

4-1-1912

## The Frat Volume 10 Number 09 April 1912

The National Fraternal Society of the Deaf (NFSD)

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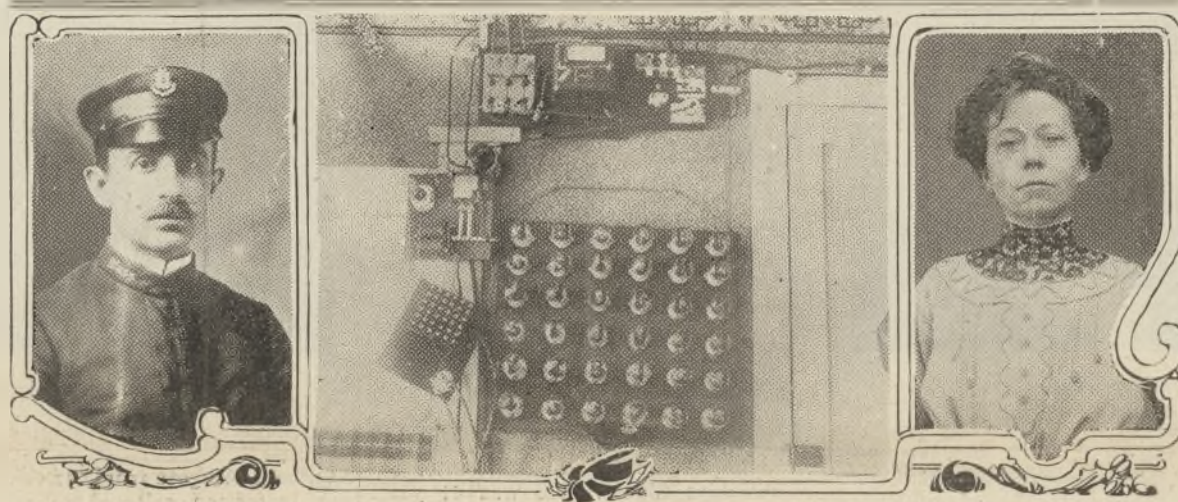
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## INVENTS "DEAF-MUTE" PHONE



Brother and Mrs. William E. Shaw and the Deaf-Mutes' Telephone Brother Shaw Has Invented.

A telephone for deaf mutes, called by him the "light phone," was exhibited last night by its inventor, William E. Shaw, at the Hartford School for the Deaf, of which he is a graduate, together with others of his inventions for the assistance of deaf people. Mr. Shaw himself is deaf, and was inspired by a desire to find a way of communicating with his wife, who was also a deaf-mute, by means of a telephone.

The apparatus consists of two parts, a transmitter and a receiver. In appearance the transmitter looks like a typewriter without a carrier, and consists of a keyboard with thirty-six characters, letters and figures, arranged just as the same characters would be on a typewriter. The receiver is a board on which are thirty-six electric lamps, the bulbs of which are frosted and each of which has a character painted on it corresponding to one on a key of the transmitter, with which it is connected. The apparatus may be connected with the ordinary electric lighting circuit or with batteries of sufficient power.

Mr. Shaw is an employee of the General Electric Company and works in the experimenting room at the factory at Lynn, Mass. He had his office and home connected by means of this apparatus and soon found that he could carry on

a conversation with his phone much faster than he could with a stranger by writing. He can operate the transmitter as fast as he can a typewriter, and with practice the messages can be read equally rapidly. He said that he could have read even faster, could the keyboard have been operated at greater speed.

Another piece of apparatus exhibited by Mr. Shaw last night was a deaf-mutes' alarm clock, in which an electric light is turned on in order to give the warning, which sound could not. The importance of this invention can be readily appreciated. Yet another and even more useful thing shown by him was an arrangement by which the babies of deaf-mute parents will awaken them if restless or frightened. It consists of a small sheet placed over the sleeping child which, if disturbed, as by the child kicking off the bed clothing, will operate a small trigger and thus turn on an electric light placed wherever it would be most likely to arouse the sleepers.

Mr. Shaw gave a practical demonstration of the speed with which his light phone can be used, to the reporter who saw him last night. He asked him if he could operate a typewriter and then told him to sit before the machine and operate it as if it were a typewriter in

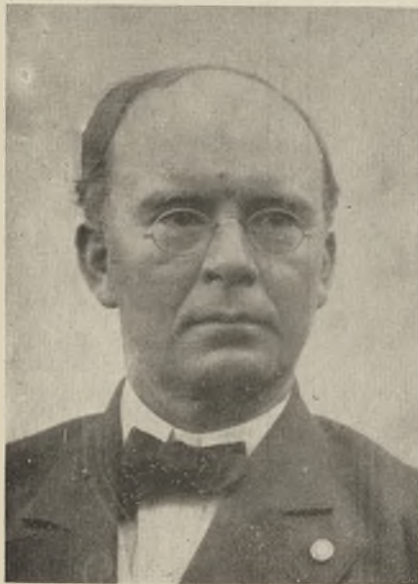
"The Courant" office and to type as fast as he could. While he was doing this Mr. Shaw watched the receiving board of his apparatus and then told the reporter just what he had typed. He then asked him to try and follow the lights on the board, which was not so easy as it looked and evidently requires considerable practice before rapidity in reading can be attained.—Hartford (Conn.) Daily Courant, March 30.

### CHICAGO TO COLUMBUS.

Arrangements will be made under Chicago Division's auspices to make up a party to go from Chicago to the Columbus convention, leaving Chicago Sunday morning, June 30. Brother Gibson has been delegated to attend to the arrangements and all who intend going via Chicago are requested to write him. As soon as the plans are complete, announcement will be made in The Frat or by circular letter, giving railroad fare (one way only as there is no concession on round trip), route, time of departure, etc. Chicago Division has also arranged to have an afternoon and evening outing at Washington Park on Saturday, June 29, at which the visiting Frats may be greeted and meet Chicago fraters.

**LITTLE ROCK'S SECRETARY.**

Brother Charles P. Coker is a charter member of Little Rock Division and has been actively connected with the Division's welfare ever since its organization. He also is State Organizer for Arkansas. He has been a familiar figure at the Grand Division conventions ever since 1905 and has held office therein during two terms. He is an instructor



Charles P. Coker.

on the staff of the Arkansas school for the deaf at Little Rock, but his home is at Rogers, Ark. Brother Coker is one of the old guard of the Society and when he makes a trip up North there's a legion of friends always awaiting the "invasion" with that spirit which goes only with the real fraternal appreciation of kindred spirits.

