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## The Frat Volume 39 Number 02 September 1941

The National Fraternal Society of the Deaf (NFSD)

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# *The* FRAT

Official Publication of the National Fraternal Society of the Deaf

Thirty-Ninth Year

**SEPTEMBER, 1941**

Number Two





# THE SPOTLIGHT

By J. Frederick Meagher

THE Panama-Pacific Fair, when our 1915 NAD conventioned in good old San Francisco (mute memories of melody, mirth and Wildey Mitchell) had a display of wheat credited to J. M. Smith in the Ark. exhibit. Seems the big beef had just left Gallaudet college after finishing his prep year. Dad had large farm, gave him 37 acres. Smitty always did have more luck than brains;



decided to plant wheat. Neighbors strongly advised against it—nobody had ever grown wheat in that part of Ark. "Dumb Dummy," they called him. Luck beats brains; Smitty's wheat was superdandy—huge and healthy. Neighbors flocked for miles around to marvel. Beaming state agricultural agents rushed up and grabbed sample—shipped to Frisco Fair.

"DEAF man was world champion," says James Martin Smith, Arkansas' Ambassador of Joviality. Says he worked in a St. Louis packing-house during last war, as "ham-boner" (man who knives bones out of hams). Says Sutton, educated deaf man working with him, was world champion cow-skimmer. Won every stockyards contest against pick of the country. (This item picked up in course of a 993-mile drive our families made around Lake Michigan, late in July.)

AUTO drives on the left in only three European countries—England, Sweden and Hungary. . . . During motor trip at 40 mph for 10 hours, you will drive 33 miles with your eyes closed. . . . What is horsepower of your car? Multiply by 3—original horsepower rating was based on strength of brewery truck horse, three times as powerful as ordinary horse. . . . Bobs says reason Australian Austins go 40 miles to gal. is English and Canadian gallons are about ¼ larger than ours—and cost much more.

STOP! Going 20 m.p.h., takes 24-ft. to stop car; going 40 m.p.h., takes 97-ft.; going 50, takes 152-ft. (Going 50 on Kansas dirt-road in '33, my big Buick stopped in 15 feet—add a few rolls and a crash. I sold the wreck for \$40—and never went to Foltz' summer-camp again.) . . . 46,000 kids killed by autos yearly. . . . Costs same to drive 15 miles on pavement, 12 miles on gravel, 11 miles on dirt road. . . . 44 of the 93 chemical elements known to scientists enter directly or indirectly into production of auto. . . . Tungsten carbide, used for points of cutting tools in auto factory, costs \$500 per pound. . . . Ford says combination of auto and airplane is surely coming. Tough on us deaf—having NO sense of balance, how can we fly?

FRATER WINS. Often made friendly fun of Akron's fine frat—a real go-getter named Frater. Fact. But Frater has last laugh. His kid, Lorraine, graduate of Akron U, and normal class '41 at Gallaudet, has just been appointed a Gallaudet college instructor—starting this fall!

ARMY and Navy take a lot of kids from us old Akronites. Also from fraters who never saw Akron in its heyday. . . . Remember back in '18 THE FRAT listed three full-fledged fraters who joined army—Murphy of NYC,

Boake of Cin., Boden of Frisco. Who will be the first to, somehow, pass the tests for enlistment this time?

SURPRISED to find small-townies like the Smiths save more in year than I do. . . . 91% of Americans earn less than \$2500 yearly. . . . Yearly fees of doctors, dentists, lawyers, average less than \$750. 70% of professional and technical college grads never succeed in these lines—eventually drift into commerce.

WAGES vary. Latest table shows manufacturing trades average 69c per hour, aircraft 77c, engines 86c, rubber-workers 95c, auto workers 96c, printers \$1.03. I make \$1.71 per hour, or \$62 per week—and to think bumpkins from Kokomo and Prairie Junction can SAVE more on their \$15 per than I can! There ain't not no justice!

