselves credit. A goodly sum of money from the division, and a fine umbrella, with his initials hand painted on the end of the handle, was presented to Brother Nor-

A PRAYER

TEACH me that sixty minutes make an hour, sixteen ounces a pound, and one hundred cents a dollar. Help me to live so that I may lie down at night without a gun under my pillow—unhaunted by the faces of those whom I have wronged.

Help me to earn my meal ticket on the square and in conformance with the Golden Rule.

Deafen me to the jingle of tainted coin—to the rustle of unholy skirts.

May I be blind to the faults of my fellows and see my own clearly. Guide me so that I may look across the dinner table at my wife and have nothing to conceal.

Keep me young—that I may laugh with the children. Make me sympathetic—that I may be considerate of the old.

When comes the day of drawn shades and fragrant flowers, of quiet footsteps and hushed voices, when the wheels crunch on the gravel walk and the neighbors whisper, "How natural he looks!"—make the ceremony short and the epitaph simple:

"Here lies a Man!"

GEORGE LEE, in *Popular Magazine*.

ton as a token of esteem and as a reward for his fraternal service as delegate to the Atlanta convention. Refreshments were served late in the evening, and then the party broke up. The party was one of the most enjoyable we have had this season, and we are still talking about it. We all hope Brother Norton will live to see many more similar celebrations.

Louisville.

There is a new "Keeper of Records and Seals" on the job here, a "rookie" at this particular task, but a veteran of thirteen years of active membership. Mistakes will happen, and it is hoped the readers of The Frat will be lenient if any creep into division reports; sixteen years of boosting No. 4 in the Kentucky Standard is surely worth a little charity if an error creeps in.

The Division's social activities, shelved during the summer, will be resumed September 17th with a social given under the guiding hand of the secretary. This is the closing date of the State Fair, and it is expected that many out-of-town deaf will be in the city at that time, and will take advantage of the opportunity offered by the social to meet old friends and make new ones. All are welcome.

Johnstown.

Howdy, Brudders, 1 to 86! Four months old, cutting teeth, and wearing our first knee breeches.

We started division festivities with a social on Brother Barker's lawn. It was a Strawberry Social, and ice cream and cake were served by the members, assisted by the aux-frats. Over 400 people came and went, enjoying the display of lanterns and the fine eats. Near midnight our watch-dog began to count results. Hooray! we were shy only a few cartwheels of the century mark.

July 4th we marshaled sixty-two deaf, with a couple of hundred hearing, out to Woodland Park. This is a natural woodland. The day was spent

playing games, dancing, base ball, quoits and other amusements. This was no money-making affair, but just a good old-fashioned basket picnic, and all voted it a "bully time."

Here and There.

At the annual outing of Utica and Syracuse Divisions held at Sylvan Beach, Oneida Lake, N. Y., August 6th, the events for the Frat trophy were hotly contested. Marston easily carried off first honors for Utica in the 100-yard dash, and was also first in the running broad jump. But the elongated Ilionite couldn't do everything, and with many of Utica's best men absent the scale went down under the greater weight of Syracuse, the latter winning the cup with 25 points to Utica's 18. But Utica promises itself to get the cup back again next year.

While enroute to the Atlanta convention the West Virginia delegation figured in a train wreck. Their train, the C. & O. Flyer, crashed into a car of gravel, and nothing but the heroism of the fireman, who stuck to the engine after the engineer had been hurt, saved the lives of a great many on the train. Mr. and Mrs. James Breedlove were slightly hurt, and James Pring and Maurice Whitehead were somewhat bruised and shaken up.

Manager Arno Klopfer of the Holyoke Division bowling team has prepared a tentative schedule of games for the coming season, and copies have been sent to the division teams of lower New England for ratification. It is hoped to make the coming season one of the most successful ever, and any team wishing games should communicate with Manager Klopfer for dates. His address is 22 Jackson Street, Holyoke, Mass.

Over 150 Frats and their friends attended the big social and initiation given by Dallas Division July 1st. Seven novices met the goat, and had more or less success in conquering him.