**DIVISION DELEGATES.**

As reported up to April 15th from Division Secretaries' reports the results of the elections of Delegates to the Columbus convention are as follows, alternates not being given in this list:

- Chicago—John S. Fisher, Washington Barrow, Lyman M. Hunt.
- Detroit—John J. Hellers, Casimir M. Sadofski, Maurice Neidenberg.
- Saginaw—Not reported.
- Louisville—Patrick Dolan, John W. Michaels.
- Little Rock—Adam M. Martin.
- Nashua—Daniel Shea.
- Dayton—Charles H. Cory, Elmer Lewis.
- Bay City—Not reported.
- Cincinnati—Bert C. Wortman, Buford L. Allen.
- Evansville—Matthew D. Lyon, James Downey.
- Nashville—Thomas A. Ogilvie.
- Springfield—J. Ernest Pershing, Rufus B. Jeffries.
- Olathe—Edward H. McIlvain.
- Flint—Thomas P. Mohan, Frank Drake.

Toledo—John E. Curry, Mathias Steinwand.

Milwaukee—Henry B. Plunkett, Ladimir Kolman.

Columbus—Christopher C. Neuner, Edwin I. Hylcross.

Knoxville—William H. Chambers, William J. Kennedy.

Cleveland—Kreigh B. Ayers, Herman Koelle.

Indianapolis—Harry C. Anderson, Arthur H. Norris.

Brooklyn—Louis A. Cohen.

St. Louis—Arthur O. Steidemann, John H. Burgherr, James H. Cloud.

New Haven—Not reported.

Holyoke—John E. Hagerty, Arno Klopfer.

Los Angeles—Milton M. Miller, J. Orrie Harris.

Atlanta—Leon B. Dickerson, John M. Jones.

Caney—John B. Martin.

Philadelphia—William L. Davis, Harrison Yoder.

Kansas City—John W. Wear, Jacob M. Koehler.

Omaha—Perry E. Seely, J. Schuyler Long.

New Orleans—Max J. Kestner, H. Lorraine Tracy.

Kalamazoo—Not reported.

Boston—Not reported.

**JOSEPH HARTZ.**

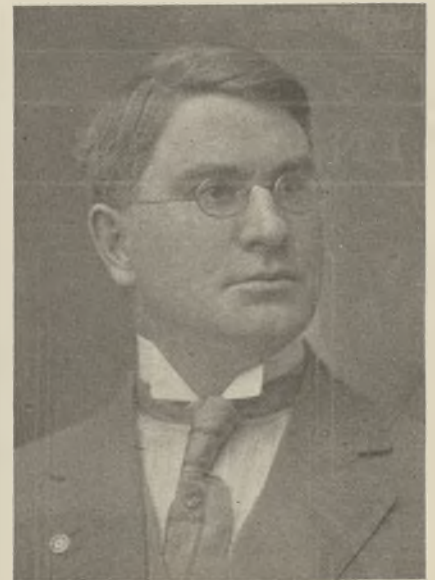
Brother Joseph Hartz of Toledo Division died at his home in that city, Tuesday, March 19. The cause of death was broncho-pneumonia, and came after but a few days illness. He was 41 years old at the time of his death. His membership in the Society dates back to July, 1903, his certificate being No. 64, being admitted by Chicago Division, in which city he was then residing. He leaves a wife and two children, also a sister, brother and mother in Ohio. The funeral was held at Toledo, March 21, from St. Mary's church, the Reverend Father Steffen officiating. Burial was at Calvary cemetery. Brother Hartz lost his hearing at the age of three. He attended the Columbus (Ohio) school, going to Chicago after his graduation, where he lived until 1907 and married a Chicago girl, Miss Dora Heller, in 1905. Since his removal to Toledo he had been with the Haigh printing establishment. It was mainly due to Brother Hartz' efforts that Toledo Division was organized and he had always taken a leading part in its affairs, being as loyal a Frat as we have had. Chicago Division joins with Toledo Division in extending its condolences to his family, and friends and brother Frats will miss his always cheerful presence.

**MARCH DEATH CLAIM.**

Oliver J. Wood, executor of estate of Alfred F. Wood, Cleves, Ohio, in payment of death benefit claim of Alfred F. Wood, Certificate No. 625, deceased March 6, 1912; uraemic coma; (paid March 30, 1912) \$500.00.

**MILWAUKEE'S SECRETARY.**

Brother Henry B. Plunkett, Secretary of Milwaukee Division and State Organizer for Wisconsin, is one of No. 17's pillars. He is actively connected with the affairs of the Wisconsin deaf, being an officer of their state association, and has been identified with the advancement of his class ever since his graduation from its fine state school at Delavan. He is a



Henry B. Plunkett.

cigarmaker by trade, married and has one son. At our Louisville convention he was a delegate from his Division, and has just been selected to represent it again at Columbus.

**THE COLUMBUS CONVENTION.**

Monday, July 1, the Grand Division will convene at Columbus, Ohio, and its sessions continue through the week, with a recess on July 4. The program in preparation by the Local Committee appointed by Columbus Division together with the announcing of hotel headquarters, places of meeting, etc., will be given in the May issue of The Frat. It is hoped that all delegates will be on hand promptly for the opening session, the morning of July 1st. As soon as the complete list of delegates is filed at headquarters credentials will be sent out by the Grand Secretary to the accredited delegates.

**OUR NEW RITUAL.**

The Ritual Committee, of which Brother Pach, of New York, is chairman, will make its report at the Columbus convention, with the work completed and ready for the Grand Division's adoption. The recent introduction of new robes, regalia and jewels at Brooklyn's meeting is preliminary to their being submitted at Columbus—a sort of try-out. Should any of our members have ideas they wish to submit to this committee the address of the Chairman is: A. L. Pach, 935 Broadway, New York, N. Y.

**TREASURER'S REPORT.**

From March 1 to 31, 1912.