JUBILEE issue of *Terra Bella News* (Cal.) says deaf Wm. Hoffman has been on job there as linotype and printer for 26 years—right after finishing his lino course. Most deaf take lino lessons, spend 3-4-5 years acquiring speed "out in the sticks," then come to huge towns and slip-up on newspaper board. Union priority-rights are strictly enforced; progress to a regular every-day "sit" is very tedious—Al Love, deaf, has been at my Hearst plant 12 years, and is still a sub. Hoffman has likely saved more coin in his poor-pay job, and had as much real fun, as the deaf who struggle through in large cities. That \$12 per night wage looks juicy—but can you get?

Smitty and I were cut-up in Tony Bianco's loop bobber-shop; good one; queried cost of his ad in FRAT. "\$2." Results? "Fair." Means what? "2 or 3 new customers, in addition to my old. So I stop ad." Smit calls it same old story; says deserving deafie had own Ark. dry-cleaning place, own sworn brethren never brought their trade there. "Deaf just won't patronize deaf"—yet the blabbermouths spout balderdash about "brotherhood."

SOUTH has invented fireproof cotton—chemically-treated. Can insulate buildings; has thousands of possible uses. Big boom in Southern industry likely; watch our Divisions grow down there. . . . Maine is only state without poisonous snakes. Most deadly is Texas rattlesnake. . . . Black widow spider said to be 15 times more poisonous than rattlesnake. . . . What, no new duplicate of our well-loved Akron '17 yet? . . . And these are the "good old days" some of us will be longing for a decade hence.

"FUN" costs average citizen \$7.58 yearly. NY highest, \$15.34; next Cal. and Fla. Lowest is Miss. \$2.13. (Bah, every "Miss" I went out with, cost me more than that!) . . . In 50 years, America's 5,000 theatres have nose-dived to 200. . . . Eighty million movie tickets sold weekly in 1930; now only 65 million—and number dropping weekly. . . . Chicago falsely called "Windy City"; NYC is windiest. Kansas City is the hottest, Minneapolis coldest. Santa Fe has most sunshine, Miami most thunderstorms. . . . What division is named for an Indian chief? You'd never guess—Chief Seattle.

DIV. NOTES—War Savings Stamps as Toronto's picnic prizes. Plan Halifax Div. . . . 12 lifetime passes to widows of Detroit's departed brethren. . . . Peoria fund will ship bowlers to Akron.

. . . Chi-First Pres. John Kelly led Membership Drive in July, but found time to marry a peach in Regina, Canada. . . . Bro. of Mrs. F. P. Gibson died in July; also Ex-Grand Pres. Jacob Kleinhans.

GIBSON, Bristol, Kleinhans—three of our six great presidents dead. Hellers, Anderson and Roberts remain. . . . Bro. Cope coped with situation when 14 new members joined Los Angeles at one frolic; TWO Tom Elliotts booking lambs. . . . Westchester claims best battery in all fratdom—Boyan and Lux; had tryouts with Giants and Brooklyn.

DEAF have won no Carnegie Hero medals since Edmund Price of Cal. was awarded one and \$1000 for rescuing little girl on railroad track—over 30 years ago. Or have I overlooked one? . . . Norwegian legation thanks Enoch Schetnan's hearie newspaper—now in 17th year—for \$100 raised for Norske relief. . . . Our Nilo Ruotsi was re-elected in March by 713 out of 887 votes, for treasurer of town of Biwabik, Minn. . . . Bro. Riley's daughter—in Victoria, B.C.—was Alpha Gamma Delta; now graduated and will teach school. . . . Hear the deaf Lambertons, dancers, earn \$400 weekly; but how many weeks do the cafes pay them for, yearly? . . . Loy Golladay, Union typo, who recently sold his hearing newspaper in N.D., will teach printing in Md. school. Succeeds Harry Benson, deaf, who holds record with 48 years.

Milk is most valuable farm product; then hogs and cotton. Ed Foltz is raising pure-bred hogs on his vast Kansas acres. . . . It is against law for fraters in San Francisco to order a glass of milk in restaurants. City ordinance there says milk must be sold in bottles. . . . says John DeLance: "Mrs. Margaret Thompson gave a \$7500 clubhouse to deaf of St. Paul in 1915, in memory of her dead husband. She had 2½ million—but always came to the club on a 5c trolley. While a lot of us hard-up paupers came to the club in our own gas-buggies."