From the Mystic Worker's "Best Ones We Could Find"

Why He Is for It.

"Do you approve of the nude in art?"
"Certainly, I was born that way."

A Definition.

Each flea firmly believes that he lives on the most wonderful dog in the world. That's patriotism.

Plain Signs.

"What does it mean when they throw an egg at an actor, pa?"

"It means that they want him to beat it."

Alarming Symptom.

Wife—"John, there's one thing I want to say to you right now."

Hub—"Only one? Aren't you well, my dear?"

As It Were.

"Every time I have an argument with my wife I enter it in a small diary."

"Ah, I see. You keep a little scrap-book."

Lines to a Nephew.

Oh, do not worry, little lad,
Because the good die young;
You'll live, I'm very sure, until,
You're taken out and hung.

Why the Leader Was Sick.

"Don't you think you could make some improvement in your orchestra? The audience could hardly hear my song last night," said the singer.

"Well," replied the leader of the orchestra, "I might put in another drum."

The Longest Way Round.

Patsy—"Mom, won't yer gimme candy, now?"

Mrs. Casey—"Didn' Oi tell ye Oi wouldn' give ye anny at all if ye didn't kape still?"

"Yes'm, but—"

"Well, the longer ye kape still the sooner ye'll get it."

Father Breaks the News.

"That young man of yours," said father as daughter came down to breakfast, "should be in a museum for living curiosities."

"Why father!" exclaimed the young lady in tones of indignation, "what do you mean?"

"I noticed when I passed through the hall late last night," answered the parent, "that he had two heads upon his shoulders."

Doubts Dispelled.

"What's happened to Blondie all of a sudden?" asked Claudine of the rapid-fire restaurant. "She's been in the indigo for days, but now she's as chirky as a medder lark."

"She's satisfied about Spike," replied Heloise of the same establishment. "She asked him on the street last night if he really and truly loved her, and he slapped her jaw right in front of a picture show for having any doubt of it."

New Janes for Old.

You can say what you like of the old girl at home,

But give me a new one each week;
I'm wise in the ways of the wild, wicked world;
And words full of wisdom I speak.

If you rush a strange girl she will never get wise

To the fact that your dress suit is hired,
But old ones will note how much varies the size

Of the tail-coat in which you're attired.

If you have a new Jane you are never afraid

That your chatter is growing too stale;
You can hand her the line that a week ago made

You seem bright to another fair frail.

So, list to the wise words of men who have seen

And know the things whereof they speak;
Get a girl—rush her hard while you're at it—but then

Get another one after a week.

—*Pennsylvania Punch Bowl.*

An Awful Possibility.

An Australian dignitary was being entertained by New York society. For what seemed to be endless nights he was dragged through the intricacies of the pigeon-walk, the fox-trot, the camel-imp, and the rest. At last came his day of departure.

"Please, madam," he implored of his late hostess as they parted at the gang-plank, "don't ever come to Australia."

"But, wh-wh-why not?" gasped that surprised and offended lady.

"Because," answered the Australian, wiping his brow, "I don't want you ever to see a kangaroo at play."

My Creed

To live as gently as I can;
To be, no matter where,
a man;

To take what comes of
good or ill

And cling to faith and
honor still;

To do my best, and let
that stand

The record of my brain
and hand;

And then, should failure
come to me,

Still work and hope for
victory.

Edgar A. Guest.

Manifesto of a Spring Lover.

I have read Schopenhauer, who says women are unaesthetic;

I have read Strindberg, who says they are impossible;

I have read Nietzsche, who says they are unimportant;

And I have read any number of birds, who say they are pretty, vain, and deceitful;

BUT, dear, you know that
I don't believe them!

Gallantry.

"You seem to have been in a serious accident."

"Yes," said the bandaged person. "I tried to climb a tree in my motor-car."

"What did you do that for?"

"Just to oblige a lady who was driving another car. She wanted to use the road."