**Balances.**

As per last statement .....\$20,212.49

**Receipts.**

Financial Secretary Harris .....\$ 1,391.33  
 Supplies—Indianapolis ..... 1.00  
 Button sales ..... 7.50  
 Special subscription—Frat..... .72  
 Grand Secretary's fees ..... 1.75

Total balances and receipts.....\$21,614.79

**Disbursements.**

Death benefit, O. J. Wood .....\$ 500.00  
 Sick and Accident benefits..... 170.00  
 Rent and light ..... 21.00  
 Official publication ..... 40.00  
 Insurance Department fees .... 78.00  
 Office expenses, sundries .... 17.10  
 Headquarters postage ..... 5.89  
 Secretary's expenses ..... 15.00  
 Secretary's salary ..... 66.66

Total disbursements .....\$ 913.65

**Recapitulation.**

Total balances and receipts .....\$21,614.79

Total disbursements ..... 913.65

Total balances, Mar. 31 .....\$20,701.14

**Exhibit of Balances.**

Mortgage loans .....\$14,500.00  
 In savings bank accounts ..... 4,646.11  
 In bank subject to check ..... 1,155.03  
 Secretary's Contingent Fund .. 300.00  
 Treasurer's cash balance ..... 100.00

Total balances .....\$20,701.14

**HARRY F. STAPLETON.**

Just as this issue of The Frat was being made up notice was received at headquarters of the death of Harry F. Stapleton, of Cincinnati, Ohio, Friday, April 12. The cause of death was pulmonary tuberculosis (pneumonia). Brother Stapleton had been confined to the city hospital in Cincinnati for about two months past. He joined the Society in August, 1906, his certificate number being 292. He leaves a widow. The funeral was held at Cincinnati, April 13, the Reverend Mr. Hasenstab officiating, and was attended by the members of Cincinnati Division. Brother Stapleton was twenty-eight years of age at the time of death.

**THE APPLICATION CONTEST.**

The contest for the three prizes for the largest number of applications endorsed closes June 30. There are over two months left for your being eligible to one of the prizes. The only rules are that contestants must have at least 15 (endorsed) applications to their credit at the close of the contest. As previously announced, the prizes consist of an emblem ring, a watch fob and an emblem charm, valued at \$15, \$10 and \$5 respectively.

**OUR SPECIAL ARTIST.**

Brother Ward Small, of Chicago Division, is one of No. 1's hustling "youngsters." He is making good at his chosen profession—commercial art work—in one of Chicago's large engraving plants. The Frat has given several specimens of his work in the past, but this time we present something of his very own—his portrait drawn by himself. It is a speaking likeness—that smile is all there, as all who have the good fortune of his acquaintance will attest. In addition to his



Ward Small.

art work, Brother Small is a photographer of no mean ability, and in his home town (Highland Park) holds the Y. M. C. A. light-weight championship at wrestling. On top of all these accomplishments, he's a bachelor and dances divinely (so the Aux-Frats tell us). He's a product of the Illinois and Northampton schools.

**REGARDING DUE CARDS.**

A good many members have expressed themselves as dissatisfied with the present style of due cards (receipts). It was the same in the case of the old style in use last year. We have many a practical printer in our ranks. Why not, Brother Comps, try your hand at the getting up of a receipt card that will please everybody? Headquarters would be under obligations for any ideas you would submit—of course in such shape that would prove good copy; an imprint if possible. Then at Columbus a committee could be selected to go over them all and select the best. Come on, now, lend a hand, and at the same time put up an exhibit of your abilities in that line. To make it interesting, the Grand Secretary will award to the one whose design is selected without material change—the committee to decide as to the winner—a solid gold emblem button. Just a little bit of appreciation—see?

Are you a Frat? If not, why not?

**FINANCIAL SECRETARY'S REPORT.**

From March 1 to 31, 1912.

**Collections.**

Chicago .....	\$ 281.37
Detroit .....	72.01
Saginaw .....	6.80
Louisville .....	59.96
Little Rock .....	21.12
Nashua .....	16.60
Dayton .....	28.29
Bay City .....	7.31
Cincinnati .....	36.93
Evansville .....	20.46
Nashville .....	31.96
Springfield .....	20.38
Olathe .....	21.92
Flint .....	36.96
Toledo .....	8.89
Milwaukee .....	52.17
Columbus .....	17.31
Knoxville .....	26.89
Cleveland .....	27.02
Indianapolis .....	88.33
Brooklyn .....	88.91
St. Louis .....	49.77
New Haven .....	48.10
Holyoke .....	65.56
Los Angeles .....	25.76
Atlanta .....	37.74
Caney .....	16.22
Philadelphia .....	55.28
Kansas City .....	21.79
Omaha .....	37.34
New Orleans .....	37.04
Kalamazoo .....	25.05

Total collections.....\$1,391.33

**Disbursements.**

To Treasurer Christenson .....\$1,391.33

**COMING EVENTS.**

- April 17—Theatricals; Los Angeles.
- April 19—Pie party; Nashville.
- April 20—"Little Coney Island"; Detroit.
- April 20—Entertainment; Toledo.
- April 20—Smoker; Cleveland.
- April 20—Whist party; Holyoke.
- April 26-27—Moving picture entertainment; Springfield.
- April 27—Social; Springfield.
- April 27—Social; Flint.
- April 27—Reading; Cincinnati.
- April 27—Public opinion meeting; Omaha.
- April 27—Banquet; Holyoke.
- May 3—Reading; St. Louis.
- May 4—Prize drawing; New Haven.
- May 17—Lecture; Omaha.
- May 19—May party; Milwaukee.
- May 29—Dance and social; Boston.
- May 29—Smoker; Holyoke.
- May 31—Lecture; St. Louis.
- June 8—Entertainment; St. Louis.
- June 15—Banquet; Flint.
- June 15—Social; Columbus.
- June 29—Picnic; Cincinnati.
- June 29—Park party; Chicago.
- July 1 to 6—Convention at Columbus.
- July 21—Picnic; Milwaukee.
- August 3—Picnic; Chicago.
- August 24—Picnic; Brooklyn.
- September 2—Picnic; Flint.



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

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

Articles for publication must reach the editor by the 5th of the month.

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

Members changing their addresses should at once notify the editor.

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



APRIL, 1912.

### SPECIAL NOTICE.

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

Going to Columbus?

Columbus—July 1 to 6.

Now, Ohio, it's up to you.

We have Chief Howard's "O. K."

The knocker knocks no one but himself.—Kansas Star.

Appreciation of your fraternity and the prompt payment of your dues go hand in hand.

Philadelphia had its innings last month; all eyes on St. Louis this month. Vide application list.

In 1492 Columbus discovered America. In 1912 the Frats discover Columbus. remember. (From the Frat primer.)

Windy Corner Division seems to have the spring fever worse than the others we refer to. "W. A. E." please write..