DIXIE Home for Aged Deaf in Fla. to be sold; relocate in Ga. . . . Sept. birthstone is Chrysolite. . . . Marfa says Dr. Bjorlee pronounces his name Be-early, not Bee-joor-lee. Isn't education a wonderful thing? . . . Marf also says coming leader, sure, is the Jess M. Smith just graduated from U. Tenn. The boy "has everything," including honesty (a trait so many promising deaf youngsters lack these days) . . . "What is a digit?"—answer is ¾ of an inch.

Edgar Allan Poe received only \$10 for his deathless "The Raven"—original manuscript is now valued by collectors at \$200,000. Bobs is descended from Poe's brother—they look much alike. Marfa is descended from brother of Daniel Boone—she was born in Boonesboro. Miss. Daniel Boone left no sons—Injuns killed them all.

BRAIN TEST—What was Mother Eve's last name? Under AAU rules, all preachers are barred from answering this, as professionals.

## OBITUARY

WILLIAM STEWART, 82. Entry May 1, 1907. Died July 28, 1941. Certificate No. 426-C. Olathe Div. No. 14.

ROBERT BENNETT, 47. Entry April 1, 1914. Died July 24, 1941. Certificate No. 1982-C. Newark Div. No. 42.

AUGUST J. HINES, 53. Entry July 1, 1924. Died Aug. 4, 1941. Certificate No. 7077-E. Syracuse Div. No. 48.

SAMUEL L. SCHLABACH, 50. Entry April 1, 1935. Died July 25, 1941. Certificate No. 10305-E. Detroit Div. No. 2.

# Notable Deaf Persons

By Guilbert C. Braddock

No. 57—JOHN WILLIAM LOWE

THE first deaf lawyer of whom there is any record is John William Lowe, of London, England, who was called to the bar in 1829, and who carried on legal business for a total of forty-two years. No deaf man who in later times attempted to enter that difficult profession can lay claim to an equal amount of success; and, despite this early precedent, the law is still regarded as forbidden ground by those deprived of hearing.



Lowe's achievement is all the more remarkable in that he was born deaf, or apparently so. His authorized biography, written in 1876 by a near relative, states that "some months after his birth it was discovered that he did not possess the faculty of hearing, and neither this faculty nor that of speaking so as to be intelligible to strangers did he ever gain." It is regrettable that a more definite date was not ascertained for the beginning of Lowe's deafness, for the sake of its bearing on the question whether it is really possible for a congenitally deaf person to set such a record in intellectual development. Lowe was not only the first successful deaf lawyer, but was also referred to as England's leading example of the deaf man as linguist—being in that respect second only to the Frenchman, Baron de Montbret, who became deaf at the age of five.

John W. Lowe was the son of William Lowe, a solicitor. He was born on September 24th, 1804, in London. At six years of age he became a private pupil of England's most expert instructor of the deaf—Dr. Joseph Watson, Principal of the Asylum for the Deaf and Dumb in Old Kent Road. His father being a man of means, he remained under Dr. Watson's care for twelve years, receiving the best of attention because of his uncommon abilities and his industry in his studies. At the end of that time, he had absorbed the classics, learned French, and become proficient in mathematics and in the sciences which were attainable only by university students.

Dr. Watson's method was mainly oral, with the manual alphabet as an auxiliary method of instruction, and Lowe learned enough speech to make himself understood by the members of his family. No claims were made for him as regards the art of lip-reading, and he did not apparently place any reliance upon it, as is seen from the following

extract from an address by Collins Stone, first Superintendent of the Ohio School, preserved in the *Annals* of 1876: "Lowe, the celebrated pupil of Dr. Watson, and a deaf-mute barrister of London, informed Dr. Peet that his usual mode of communicating with his family was by the fingers, and with strangers by writing. The practical value of articulation as a means of easy communication with hearing persons is revealed by such facts more forcibly than theory can do it, and it would seem to prove that it gives but a slight return for the immense amount of labor it costs to acquire it." Lowe's lessons in speech, however, were no doubt of great value in training his sense of language, without which he could not have mastered legal phraseology and the many tongues which he afterwards studied as a hobby.