Those Bolshevik Whiskers.

Colonel Damfinovitch, commanding a Polish regiment against the Bolsheviks, tore open the message from the front.

"Slight error in previous report. Clump of brush reported captured proved to be Bolshevik platoon," he read.

'Tis True for Ye!

"How do you like your second-hand auto?"

"Oh, it's all right as far as it goes."

New York Speech.

"That goil I innerdooed ye to is a Southerner."

"Yes, I wuz wise to dat de foist thing fr'm the fierce way she has o' p'nouncin' her woids."

Different Animal.

Miss Burden—"I overheard that dear young man telling you I danced like a zephyr."

Miss Bright—"Zephyr? He said 'Heifer.'"

Makes His Case.

"Ever try any moonshine?"

"Once."

"They say it's awful?"

"It is. I proposed marriage to my wife in it."

In Style, Anyway.

"How do you like your new gown, dear?"

"It doesn't quite come up to my anticipations."

"Yes, but they're wearing them low this year."

His Only Protection.

I told Brown your cure for snoring, but he refuses to try it."

"Why?"

"He says if he were to cure himself his wife would make him go to church with her."

Five He Comes.

"Bets five, bets five! Five he comes; says he comes! Five he comes—"

Just then the colonel stood framed in the doorway.

"Yo wins, niggah, he's heah," and the lights went out.

National Fraternal Society of the Deaf

Home Office: 21 North La Salle St.
Chicago, Illinois

How the Society Has Grown Since Its Chartering in 1907

	Members	Assets in Hand	Insurance in Force
December 31, 1907.....	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908.....	597	4,905.58	298,500.00
December 31, 1909.....	774	6,692.73	387,000.00
December 31, 1910.....	989	10,783.39	488,250.00
December 31, 1911.....	1099	18,731.71	705,950.00
December 31, 1912.....	1319	28,013.88	876,050.00
December 31, 1913.....	1586	45,913.19	1,079,950.00
December 31, 1914.....	1917	66,175.59	1,294,450.00
December 31, 1915.....	2075	86,209.85	1,417,200.00
December 31, 1916.....	2520	114,122.28	1,779,750.00
December 31, 1917.....	3137	152,363.03	2,297,750.00
December 31, 1918.....	3640	179,305.25	2,719,750.00
December 31, 1919.....	4113	221,763.76	3,191,500.00
December 31, 1920.....	4807	281,418.90	3,855,750.00

Benefits Paid to December 31, 1920.

Death Benefits	\$101,893.41
Sick and Accident Benefits.....	51,735.00
Total.....	\$153,628.41

The National Fraternal Society of the Deaf writes life insurance on the same sound plan and correct principles as the regular old-line life insurance companies. Consequently life insurance in the N. F. S. D. is just as sound and safe as insurance in an old-line company, with these advantages:

It is much easier to pay the small monthly dues than a large annual premium. You can pay dues monthly, or for two, three or more months or even for a whole year, as you prefer. In short, you can make the payments as best suits your own convenience.

In case of sickness or injury you can draw disability benefits.

You find yourself united for friendliness and goodwill with five thousand other members in an organization that is nation-wide—that is working always for the common good of all the deaf—that promises to attain an ever-increasing power and usefulness.

Do you believe in union and co-operation? Don't you want to have a part in this great and growing movement, which has but one object—to promote the general welfare of the American deaf?

You need insurance, and we need you. Every new member added makes the society stronger. We want your aid and influence—your help in making a bigger, better N. F. S. D.