Creeping into the lives of men everywhere is the thought that co-operation is better than competition. We need each other, and by giving much will receive much.—Elbert Hubbard.

Only a little over two months to Columbus and the political pot has not yet started to boil. We have heard (?) several whispers as to this and that Frat as a "possibility" but to the Society's everlasting credit there's the least politics in its makeup of any organization we, as a class, have.

Columbus—July 1-6, 1912.

God helps them that help themselves.  
—Sir Philip Sidney on Government.

Boston Division is welcome to the "Brotherhood of 34" (now 35). The Hub was a long time catching up with the rest of the "circle" but it is in line for that commendation that's always due the newcomer in a movement like ours.

If you must stick a postage stamp to your letter when sending it for a "return" or a reply—just wet it slightly in the middle, not at a corner or edge. That method leaves its sticking qualities in better shape. But both methods are unsanitary—better just put it in loose and say "stamp enclosed" in your own letter.

Concerning the recent symposium on "Knocking" that appeared in the Deaf-Mutes' Journal, Brother Hodgson was warranted in putting on the soft pedal, but we are anxious to contribute our mite—but in our own columns—before the smoke rolls away, so print in this issue some expert opinion on the subject.

Our brother editor of the Washingtonian does not seem to relish the idea of a well-to-do Frat accepting disability benefits. In order to set him right, we rise to remark that Equality is a "toehold" of ours. Together with our Liberty and Fraternity, it has proven its worth. Equally we give to the disability fund, and equally we receive.

Are the deaf ambitious? The time honored custom of the Yankee meeting one question with another applies right here. Does not this Society of yours answer that question with a mighty "Aye"? Is not this movement of ours about the most ambitious movement our class ever engaged in, and has it not already proven one with almost unlimited possibilities for our changing that slogan "The public must know us" to "The public knows us," and for what we have accomplished ourselves? Assuredly, ye Frats, you have a great deal to be proud of in this order of yours!

The deaf of the United Kingdom are agitating the organizing of a "friendly society"—as fraternalists are called in Great Britain—with a vim. They intend to have something patterned after ours. The Insurance Act requires in order to be an "approved society" that a membership of 5,000 must be available, which we can imagine will prove a task to secure. However, our brethren across the pond are counting on government aid, such as requiring all deaf to join their special society. If they can get that sort of a law through there is no question as to their organizing. They assuredly have our hopes for its accomplishment.

Some of our Divisions seem to be suffering with the prevailing spring fever—applications are few and far between. Ask your druggist for a bottle of anti-stagnation, ye fraters. Whoop things up and keep up the pace set in the current list of applications—which by the way is the biggest monthly list on record.

The 1913 crop of slogans is beginning to blossom. Among them we discern the Indianapolis, the New York, the Omaha, the Los Angeles, and some dark buds that we cannot as yet classify. Way back in the 1917 bed the Hartford is just breaking through the soil. Columbus will see them all in full bloom—then the convention will make the pick.

Holyoke Division loses a splendid officer in the resignation of Brother Morin as its Secretary, but we trust the Division will profit by the examples he leaves behind and continue the hustling one he has made it. In Brother Beausoleil's hands the office will of course be well looked after and we believe Brother Morin will continue to take an active part in the Division's affairs.

Some time ago we had a talk with a man who is among those way up in the councils of our class; a non-member but an expressed well-wisher. In the course of our conversation he remarked that he did not believe in fraternalism of any kind. This same friend of ours has had articles on "Brotherhood," "Ambition," etc., widely quoted in the papers for the deaf and spoken on the same topics on many an occasion. If this fraternal movement of ours is not the finest exponent of brotherhood and ambition that we, the deaf, have, we would thank some one to point out what is.

### CHANGE OF ADDRESS.

Headquarters' address will be changed May 1st. On that date the Society's home office will be moved to another room in the same building (Schiller Building). As the next issue of The Frat will not be out until after the removal we request that all having correspondence with the home office on May 1st and thereafter use the simple address "Schiller Building," leaving out the "Room 1401" until the new room number is announced. The change to another room is necessitated by the fact that we have outgrown the present office, we needing more space than we now have. The street address—64 West Randolph St.—remains the same.

### EDITOR'S NOTICE.

This issue is a little delayed owing to the desire of headquarters to give results of the elections of delegates as far as possible to give the complete returns. In a few instances these results have not reached headquarters and will have to go over to the May issue. We trust the delay will be an appreciated one—considering the additional news it brings.

## LIST OF APPLICATIONS.

30. Joseph Brutsche, Camden, N. J.  
 14. Bruce Hewitt, Holton, Kansas.  
 26. Chester Brown, Springfield, Mass.  
 26. William E. Shaw, Lynn, Mass.  
 26. Myron R. Davis, S. Boston, Mass.  
 33. Louis Zimmerman, New Orleans, La.  
 33. George W. Frank, New Orleans, La.  
 32. John M. O'Brien, Omaha, Neb.  
 32. John M. Thompson, S. Omaha, Neb.  
 11. Herbert Jenkins, Evansville, Ind.  
 34. Peter DeSmit, Kalamazoo, Mich.  
 22. Albert O. Clark, Fountain City, Ind.  
 1. Alfred R. Shaw, Milo Junction, Me.  
 1. Warren R. Albert, Brooksville, O.  
 31. Lloyd H. Cason, King City, Mo.  
 31. James H. Miller, Kansas City, Kan.  
 5. James F. Calvert, England, Ark.  
 1. Bud Hastings, Portland, Ore.  
 1. Fred S. Delanoy, Portland, Ore.  
 34. Gottlieb Bieri, Lowell, Mich.  
 22. William Hedrick, Muncie, Ind.  
 1. Lewis O. Christenson, Seattle, Wash.  
 1. Alfred J. Peltier, Minneapolis, Minn.  
 23. Jacques Alexander, New York, N. Y.  
 30. George B. Wilson, Philadelphia, Pa.  
 30. Milton T. Haines, Philadelphia, Pa.  
 14. Fred W. Becker, Topeka, Kan.  
 14. Emmette W. Simpson, Canton, Kan.  
 1. John W. McCandless, Talladega, Ala.  
 26. George D. Willett, Adams, Mass.  
 30. James B. Lynch, Philadelphia, Pa.  
 23. Joseph Klein, Brooklyn, N. Y.  
 2. Tom A. Durocher, Detroit, Mich.  
 25. Gustave L. Anderson, New Britain, Conn.  
 1. Joseph J. Martin, Cedar Rapids, Ia.  
 24. Ernest F. Miller, St. Louis, Mo.  
 24. Edward L. Miller, St. Louis, Mo.  
 24. Rolla C. Geasland, St. Louis, Mo.  
 24. Edward L. Blevins, St. Louis, Mo.  
 24. Thomas F. Joell, St. Louis, Mo.  
 24. Hugh L. Stack, St. Louis, Mo.  
 24. Harry G. Dickhoener, St. Louis, Mo.  
 24. Ernest B. Ofenstein, St. Louis, Mo.  
 24. Steve Powers, St. Louis, Mo.  
 24. Oscar B. Bloch, St. Louis, Mo.  
 24. Endorus Harden, St. Louis, Mo.