So great were Lowe's mental attainments at the age of sixteen, that his father saw nothing incongruous in advising him to adopt the law as a profession. Through influential friends, he was made a member of the Society of the Middle Temple—an association of lawyers—in 1820, and allowed to breathe in the atmosphere of processes, briefs, and citations. He was also placed in the offices of two eminent solicitors—Mr. Justice Patterson and Sir Nicholas Tindal, later Lord Chief Justice—and there he learned to fill out forms and to understand the various practices of the profession. A year or two later, he decided on Conveyancing, as that branch of law which best suited his abilities, or in which his deafness was the least of a handicap. For two years he applied himself to this branch, as the pupil of a Mr. Duval, one of his father's numerous intimates, and became so adept in the act of transferring property from one person to another—by lease and release, by bargain and sale, by primary or secondary deed, by mesne or entail—that in time he was judged capable of carrying on by himself. In Michaelmas Term, 1829, he took the prescribed oaths publicly in the Temple Hall, and emerged as a Barrister of the Middle Temple—a most unprecedented event which created a sensation in the profession. Soon afterwards he commenced practice as a conveyancer.

Lowe's first clients were the family of Dr. Watson, his old teacher; and he built up a good practice, undertaking many a complicated case of property transfer, and writing legal opinions which brought the admiration of other lawyers. In 1839 he married a Miss

Frances Charlotte Jellicoe. Four children fell to his lot, none of them deaf, and the three who survived infancy learned the manual alphabet to converse with him.

In his leisure hours, Lowe continued his scientific and literary studies, and very early began a habit of giving half an hour each day to the study of some language. By the time he was thirty-four years old, he could read the following tongues: French (modern and old Norman), Latin, Greek (ancient and modern), German, Italian, Spanish, Portuguese, Dutch and Danish. He also owned to a slight acquaintance with the British dialects—Gaelic, Irish, Manx, and Welsh. From some notes found among his papers, it is evident also that he felt a lively curiosity as to the grammatical forms and vocabulary of all the other languages of Europe and Asia, as any good linguist will do. His chief means of learning a vocabulary was to read a foreign-language translation of the New Testament, side-by-side with the English. In his thirty-fifth year he commenced the study of Hebrew, and the Psalms became his favorite reading in that language.

Lowe continued his career as a lawyer until 1871, when he fell victim to a pulmonary disease. His mental faculties continued unimpaired to the last. He died February 3rd, 1876.

## Which Are You?

THERE are three kinds of people in all organizations, and ours is no exception.

There are the rowboat people, the sailboat people and the steamship people.

The rowboat people always need to be pushed or shoved along.

The sailboat people move along when a favorable wind is blowing.

But the steamboat people move along continuously, through calm or storm.

They are the masters of themselves and their surroundings.

We need more people of the steamboat variety.

IN WHAT CLASS ARE YOU?—

## Saturation?

DESPITE the fact that there are approximately \$30,000,000,000 of assets behind U. S. life insurance policies, the average held for each policyholder is only about \$450.

The total premiums paid each year are only about the same as the amount spent for alcohol or personal adornment, and only half of what is spent on tobacco.

—Forbes.

# The FRAT

Official Publication of the National Fraternal Society of the Deaf

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FINANCIAL EDITOR...L. Stephen Cherry

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FRANCIS P. GIBSON'S LAST MESSAGE:  
"CARRY ON"

September, 1941

## What Counts

OWING to the great volume of life insurance now carried by the general public, the immense amount of money accumulated in the business, some may think that the limit has been reached, that the public cannot carry much more insurance.

However, it is found that the average amount of insurance carried per policy holder is only about \$450, which seems to indicate that the public is able to absorb a good deal more life insurance.

The average amount of insurance carried per member in our own society is approximately \$660, or \$210 more than the general average.