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO.....1214 14th St., N. Birmingham, Ala.
 WILLIAM F. MURPHY, 2800 W. Sixth St., Little Rock, Ark.
 LEON A. FISK.....1515 Maple Ave., Los Angeles, Calif.
 ISADORE SELIG.....518 Market St., San Francisco, Calif.
 CAROL G. LAND.....e-o School for the Deaf, Berkeley, Calif.
 A. L. KENT.....1207 30th Ave., Denver, Colo.
 EDGAR C. LUTHER, 63 Whitman Ave., West Hartford, Conn.
 PHILIP QUINN, Jr.....309 Grand Ave., New Haven, Conn.
 WILLIAM O'CONNELL.....31 Central Ave., Waterbury, Conn.
 G. F. MARSHALL.....60 Sixth St., Bridgeport, Conn.
 W. P. SOUDER.....308 Ninth St., N. E., Washington, D. C.
 PERCY W. LIGON.....e-o Y. M. C. A., Atlanta, Ga.
 JOHN D. SULLIVAN.....356 E. 59th St., Chicago, Ill.
 FRED SHATWELL.....618 Oakley Ave., Rockford, Ill.
 JEFFERSON SIDLES.....309 E. Monroe St., Springfield, Ill.
 ADOLPH BRIZIUS, SR.....1718 Canal St., Evansville, Ind.
 W. V. JACKSON.....811 N. Jefferson Ave., Indianapolis, Ind.
 C. W. OSTERBERG.....1412 W. Third Ave., Cedar Rapids, Ia.
 O. T. OSTERBERG.....308 E. Sixth St., Davenport, Ia.
 ROBERT E. DOBSON.....1217 Pine St., Des Moines, Ia.
 EDWARD H. McILVAIN.....L. Box 212, Olathe, Kans.
 W. E. WAIT.....125 S. Sedgwick St., Wichita, Kans.
 JOHN H. MUELLER.....1013 E. Kentucky St., Louisville, Ky.
 H. J. SOLAND, JR.....1314 Feliciana St., New Orleans, La.
 W. M. O. KIMBALL.....87 High St., Portland, Me.
 A. L. CARLISLE.....27 Forest Ave., Bangor, Me.
 O. K. PRICE, SR.....3107 Baker St., Baltimore, Md.
 D. McGREGOR CAMERON.....62 Lowell St., Boston, Mass.
 ARNO KLOPPER.....22 Jackson St., Holyoke, Mass.
 EVAN R. SCOTT.....272 Pleasant St., Worcester, Mass.
 JOHN E. HAGGERTY.....807 Liberty St., Springfield, Mass.
 WALTER H. SEARS.....Depot St., Dalton, Mass.
 COLIN C. McCORD.....87 Andrews St., Lowell, Mass.
 THOMAS J. KENNEY.....2348 Manson St., Detroit, Mich.
 WM. J. CUMMIFORD.....520 Van Etten St., Saginaw, Mich.
 LAWRENCE LYNCH.....2325 Woodside Ave., Bay City, Mich.
 E. MORRIS BRISTOL.....206 E. Rankin St., Flint, Mich.
 FRED H. WHEELER.....P. O. Box 614, Kalamazoo, Mich.
 P. E. CADWELL.....2548 Pleasant Ave., S., Minneapolis, Minn.
 A. O. STEIDEMANN.....5780 W. Florissant Ave., St. Louis, Mo.
 MATT L. AHERN.....217 W. 34th St., Kansas City, Mo.