## OHIO LICENSE.

The Society has received from the Insurance Department of the State of Ohio a "Preliminary Certificate" permitting us to solicit members in the state with all legal authority, for the purpose of completing our organization and so qualifying for a regular license from the Department. A bond in the sum of \$5,000.00 has been filed by the Society with the Department which guarantees that the Society will return to the applicants all advance fees for membership should it not complete the organization within one year, or within such further time as may be allowed by the Superintendent of Insurance.

Completing the organization and so qualifying for a regular license means in this case that the Society must have 500 members in its \$1,000.00 class—that 500 applications for \$1,000.00 class certificates have been received. As there are already some 400 members in that class,

this means that we can qualify (complete the organization) in a few months. Our Ohio Divisions may now solicit applications with the assurance that they have all legal authority to do so, and our members in that state are expected to proceed to get busy along that line.

This permit has come after several years' waiting. We must make the most of it and prove to the Department that we can earn the full recognition a regular license will bring. On file with the Department, in addition to the bond mentioned above, are copies of our articles of incorporation, annual statement, Illinois license, report of examination by the Illinois Department, etc., all of which were considered in the granting of the permit. The permit is dated April 2, 1912, and issued by Edward H. Moore, Superintendent of Insurance.

## A LETTER FROM DR. CROUTER.

Pennsylvania Institution for the Deaf and Dumb, Mt. Airy, Philadelphia, Pennsylvania.

March 13, 1912.

Mr. William L. Davis, State Organizer, National Fraternal Society of the Deaf, Philadelphia, Penna.

My dear Sir:

It gives me great pleasure in answer to yours of the 11th inst., to acknowledge the prompt payment by the National Fraternal Society of the Deaf of the amount of insurance that became payable to Miss Rose Coffield of this institution on the death of her brother, John. The amount, over \$500.00, was paid promptly to Miss Coffield in my presence and I think the prompt payment reflects particular credit upon your excellent organization. I congratulate you accordingly. From what I know of the operations of your society I look upon it as an excellent organization, one that must prove very helpful to the deaf of the country.

Wishing you continued success, I am,

Very cordially yours,

A. L. E. CROUTER,

Superintendent.

## BOSTON DIVISION No. 35.

The Board of Directors of the Grand Division have granted to Brothers Arthur W. Rock, Frank E. Lander, Joseph Chatigny, Daniel McG. Cameron, Herman A. Perkins, Samuel C. Pavitt, Francis J. Martineau, Patrick J. Thibodeau, William E. Shaw, Myron R. Davis, members of Nashua and Holyoke Divisions and residents of Boston, Mass., and vicinity, permission to organize and keep in force Boston Division No. 35, N. F. S. D. Saturday, April 6, it held its initial meeting and its installation was supervised by State Organizer Morin, of Holyoke. The following officers were elected: President, Patrick J. Thibodeau; Vice President, Francis J. Martineau; Secretary, Daniel McG. Cameron; Treasurer, Frank E. Lander; Director, Arthur W. Rock; Sergeant, Herman A. Perkins; Trustees, A. W. Rock, S. C. Pavitt, D. McG. Cameron.

Columbus—July 1-6, 1912.

## DIVISION NEWS.

## Chicago.

Austin Baird, of Bridgeport, Ill., was a recent visitor here. Also Martin M. Taylor, of Kalamazoo, Mich., H. B. Plunkett, of Milwaukee, Wis., and H. G. Augustus, of Dayton, Ohio.

William Cole, of Los Angeles, Cal., is attending the Inland Printer Technical School here, taking a course in the linotype department.

Edward Toomey has been chosen to represent the Catholic deaf of Chicago, at the coming De l' Epee centennial at Paris, France.

Brothers Walter Smith, Walter Thirsk and Harry Bailey are proud papas of three little suffragettes which arrived at their homes recently.

Brick Moore, of Botna, Iowa, has a fine farm, but he is much interested in improving it and would be glad to exchange ideas with any Frats who have had experience in that line.

Wilbur Wells and George Hartman have the aviation fever. You ought to see them exchanging notes.

Jay Cooke Howard's lecture on "The Man Behind the Gun" at Grace church, February 22, was well attended and our "Chief" gave the talk of the year—sure. Of course the imposters came in for a few shots. At last reports he was in Columbus, Ohio (April 13) and on the home stretch from his eastern trip.

Charles H. Loucks has been proving up his homestead claim at Watauga, S. D., but soon goes back to civilization, he writes. The past winter he put in his spare time making mission furniture and quite a few fine pieces were the result. Some of them will probably be shown at the N. A. D. industrial exhibit at Cleveland.

Ralph Carpenter, of Marion, Ia., is now located at Kansas City and has transferred from No. 1 to No. 31.

## Detroit.

M. B. Hixson, of Milwaukee, was a recent visitor here.

George Wise has moved out to Pontiac, Mich., where he is employed in an auto factory.

No. 2 had its goat treat seven candidates to a ride at its March meeting.

Thomas Leach was recently presented with a gold watch chain by his fraters.

William Behrendt intends to move to Voine, Mich., soon, where he will go into the poultry raising business.

Fred Bourcier, of Saginaw, was in town for several weeks. Thomas J. Kenney was also a visitor and it is reported that he was planning a trip to his Mississippi home.

## Nashua.

Nashua Division is to have a social and whist party at Mechanic's hall, Saturday evening, April 27.

A. L. Carlisle, of Bangor, Me., was present at our April meeting and conducted Easter services the following day.

## Dayton.

Harry G. Augustus left Dayton, April 14, for Seattle, Wash. From there he

will go on to Dawson, Y. T., where he expects to locate in the employ of a dredging company of which an old friend of his, a Mr. West, is foreman. Brother Augustus stopped off a day in Chicago and visited headquarters; also saw a part of the city and was the guest of Brother Bierlien.