But the volume of new business, the number of new members inducted into the society, is not of the first importance. More important is the quality of the new business. A deputy organizer may round up a large number of new entrants but unless these new members remain in the society, mere numbers mean nothing to the Order.

On one occasion, one of our organizers brought in nearly a hundred new members within a short period, but it was only a few weeks until most of these had lapsed. Quality and stability were ignored, not enough attention was given to educating the applicant on the value of his insurance and affiliation with the society, spurious arguments were used, extravagant promises made, outside connections invoked as a lever to get the man in. The result was that instead of gaining favor for the society in that particular locality, it created considerable adverse feeling.

One man who stays with the society a lifetime is worth a hundred who stay only a few months.

Quality and stability count.

## On The Record

BECAUSE of rising employment, a number of bee-busy personnel directors are discarding the familiar written questionnaire and personal interview method of choosing applicants. Instead, the job-seeker is ushered into a sound-proof room, seated in an easy chair, allowed five minutes to voice his attributes on a record. Two big advantages of vocal application are claimed: (1) The personnel director can listen to the applicant without interruptions. (2) The "interview" tests the applicant's ingenuity.—*Forbes*.

If, in the steady advance of mechanization in almost everything, this method of hiring people becomes the general rule, where will we deaf come in?

Some may not generally realize how far sound perception has supplanted sight perception in the ordinary routine of our existence.

The silent movies were a boon to the deaf. The talkies took it away. Television may bring it back to some extent but even then sound will play a large part in getting television identity across to the observer.

The telephone (sound perception) supplanted in large degree the practice of written communication (sight perception). Here again television may remedy the matter for the deaf.

*Popular Mechanics* for September, on page 7 shows in pictures a recent demonstration of a hook-up between the telephone and television. The general installation of this arrangement would be an untold boon to the deaf.

The radio is not available to the profoundly deaf. The increasing dependence on the air waves to transmit news may point to the ultimate disappearance of printed newspapers. The time saving element is all important in a world being geared to ever increasing speed.

If this happens, the newspapers printed exclusively for the deaf would come into their own. There should be a big boom in circulation.

But there is no occasion for alarm. We shall be able to get along pretty well for quite a while yet.

## No Telling

HERE'S another one, folks. In the welter of propaganda and news dispatches coming out of the war-torn countries, one mentions that Russia is thinking of adding deaf-mute regiments to its army. Reason: They won't tell secrets to the Germans.

The person who invented that may have thought it was funny. To us it assuredly is. The deaf-mute can and does tell as many secrets as the next fellow.

This peculiar viewpoint of hearing people regarding the "shut-in" deaf was well illustrated by our sainted grandmother. On learning we had lost our hearing she fervently exclaimed: "Heaven be praised! Now you won't hear the bad cuss words."

We haven't escaped "seeing" plenty of them.

## Canadian Drivers

OWING to wartime restrictions on the transfer of money from Canada, our broker who is handling automobile insurance for our members and other deaf car owners has had some difficulty in making suitable arrangements whereby Canadian drivers can pay the premiums on car insurance taken out in this country.

For this reason there has been a little delay in supplying car insurance to Canadians, but it is expected satisfactory arrangements will soon be completed. This explanation is made so Canadian drivers will understand the situation.

## Beq Pardon

IN August Obituaries, we announced the death on June 10 of Brother Harry Stone of San Francisco Division.

In the spirit of the celebrated Mark Twain, Brother Stone writes us that he had the somewhat doubtful pleasure of reading his own obituary, that his death was "greatly exaggerated," and that he is still hale and hearty.

The Secretary of San Francisco Division was given the wrong information, which he relayed to us. It was Brother Stone's father, C. H. Stone, who died on June 10.

## Deputy Changes

THE following changes have been made in Division Deputy Organizers:

HARTFORD No. 37—Brother Charles Reynolds resigned; succeeded by Brother Joseph Simons.

DES MOINES No. 77—Brother Hugh Courter resigned; succeeded by Brother C. R. Koons.

HOLLYWOOD No. 119—Brother George Eccles resigned; succeeded by Brother Harry Banks.