 LAWRENCE JAMES.....116 N. 25th St., Omaha, Neb.
 JOHN M. BLACK.....30 Montgomery St., Newark, N. J.
 ALEX L. PACH.....111 Broadway, New York, N. Y.
 PHILIP J. MAUE.....10445 West Ave., Buffalo, N. Y.
 JOHN H. THOMAS.....P. O. Box 943, Frankfort, N. Y.
 STYLES R. WOODWORTH.....128 Patton St., Syracuse, N. Y.
 ARTHUR T. BAILEY.....309 Veeder Ave., Schenectady, N. Y.
 ROLLAND B. MAXSON.....32 Lehigh Ave., Rochester, N. Y.
 JACKSON BATES.....43 Calm St., Dayton, Ohio
 P. R. McMURRAY.....2501 Beatrice St., Springfield, Ohio
 L. J. BACHEBERLE.....2421 Moerlein Ave., Cincinnati, Ohio
 JOHN E. CURRY.....3707 Homewood Ave., W. Toledo, Ohio
 J. B. SHOWALTER.....e-o School for the Deaf, Columbus, Ohio
 P. D. MUNGER.....14501 Ardenall Ave., E. Cleveland, Ohio
 GROVER C. FARQUHAR.....1812 Hillside Terrace, Akron, O.
 JOHN O. REICHEL.....900 E. Sixth St., N., Portland, Ore.
 WM. L. DAVIS.....1142 Marlyn Rd., Philadelphia, Pa.
 FRANK A. LEITNER.....1220 Braddock Ave., Pittsburgh, Pa.
 JOHN L. WISE.....342 N. Fourth St., Reading, Pa.
 CHARLES L. CLARK.....719 Madison Ave., Scranton, Pa.
 ARTHUR J. MYERS.....373 East Ave., Pawtucket, R. I.
 JESSE T. WARREN.....200 Third Ave., N., Nashville, Tenn.
 L. ARTHUR PALMER.....Fountain City, Tenn.
 J. T. SPROUSE.....1300 Vernon Castle Boul., Ft. Worth, Texas
 CLIFTON L. TALBOT.....5529 Reiger Ave., Dallas, Texas
 TILDEN SMITH.....620 Novelty St., Waco, Texas
 RICHARD C. MORRIS.....400 Quitman St., Houston, Texas
 PAUL MARK.....2240 Adams Ave., Ogden, Utah.
 MEADE B. DALTON.....2023 W. Cary St., Richmond, Va.
 A. W. WRIGHT.....529 E. 79th St., Seattle, Wash.
 JAMES H. O'LEARY.....1335 E. 32nd Ave., Spokane, Wash.
 J. A. PRING.....e-o C. & O. Freight Office, Huntington, W. Va.
 MILO E. HODGE.....219 E. Loos St., Hartford, Wis.
 GEORGE R. HEBARD.....1064 Pearl St., Kenosha, Wis.
 FRED J. NEESAM.....Elm St., Delavan, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.
 412 Masonic Temple—First Friday.
 Glenn A. Smith.....Room 401, 21 N. LaSalle St.
 DETROIT, No. 2.....Detroit, Mich.
 4099 Porter Ave.—First Thursday.
 John Ulrich.....2930 Garland Ave.
 SAGINAW, No. 3.....Saginaw, Mich.
 First Monday.
 Harry Dundas.....108 S. Hamilton St.
 LOUISVILLE, No. 4.....Louisville, Ky.
 Robinson Hall—First Saturday.
 William F. Perkins.....2500 St. Cecilia St.