Owing to the departure of Brother Augustus, James Shepherd is acting Secretary of this Division.

No. 8's anniversary celebration came off as scheduled on March 16. State Organizer Norris, of Indiana, was a guest and gave an address and conducted church services the following day. The usual good time was experienced by everybody. Plans are already being made for the 1913 celebration.

#### Cincinnati.

L. J. Bacheberle was "put through" at our April meeting. The goat liked "Baccy" as much as the rest of his friends do—and they do say the like was mutual.

Reverend J. W. Michaels will give a reading of "Harmachias the Egyptian" under our auspices, Saturday evening, April 27. Admission will be 25c, including physical refreshments.

The March 23 social was a success despite bad weather. Brother Busch was in charge and made his initial bow on such work, he being a "rookie." His birthday celebration was included in the program.

June 29, Cincinnati Division will have its annual outing at our famous "Zoo." Delegates and visitors to the Columbus convention should make it a point—if going this way—to stop off and spend the day with us and leave for Columbus with the Cincinnati party the following day.

#### Evansville.

James Downey has resigned as Treasurer of this Division and John R. Ferninger was elected to succeed him.

George Breysacher is now located in Marion, Ind., where he is sticking to his last in a cobbling shop on Boots Street.

#### Nashville.

Everybody likes pie. So don't fail to take in our pie party April 19. (Guess we should except the printers on that.)

The shoe shop of W. A. Ogles in Union City, Tenn., was destroyed by fire. However, he was lucky to be carrying that kind of insurance as well as ours.

Reverend Mr. Michaels gave his reading of "Harmachia" on March 21. A fair crowd was present and our delegates' fund helped.

Rutledge Osborne, of Wartrace, Tenn., was present at our April meeting.

#### Springfield.

Arrangements for Springfield Division's moving picture show at the Hippodrome theatre, Friday and Saturday, April 26 and 27, are completed. The films that have proven of special interest to the deaf will be shown—the Fanwood cadets, the Gallaudet college and E. M. Gallaudet films and some from Brother Fritz' workshop at Los Angeles.

Saturday night the Division will have a big social evening at Zimmerman hall.

Brother and Mrs. Reinhardt are entertaining a little girl who arrived March 28.

#### Flint.

Flint Division will celebrate the anniversary of its organization on June 15 with a banquet.

Flint has created a special local sick fund for assisting members who may be disabled less than the 14-days period of the Grand Division.

President Bristol is having his hands full—which means business is good—at his new job office. He's located right in the down-town district.

#### Toledo.

Louis Blum, of Cleveland, was a visitor at our April meeting. He announced his engagement to Miss Ziegler, of this city.

Plans are complete for our entertainment the 20th and we expect quite a crowd.

#### Indianapolis.

N. Lee Harris has opened a new shoe repair shop at 811 Ft. Wayne Ave.

Richard H. Phillips has resigned as Trustee and Roy Chambers succeeds him.

At its April meeting Indianapolis Division passed the following resolutions:

Whereas, It has pleased God to remove from our fraternal midst Brother George E. Clark, of Attica, Ind., be it

Resolved, That in the death of our esteemed Brother Indianapolis Division No. 22 suffers a great loss, and the parent organization that of a worthy frater. Be it further

Resolved, That we extend to the bereaved parents of our late Brother, Mr. and Mrs. Joseph Clark, the assurance of our deep and sincere sympathy; and be it

Resolved, That a copy of these resolutions be transmitted to them, and a copy sent to The Frat, our official organ, and the same be spread on the records of our Division.

#### Brooklyn.

Born—To Brother and Mrs. Jacob Keiber, a son.

Professor W. G. Jones, of Fanwood, was admitted to social membership in this Division at its April meeting. At the March meeting Messrs. I. N. Soper, J. W. Pratt and Charles Bryan were admitted to the same membership. The Division now has eight social members.

J. E. Taplin and sister, Miss Lucy, recently spent a day at Tarrytown, where they saw some aviation flights and auto races on the frozen surface of the Hudson. They walked across the river to Nyack and back. (This is a belated item, but it "kept," being such a "cool" one.)

George V. Warren has the sympathy of his Division fraters over the recent death of Mrs. Warren.

The youngest daughter of Brother and Mrs. Donovan was suffocated by escaping gas, which it seems the little one had turned on during her mother's slumbers.

Past Presidents Kane and Bowers will be presented with gold emblem fobs by the Division. (Nice way of recognizing our "Pasts"—other Divisions could well copy.)

Secretary Cohen presented the Division with a readers' stand at the last meeting. It's appreciated by all who have to read from notes.

The new robes of the Division officers, also regalia and jewels, were used at our April meeting. The gowns are from the nimble fingers of Mrs. H. P. Kane, we are told.

Osgood A. Darby, of Lynchburg, S. C., a member of Atlanta Division, was a visitor at our April meeting and was initiated with local candidates.

#### St. Louis.

Eleven applicants were admitted at our April meeting, which certainly indicates No. 24 is still on the map. More coming, too.

Born—To Brother and Mrs. Francis L. Tice, Algire, Mo., a son, February 14. He's going to be a Valentine right along.

Sam Biller and Alfred Arnot are getting up a sleight of hand entertainment for June 8. They are not going to let Brother "Presto" Stevenson carry off all the honors, it seems. Readings for May 3 and May 31 are scheduled by Brothers Cloud and Steidemann.

#### Holyoke.

Brother and Mrs. Philip Morin have moved to Dalton, Mass., from Willimansett, Brother Morin having secured a better position in Dalton, Members having correspondence with Brother Morin regarding Law Committee work, etc., will please note his change of address.

Philip Beausoleil succeeds Brother Morin as Secretary of Holyoke Division, Brother Morin's moving to Dalton necessitating his resigning.

As predicted, the second annual masquerade ball of Holyoke Division was a big success—socially and financially. The Division is located in a district having not many over 50 deaf people. When a handful in such a district can draw such a full house as did the Division there's no question as to its earning its success. The entire credit is due to those of the members who worked so untiringly for it. Over 400 tickets were sold, and over \$100 taken in at the hall. The attendance was over 300. Assuredly, Holyoke has a lot of hustlers on its roster. The committee in charge was composed of Brothers Hagerty, Klopfer, Sheehan, O'Connell, Daniels and Mercier. Brothers Marr and Chevrette earned considerable credit in selling a large number of tickets each.—Ed.