THE greatest man is he who chooses the right with invincible resolution; who resists the sorest temptations from within and without; who bears the heaviest burdens cheerfully; who is calmest in storms, and most fearless under menace and frowns; and whose reliance on truth, on virtue, and on God, is most unfaltering.

—Channing.



## Reminiscences

By OLIVER J. WHILDIN

**O**NE May afternoon in the year 1912, the late Rev. H. Lorraine Tracy and I were strolling along Canal street in New Orleans. We were accosted by a deaf young man who introduced himself as a recent college freshman. He told us he had quit college on April 1 and had come to New Orleans via the freight rods.



He was such a prepossessing, intelligent and interesting young man that towards evening, not wishing to lose his company, we invited him to dine with us. He politely accepted our invitation and suggested a fashionable sea-food restaurant near our hotel, the St. Charles. The menu card placed before us at the table in the restaurant was so large and so intricate in its printed combinations of French, Spanish and American delicacies that we immediately became confused and hesitant. Noting this, the young man suggested a dish of shrimps with appropriate trimmings. We gratefully accepted his suggestion. Meanwhile we became aware of whisperings, winks, nods, and grins passing between the young man and the obsequious waiter, but we dismissed whatever suspicion they rightly might have caused us by attributing them to the amusement created by our ignorance.

The interval between the departure of the waiter with our order and his return with an enormous tray heaped with viands was pleasantly brief. There were three steaming pots of black coffee, all sorts of creams, sauces and spices, potatoes, greens, delicious rolls, and three large plates decorated with nicely arranged garnishes. Instead, however, of finding our anticipated heaps of the flesh of the shrimp in the center of the garnish, we found large mounds of the outer covering or shell of the shrimp. Our spontaneous and rapidly rising wrath was quickly and gently dispelled by the young man who explained that what was set before us was a favorite dish of the elite of the town. Following his instructions, we treated our respective mounds to elaborate doses of the creams, sauces and spices and quickly fell to eating with all the gusto of the ancient epicureans.

Next morning we met by appointment in the lobby of the St. Charles. The Rev. Mr. Tracy and I were half dead from indigestion. The young man, on the other hand, was in excellent health and spirits. He exhibited a new ten dollar bill which he had won from the waiter and nonchalantly remarked that the diet of shells agreed with him perfectly, as eating them was a part of his regular training as a glass and tack eater in a side show.



foreman of one of the larger shops in the Chicago loop. For the past two decades and more he had resided in Niles, Michigan. He is survived by his widow, Flora Willey Kleinhans, formerly a teacher in the Rochester, N. Y., school.

IN the year 1898 the Rev. F. C. Smielau and I were students at the Philadelphia Divinity School. Learning that our good friend, Robert P. MacGregor, a teacher in the State School for the Deaf in Columbus, Ohio, was scheduled to deliver his popular lecture on the Siege of Jerusalem by the Romans before the Clerc Literary Society of the city, we invited him to spend the night with us at the school. It was far after midnight when we retired for a much needed rest.



At seven o'clock the next morning, Mr. MacGregor awoke us and told us excitedly that it was absolutely necessary for him to catch the eight o'clock train in order to reach Columbus and resume his duties on time at the school.

We hurriedly dressed and were soon speeding after a passing street car, followed by a gesticulating policeman. We caught the car, but a few blocks further on another policeman boarded it, who eyed us intently for some time, greatly to our discomfort. Finally he ordered the three of us to stand up and turn around. Ah, there it was—Mr. MacGregor's suspenders trailing from beneath his coat. He was told to disrobe sufficiently to properly adjust them. During the proceedings the guardian of decency blustered, Mr. MacGregor blushed, we looked on sheepishly, the women on the car giggled and the men guffawed.