LITTLE ROCK, No. 5.....Little Rock, Ark.
 Pythian Hall Building—First Saturday.
 Percy B. Jones.....2405 Park Ave.
 NASHUA, No. 7.....Nashua, N. H.
 Lafayette Hall—First Saturday.
 John Shea.....Derry, N. H.
 DAYTON, No. 8.....Dayton, Ohio
 127 S. Main St.—First Saturday.
 Jackson Bates.....43 Calm St.
 BAY CITY, No. 9.....Bay City, Mich.
 First Monday.
 C. F. W. Lawrence.....806 N. Henry St.
 CINCINNATI, No. 10.....Cincinnati, Ohio
 Court & Central Ave.—First Saturday.
 Wylie Ross.....2931 Robertson Ave.
 EVANSVILLE, No. 11.....Evansville, Ind.
 Y. M. C. A.—First Monday.
 Adolph Brisius.....1718 Canal St.
 NASHVILLE, No. 12.....Nashville, Tenn.
 Y. M. C. A.—First Saturday.
 Jesse T. Warren.....200 Third Ave., North
 SPRINGFIELD, No. 13.....Springfield, Ohio
 38 1-2 E. Main St.—First Saturday.
 John E. Pershing.....421 S. Belmont Ave.
 OLATHE, No. 14.....Olathe, Kan.
 First Tuesday.
 E. H. McIlvaine.....Look Box 212
 FLINT, No. 15.....Flint, Mich.
 424 Buckham St.—First Tuesday.
 Bert E. Mason.....Davison, Mich.
 TOLEDO, No. 16.....Toledo, Ohio
 Kapp Hall—First Saturday.
 John E. Curry.....3707 Homewood Ave.
 MILWAUKEE, No. 17.....Milwaukee, Wis.
 221 W. Water St.—First Saturday.
 Samuel Sutter.....1403 20th St.
 COLUMBUS, No. 18.....Columbus, Ohio
 I. O. O. F. Hall—Second Saturday.
 William Mayer.....e-o School for the Deaf
 KNOXVILLE, No. 20.....Knoxville, Tenn.
 K. of P. Hall—First Friday.
 Walter Burns.....Boyd Pike, Route 11
 CLEVELAND, No. 21.....Cleveland, Ohio
 West Side Turn Hall—First Saturday.
 Harry T. McCann.....General Delivery
 INDIANAPOLIS, No. 22.....Indianapolis, Ind.
 I. O. O. F. Hall—First Wednesday.
 Harry V. Jackson.....811 N. Jefferson Ave.
 GREATER NEW YORK, No. 23.....New York, N. Y.
 260 Fulton St., Brooklyn—First Saturday.
 Dennis A. Hanley.....1599 Avenue A., New York.
 ST. LOUIS, No. 24.....St. Louis, Mo.
 Keystone Hall, 3619 Finney Ave.—First Wednesday.
 Carl B. Smith.....5551 Robin Ave.
 NEW HAVEN, No. 25.....New Haven, Conn.
 99 Temple St.—Second Saturday.
 Philip Quinn, Jr.....309 Grand Ave.
 HOLYOKE, No. 26.....Holyoke, Mass.
 Bridge Street Turn Hall—First Saturday.
 Arthur Lariviere.....205 Park St.
 LOS ANGELES, No. 27.....Los Angeles, Cal.
 730 S. Grand Ave.—First Saturday.
 Melville J. Mathias.....1422 N. Coronado Terrace
 ATLANTA, No. 28.....Atlanta, Ga.
 Y. M. C. A.—First Friday.
 Leon B. Dickerson.....e-o Foote & Davis Co.
 PHILADELPHIA, No. 30.....Philadelphia, Pa.
 1626 Arch St.—First Friday.
 James F. Brady.....426 Locust St.
 KANSAS CITY, No. 31.....Kansas City, Mo.
 A. O. U. W. Hall, 9th and Michigan Sts.—First Saturday.
 Paul R. Wye.....% The Essex, 8th and Locust Sts.
 OMAHA, No. 32.....Omaha, Neb.
 Swedish Auditorium—First Saturday.
 James R. Jelinek.....318 S. 49th Ave.
 NEW ORLEANS, No. 33.....New Orleans, La.
 B. K. A. Building, 627 North St.—First Sunday.
 Mathias N. Chenevert.....2700 Constance St.
 KALAMAZOO, No. 34.....Kalamazoo, Mich.
 Fortage St. Auditorium—First Wednesday.
 William A. Lynch.....1253 Krom Ave.
 BOSTON, No. 35.....Boston, Mass.
 3 Boylston Place—First Saturday.
 William H. Battersby.....122 Waterhill St., Lynn
 PITTSBURGH, No. 36.....Pittsburgh, Pa.
 McGeagh Bldg.—First Saturday.
 Frank A. Leitner.....1220 Braddock Ave.
 HARTFORD, No. 37.....Hartford, Conn.
 Odd Fellows' Temple—First Saturday.
 Edgar C. Luther.....63 Whitman Ave., West Hartford, Conn.
 MEMPHIS, No. 38.....Memphis, Tenn.
 Y. M. C. A.—First Saturday.
 Fred P. Armstrong.....Y. M. C. A. Building
 PORTLAND (Me.), No. 39.....Portland, Maine
 514 Congress St.—Second Saturday.
 Fred J. Skilkin.....11 Marion St.
 BUFFALO, No. 40.....Buffalo, N. Y.
 Niagara Hall, Ferry and Herkimer Sts.—First Monday.
 W. Elmer Davis.....1160 Niagara St.
 PORTLAND (Ore.), No. 41.....Portland, Ore.
 112 E. Sixth St.—First Saturday.
 John O. Reichle.....900 E. Sixth St., N.
 NEWARK, No. 42.....Newark, N. J.
 210 Market St.—First Saturday.
 Frank W. Hoppaugh.....899 Broad St.
 PROVIDENCE, No. 43.....Providence, R. I.
 850 Westminster St.—First Saturday.
 Fritz Ruckdeschel.....17 Roland Ave., Cranston, R. I.
 SEATTLE, No. 44.....Seattle, Wash.
 Y. M. C. A.—First Saturday.
 Olof Hanson.....4747 16th Ave., N. E.
 UTICA, No. 45.....Utica, N. Y.
 53 Franklin Square—First Saturday.
 John H. Thomas.....P. O. Box 943, Frankfort, N. Y.