#### Philadelphia.

James B. George has moved to Portland, Ore. He sold his barber shop in this city and expects to remain in the west.

Patrick O'Brien is a foreman of a department in the Cudahy packing plant.

Harrison Yoder is now giving all his time to the drug store in which he and a brother are partners.

Last month's record of eight applica-

tions was but a forerunner to better things, we understand. Philadelphia is not so slow as some people pretend to think.

Our smoker on March 7, was a successful affair. A good many visitors were present, among them Brother Flick of Chicago, and some excellent addresses were an impromptu part of the program.

**New Haven.**

The date of New Haven's drawing has been changed to May 4.

Willard Frazier is back at his bench with the Underwood Typewriter Co., after a long siege of sickness.

Felix Bonvouloir has left Underwood's and is now with the Pope works as bodymaker.

**Kansas City.**

Kansas City's first annual ball was a big success. Ralph Carpenter, of Marion, Iowa, captured one of the prizes. Brother Carpenter intends to remain in this city and was initiated at our April meeting.

Ezra B. Sprague, of Kansas City, Kan., has been admitted to this Division as social member.

**Omaha.**

Omaha Division's first annual ball came off February 16 and for an initial effort it certainly was more than successful.

March 15 the Division gave a card and "swap" party. Anything—from a peanut to a diamond—was swappable. (Unconfirmed rumors say that Brothers Harry Long and Waldo Rothert even offered to swap their youngest, but Brother Long wasn't sure as to the advisability of exchanging a girl for a boy without something to boot.) And there were some great things doing. The evening certainly was a most pleasantly spent one.

Saturday, April 27, the Division will have a public opinion meeting with a fine program and list of speakers. Friday, May 17, the Reverend Mr. Cloud is scheduled to give a reading under the Division's auspices.

**MARCH DISABILITY CLAIMS.**

F. H. Wheeler, Kalamazoo, Mich.	\$ 25.00
Paul E. Kees, Newark, N. J.	50.00
Joseph Fisher, Cincinnati, O.	10.00
H. Chevette, Holyoke, Mass.	10.00
C. T. Sullivan, Chicago, Ill.	15.00
Oscar Pearson, Chicago, Ill.	10.00
Dennis Dunn, Louisville, Ky.	25.00
Ernest Reineke, Chicago, Ill.	15.00
C. W. D. Oliver, St. Jo, Texas	10.00

Total for the month .....\$170.00

**FINANCIAL SECRETARY'S ADDRESS.**

Division Secretaries and Treasurers will please note that the address of Financial Secretary N. Lee Harris now is: 811 Fort Wayne Ave., Indianapolis, Ind., and direct all claims, statements, etc., to that address.

**National Fraternal Society of the Deaf**

(Chartered by the State of Illinois.)

Home Office: 64 W. Randolph St., Chicago, Ill.

**GRAND DIVISION.**

**Board of Directors.**

E. MORRIS BRISTOL.....President	926 Root St., Flint, Mich.
WILLIAM C. FUGATE.....Vice-President	1061 E. St. Catherine St., Louisville, Ky.
H. PIERCE KANE.....2nd Vice-President	242 E. 48th St., New York, N. Y.
PHILIP MORIN.....3rd Vice-President	Dalton, Mass.
FRANCIS P. GIBSON.....Secretary	1401 Schiller Bldg., Chicago, Ill.
G. A. CHRISTENSON.....Treasurer	1401 Schiller Bldg., Chicago, Ill.
N. LEE HARRIS.....Financial Secretary	811 Ft. Wayne Av., Indianapolis, Ind.
WILLIAM M. ALLMAN.....Chairman of Trustees	1401 Schiller Bldg., Chicago, Ill.

**Board of Trustees.**

WM. M. ALLMAN, Chairman.....Chicago, Ill.
WASHINGTON BARROW.....Chicago, Ill.
LOUIS WALLACK.....Chicago, Ill.
ROBERT E. BINKLEY.....Indianapolis, Ind.
FLOYD C. BOLIN.....Indianapolis, Ind.

**State Organizers.**

CHARLES P. COKER.....Arkansas	c/o School for the Deaf, Little Rock.
J. ORRIS HARRIS.....California	1112 E. 7th St., Los Angeles.
EDGAR C. LUTHER.....Connecticut	33 Asylum St., Hartford.
JOHN M. JONES.....Georgia	Lithonia, Ga.
FRANK A. SPEARS.....Illinois	3362 N. Eberly Ave., Chicago.
ARTHUR H. NORRIS.....Indiana	Box 65, Parker, Ind.
EDWARD H. McILVAIN.....Kansas	Lock Box 212, Olathe, Kan.
PATRICK DOLAN.....Kentucky	1032 E. St. Catherine St., Louisville.
H. LORRAINE TRACY.....Louisiana	917 Asia St., Baton Rouge.
PHILIP MORIN.....Massachusetts	874 Chicopee St., Willimansett.
COLLINS C. COLBY.....Michigan	510 Superior St., South Haven.
WILLIAM STAFFORD.....Missouri	4757 Cote Brillante Ave., St. Louis.
WALDO H. ROTHERT.....Nebraska	4105 Lafayette Av., Omaha.
DANIEL SHEA.....New Hampshire	Derry, N. H.
H. PIERCE KANE.....New York	242 E. 48th St., New York, N. Y.
C. C. NEUNER.....Ohio	Route 4, Columbus.
WILLIAM L. DAVIS.....Pennsylvania	228 S. Third St., Philadelphia.
JESSE T. WARREN.....Tennessee	200 Third Ave., N., Nashville.
HENRY B. PLUNKETT.....Wisconsin	782 Cass St., Milwaukee.
FRANCIS P. GIBSON.....General Organizer	64 W. Randolph St., Chicago.

**DIVISION DIRECTORY.**

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

CHICAGO No. 1.....Chicago, Ill.	Masonic Temple—Second Saturday.
John S. Fisher.....4657 W. Adams St.	
DETROIT No. 2.....Detroit, Mich.	Bamlet Bldg.—Second Saturday.
Rion Hoel.....444 Hubbard St.	