## Jacob J. Kleinhans

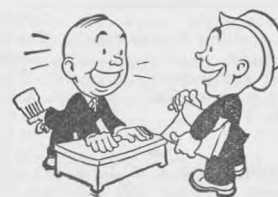
**P**AST Grand President Jacob J. Kleinhans died at his home in Niles, Mich., on July 27, 1941, aged 80. Brother Kleinhans was born in Chicago, Ill., June 24, 1861, became deaf at the age of 6 years, and attended the Clarke School at Northampton, Mass. Early in life he began to take an active part in the affairs of the deaf, was a long-time member of the old Pas-a-Pas Club in Chicago. He joined the original Fraternal Society of the Deaf in 1903, taking out certificate No. 99, and was its third and last president from 1905 to 1907. On reorganization of the order into the present National Fraternal Society of the Deaf, he received certificate No. 73 and was the first president of the reorganized body from 1907 to 1909.

Brother Kleinhans served the order faithfully and well through its most turbulent years, when it was striving to get a foothold and to reorganize on sound insurance lines. In private life he was a printer, and

## Writers' Guild

**W**ILL those who joined the Deaf Writers' Guild early in this year and who have not paid dues called for in June, please do so at once. Send dues (\$1.00) to the treasurer, Mrs. Regina Harvat, 2738 Julian street, Denver, Colo. The Guild is functioning, and new members are coming in. Old Pen-Pushers are asked to continue with the new Guild, and ask for application blanks. Articles about the Guild and about the deaf are soon to appear in two nationally circulated magazines written by a "hearing" magazine writer. What the Guild is doing and accomplishing for the deaf will appear in the deaf papers from time to time.

Howard L. Terry, Pres.,  
1348 Martel Ave., Hollywood, Cal.



## Laugh It Off!

By GRENVILLE KLEISER

IF life seems to go all wrong,  
Laugh it off!  
Drown your worry in a song,  
Laugh it off!  
Do your work with smiling face,  
Look ahead and keep the pace,  
Be a winner in the race,  
Laugh it off!

## News from the



## Divisions

### September

1. Picnic	Chicago No. 1
1. Picnic	Cedar Rapids
1. Tourney	Birmingham
1. Picnic	Wichita
1. Labor Day events	Houston
6. Social	Bangor
6. Social	New Haven
6. Card social	Pittsburgh
6. Monster whist	San Francisco
6. Bank Nite party	Des Moines
6. Social	Duluth
7. Gibson mass meeting	Atlanta
13. Social	Portland, Me.
13. Smoker	Rockford
13. "V" party	Springfield, Ill.
13. Old Times party	Davenport
14. Picnic	Jacksonville
15. Military whist	Springfield, Mass.
20. Card party	Indianapolis
20. Smoker	Boston
20. Card party	Queens
22. Movie social	Washington
27. Social	Holyoke
27. Social and whist	Lowell
28. Social	Birmingham

### October

4. Bowling party	Kitchener
4. Basket social	Eau Claire
4. Card party	Richmond
4. Movies	Bangor
4. Social	Buffalo
4. Social	Indianapolis
4. Halloween party	Utica
4. Halloween frolic	Albany
5. Smoker and supper	New Orleans
11. Dinner dance	Springfield, Mass.
11. Monster whist	Berkeley
11. Annual banquet	Charlotte
11. Harvest costume ball	Schenectady
12. Smoker	Reading
18. Bowling and supper	Kansas City
18. Annual dance	Washington
18. Annual dance and cards	Chicago Div. No. 106
18. Harvest party	Portland, Ore.
25. Annual ball	Hartford
25. Halloween party	San Francisco
25. Halloween social	Louisville
25. Masquerade social	Cleveland

### November

1. Halloween party	Indianapolis
1. Supper-bowling tournament	Kansas City
15. Mardi Gras	Columbus
15. Banquet and dance	Worcester
15. Variety costume ball	Manhattan
15. Defense Frolic	Waterbury
29. Dance	Los Angeles

★  
**DAVENPORT** (By A. C. Johnson)—On Dec. 13 Davenport Division will celebrate its 25th anniversary at I.O.O.F. Hall, Brady St., Davenport. Of the 16 original signers of the charter petition, only four remain with us as active members. Death, lapse, transfer and maturity of certificate account for the rest.