WASHINGTON, No. 46.....Washington, D. C.
 N. E. Masonic Temple—First Wednesday.
 W. P. Souder.....308 Ninth St., N. E.
 BALTIMORE, No. 47.....Baltimore, Md.
 114 N. Paca St.—Second Saturday.
 Michael Weinstein.....1431 Gough St.
 SYRACUSE, No. 48.....Syracuse, N. Y.
 Larned Building, S. Warren St.—Second Saturday.
 Theodore M. Hofman.....104 Daisy St.
 CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
 First Wednesday.
 Carl W. Osterberg.....1412 Third Ave., W.
 HUNTINGTON, No. 50.....Huntington, W. Va.
 First Saturday.
 Charles E. Burgess.....422 29th St.
 ALBANY, No. 51.....Albany, N. Y.
 734 Broadway—First Saturday.
 John F. Kooper.....16 Shannon St., Schenectady, N. Y.
 ROCHESTER, No. 52.....Rochester, N. Y.
 97 State St.—Second Saturday.
 Albert Asper.....267 Monroe Ave.
 SAN FRANCISCO, No. 53.....San Francisco, Cal.
 Druids' Temple, 44 Page St.—First Saturday.
 David S. Luddy.....124 Primrose Road, Burlingame, Cal.
 READING, No. 54.....Reading, Pa.
 8th & Penn Sts.—First Saturday.
 George E. Fister.....Fleetwood, Pa.
 AKRON, No. 55.....Akron, Ohio
 127 S. Main St.—First Saturday.
 Grover C. Farquhar.....1812 Hillside Terrace
 SALT LAKE CITY, No. 56.....Salt Lake City, Utah
 249 S. Main St.—First Wednesday.
 John Fehr.....462 C. St.
 ROCKFORD, No. 57.....Rockford, Ill.
 Mead Bldg., S. Main St.—First Thursday.
 Fred Shatwell.....618 Oakley Ave.
 SPRINGFIELD, No. 58.....Springfield, Ill.
 N. E. Cor. 5th & Monroe Sts.—First Saturday.
 Daniel B. King.....309 E. Monroe St.
 DAVENPORT, No. 59.....Davenport, Iowa
 I. O. O. F. Hall 510 Brady St.—First Saturday.
 Arthur E. Heritage.....2023 17th St., Rock Island, Ill.
 WORCESTER, No. 60.....Worcester, Mass.
 308 Main St.—First Saturday.
 Alexander Stirling.....31 Crescent St., Waltham, Mass.
 ST. PAUL, No. 61.....St. Paul, Minn.
 Charles Thompson Memorial Hall—First Friday.
 Fairview and Marshall Aves., St. Paul.
 Jens P. Hanson.....3238 Aldrich Ave., N., Minneapolis, Minn.
 FORT WORTH, No. 62.....Fort Worth, Texas
 Church of the Deaf, N. Ft. Worth—First Wednesday.
 Joseph T. Sprouse.....1300 Vernon Castle Boul.
 DALLAS, No. 63.....Dallas, Texas
 Labor Temple—First Saturday.
 Grover A. Morgan.....216 Melba St.
 DENVER, No. 64.....Denver, Colo.
 416 Club Building, 1731 Arapahoe St.—First Saturday.
 Homer E. Grace.....1096 S. Washington St.
 WATERBURY, No. 65.....Waterbury, Conn.