SAGINAW No. 3.....Saginaw, Mich.	Engineer's Hall—Second Wednesday.
F. O. Ramage.....529 S. Fourth Ave.	
LOUISVILLE No. 4.....Louisville, Ky.	Robinson Hall—Second Saturday.
William C. Fugate.....1061 E. St. Catherine St.	
LITTLE ROCK No. 5.....Little Rock, Ark.	Charles P. Coker—Care School for the Deaf
NASHUA No. 7.....Nashua, N. H.	Mechanic Hall—First Saturday.
Daniel Shea.....Derry, N. H.	
DAYTON No. 8.....Dayton, Ohio	Miller's Hall—Second Saturday.
James M. Shepherd.....718 Keowee St.	
BAY CITY No. 9.....Bay City, Mich.	White Eagle Hall—First Monday.
C. F. W. Lawrence.....3212 N. Water St.	
CINCINNATI No. 10.....Cincinnati, Ohio	5th & Central Ave.—First Saturday.
Emil Schneider.....1923 Montrose St.	
EVANSVILLE No. 11.....Evansville, Ind.	1718 Canal St.—First Monday.
Matthew D. Lyon.....704 Gum St.	
NASHVILLE No. 12.....Nashville, Tenn.	First Thursday.
Jesse T. Warren.....200 Third Ave., N.	
SPRINGFIELD No. 13.....Springfield, Ohio	Johnson Bldg.—First Saturday.
J. E. Pershing.....525 W. Southern Ave.	
OLATHE No. 14.....Olathe, Kan.	First Tuesday.
E. H. McIlvain.....Lock Box 212	
FLINT No. 15.....Flint, Mich.	First Wednesday.
E. M. Bristol.....926 Root St.	
TOLEDO No. 16.....Toledo, Ohio	Mitchell Hall—First Saturday.
John E. Curry.....1064 Palmwood Ave.	
MILWAUKEE No. 17.....Milwaukee, Wis.	300 Fourth St.—First Saturday.
H. B. Plunkett.....782 Cass St.	
COLUMBUS No. 18.....Columbus, Ohio	W. O. W. Hall—Second Saturday.
C. C. Neuner.....Route 4	
KNOXVILLE No. 20.....Knoxville, Tenn.	K. of H. Hall—First Saturday.
W. J. Kennedy.....510 Union Ave.	
CLEVELAND No. 21.....Cleveland, Ohio	West Side Turn Hall—Second Saturday.
Herman Koelle.....1262 Beach St.	
INDIANAPOLIS No. 22.....Indianapolis, Ind.	Mansur Block—First Wednesday.
N. L. Harris.....811 Ft. Wayne Av.	
BROOKLYN No. 23.....Brooklyn, N. Y.	Imperial Hall, 360 Fulton St.—First Saturday.
Louis A. Cohen.....72 E. 96th St., New York, N. Y.	
ST. LOUIS No. 24.....St. Louis, Mo.	1210 Locust St.—Second Friday.
James H. Cloud.....2606 Virginia Ave.	
NEW HAVEN No. 25.....New Haven, Conn.	I. O. O. F. Hall—First Saturday.
E. C. Luther.....33 Asylum St., Hartford	
HOLYOKE No. 26.....Holyoke, Mass.	Bridge Street Turn Hall—Second Saturday.
Philip Beausoleil.....366 Main St., Chicopee Falls	
LOS ANGELES No. 27.....Los Angeles, Cal.	213 S. Broadway—Second Wednesday.
Leon A. Fisk.....Route 14	
ATLANTA No. 28.....Atlanta, Ga.	Leonard B. Dickerson.....60 Peachtree St.
CANEY No. 29.....Caney, Kan.	Second Monday.
John E. Martin.....Box 665	
PHILADELPHIA No. 30.....Philadelphia, Pa.	Columbia Hall—First Thursday.
R. E. Underwood.....1749 N. Stillman St.	
KANSAS CITY No. 31.....Kansas City, Mo.	415 W. 13th St.—First Friday.
J. I. Jenkins.....1118 E. 11th St.	
OMAHA No. 32.....Omaha, Neb.	Gardner Hall—Second Thursday.
Perry E. Seely.....4314 Emmet St.	
NEW ORLEANS No. 33.....New Orleans, La.	Second Thursday.
Max J. Kestner.....3110 Esplanade Ave.	
KALAMAZOO No. 34.....Kalamazoo, Mich.	Second Saturday.
John J. Volsine.....619 Summer St.	
BOSTON No. 35.....Boston, Mass.	D. M. Cameron.....9 Sammet St., Malden, Mass.





# National Fraternal Society of the Deaf

### WHAT IT IS.

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

### WHEN AND HOW IT WAS ORGANIZED.

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

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

### ITS OBJECTS.

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

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

### MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

### COST OF JOINING.

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

### MONTHLY DUES.

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

### TABLE OF RATES.

AGE.	\$250	\$500	\$750	\$1,000
18 to 21	\$0.24	\$0.47	\$0.70	\$0.93
22	.24	.48	.72	.96
23	.25	.49	.74	.98
24	.26	.51	.76	1.01
25	.26	.52	.78	1.04
26	.27	.54	.80	1.07
27	.28	.56	.83	1.11
28	.29	.57	.86	1.14
29	.30	.59	.89	1.18
30	.31	.61	.92	1.22
31	.32	.63	.95	1.26
32	.33	.66	.98	1.31
33	.34	.68	1.01	1.35
34	.35	.70	1.05	1.40
35	.37	.73	1.09	1.45
36	.38	.76	1.13	1.51
37	.40	.79	1.18	1.57
38	.41	.82	1.22	1.63
39	.43	.86	1.27	1.69
40	.44	.88	1.32	1.76
41	.46	.92	1.37	1.83
42	.48	.96	1.43	1.91
43	.50	1.00	1.49	1.99
44	.52	1.04	1.55	2.07
45	.54	1.08	1.62	2.16
46	.57	1.13	1.69	2.25
47	.59	1.18	1.76	2.35
48	.62	1.23	1.84	2.45
49	.65	1.29	1.94	2.59
50	.68	1.36	2.03	2.71
51	.71	1.42	2.12	2.83
52	.75	1.49	2.23	2.97
53	.78	1.56	2.34	3.12
54	.82	1.64	2.46	3.28
55	.86	1.73	2.58	3.44

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

### HOW FIGURED.

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

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

### LOCAL OR DIVISION DUES.

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

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

### PAYMENTS OF DUES, ETC.

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

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

### BENEFITS.

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

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

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

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

### SPECIAL \$100 CLASS.

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

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

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

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

### THE SOCIETY'S RECORD.

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

### SPECIAL FEATURES.

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

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

### SAFEGUARDS.

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

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

### WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

### HOW TO JOIN.

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

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

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

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

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

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