 Garden Hall—Second Saturday.
 Saverio Minnieucci.....48 Wood St.
 BRIDGEPORT, No. 66.....Bridgeport, Conn.
 Second Saturday.
 Gilbert F. Marshall.....60 Sixth St.
 SPRINGFIELD, No. 67.....Springfield, Mass.
 48 Pynchon St.—First Saturday.
 Ralph M. Palazzi.....1047 Main St.
 WACO, No. 68.....Waco, Texas
 First Saturday.
 Harvey L. Ford.....Route 3, West, Texas.
 OGDEN, No. 69.....Ogden, Utah
 Second Tuesday.
 Paul Mark.....2240 Adams Ave.
 PITTSFIELD, No. 70.....Pittsfield, Mass.
 101 Fenn St.—First Saturday.
 Walter H. Sears.....153 Depot St., Dalton, Mass.
 BANGOR, No. 71.....Bangor, Maine
 121 Main St.—First Saturday.
 Albert L. Carlisle.....27 Forest Ave.
 KENOSHA, No. 72.....Kenosha, Wis.
 G. A. R. Hall—Second Saturday.
 James Shields.....260 Valentine St.
 BIRMINGHAM, No. 73.....Birmingham, Ala.
 1920 1-2 N. Fourth Ave.—First Sunday.
 Herman Harper.....1731 30th St., Ensley, Ala.
 SIOUX FALLS, No. 74.....Sioux Falls, S. Dak.
 First Saturday.
 Edward P. Olson.....1103 S. Maine Ave.
 WICHITA, No. 75.....Wichita, Kan.
 F. A. U. Hall, 119 S. Lawrence St.—First Saturday.
 William E. Wait.....125 S. Sedgwick St.
 SPOKANE, No. 76.....Spokane, Wash.
 First Saturday.
 James H. O'Leary.....1335 E. 32nd Ave.
 DES MOINES, No. 77.....Des Moines, Ia.
 Y. M. C. A.—First Saturday.
 Hugh S. Courter.....e-o Y. M. C. A.
 LOWELL, No. 78.....Lowell, Mass.
 84 Middlesex St.—Second Saturday.
 Colin C. McCord.....87 Andrews St.
 BERKELEY, No. 79.....Berkeley, Cal.
 Native Sons Hall—Second Wednesday.
 Robert J. Mephram.....6004 College Ave., Oakland, Calif.
 DELAVAN, No. 80.....Delavan, Wis.
 First Saturday.
 Fred J. Neesam.....Elm St.
 HOUSTON, No. 81.....Houston, Tex.
 W. O. W. Hall, 709 La Branch St.—Second Tuesday.
 Richard C. Morris.....400 Quitman St.
 SCRANTON, No. 82.....Scranton, Pa.
 St. Luke's Parish House—First Friday.
 J. M. Koehler.....118 R. F. D. Oliphant, Pa.
 RICHMOND, No. 83.....Richmond, Va.
 2047 W. Broad St.—First Saturday.
 Meade B. Dalton.....2023 W. Cam
 NORFOLK, No. 84.....Norfolk, Va.
 Pythian Hall, Brambleton—Second Saturday.
 Nathan Schwartz.....826 County St., Portsmouth, Va.
 JOHNSTOWN, No. 85.....Johnstown, Pa.
 Moose Temple—First Saturday.
 Roland M. Barker.....61 Church St.
 SIOUX CITY, No. 86.....Sioux City, Iowa
 First Wednesday.
 Perry E. Seely.....P. O. Box 293

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Pages 12 and 26.