The first meeting was held under the direction of Lawrence James of Cedar Rapids, state organizer, and the following officers were elected: George Brashar, president; Joseph Martin, vice president; William Brashar, secretary; Oscar Osterberg, treasurer; Arthur Heritage, director, and Bertil Jennisch, sergeant. Of these Brothers Osterberg and Jennisch have always been closely identified with the division, holding various offices. The latter is our hustling deputy and Go-Getter, as well as chairman of the affair. For further particulars write the division secretary, Art C. Johnson, 711 25th St., Rock Island, Ill.

## 1941 Membership Campaign

Name	Division	New Members
John Kelly	Chicago No. 1	8
Edward Tellem	Philadelphia	7
William Isaacks	Houston	7
Lester Naftaly	Berkeley	7
Thomas O. Elliott	Los Angeles	6
John Kaufman	Portland	6
Frank Thompson	Faribault	6
Paul Cope	Los Angeles	5
Armand Remillard	Boston	5
Carl Garrison	Seattle	5
David Berch	Brooklyn	5
William Battersby	Boston	4
Guy Lively	Toronto	4
Harvey Ford	Ft. Worth	4
Frank Boldizsar	Columbus	3
Gordon Allen	Houston	3
James Fry	Flint	3
Fred Brantley	Kansas City	3
Charles Falk	Omaha	3
Enoch Warnberg	Los Angeles	3
Russell Schenck	Reading	3
Clyde Breedlove	Indianapolis	3
Bertil Jennisch	Davenport	3
Raymond Geel	Westchester	3
James Todd	Springfield, Ill.	3
Robert Smith	Flint	3
Chester Hart	Rockford	2
James Disharoon	Richmond	2
Cary Ayres	Ft. Wayne	2
Joseph Haden	Denver	2
Brandt Otten	Sioux Falls	2
Samuel Kline	Cleveland	2
Owen Boggs	St. Louis	2
Howitt Morgan	Atlanta	2
Samuel Frank	Pittsburgh	2
Charles Cory, Jr.	Columbus	2
Solomon Deitch	Chicago No. 1	2
William Smith	New Orleans	2
Christian Hirte	Delavan	2
Cecil Kolb	Akron	2
Alex. Borsoff	Berkeley	2
Angelo Skropeta	Los Angeles	2
Anton Tantar	Chicago, No. 1	2
Joe Greenberg	Hollywood	2
Allison Pye	Toronto	2
John Tubergen	Chicago, No. 1	2

★  
**KANSAS CITY** (By T. W. Tucker)—In the August issue the division carried an advertisement of its Invitational Bowling Tournament in celebration of its 31st anniversary, giving the date as October 18. This has been changed to November 1, as the original date is that of the homecoming game between Illinois and Wisconsin at Jacksonville.

We expect some 20 cities to be represented at this tourney, so for a good time, save your pennies from now on; the time is short. For particulars of the tourney, write Pat McPherson, 2724 Tracy Ave., Kansas City, Mo.

★  
**BERKELEY** (By Lester Naftaly)—At the recent meeting of the division it was unanimously agreed that we should approve the formation of a Ladies' Auxiliary. Many of our ladies are enthusiastic over the idea. Brothers, bring your wives to the next meeting on Sept. 5.

The division will also give a monster whist party in honor of the new Auxiliary on Oct. 11, at 1441 Franklin St. Prizes amounting to \$50.00 will be awarded. Please mark this date on your calendar and help make this affair a huge success.

★  
**VANCOUVER** (By L. R. Jozefoski)—Our outing at Lewisville Park on Aug. 3 went off with a bang, and was a success in spite of the wetness and the threat of rain. About 50 people were there. Lunch was served, with free coffee and ice cream. A game of horse-shoe pitching was started, but before either side could determine who was winning, the call to lunch put an end to it. Then a lengthy shower put an end to all further thoughts of games, though several of the hardier ones decided to go on a hike to get a better perspective of the huge park. The swimming pool was discovered, and soon was well patronized by the youngsters.

★  
**BANGOR** (By Alphonse Garceau)—Our two-day celebration on Aug. 2 and 3 was a fine success, with a good attendance, and everyone reporting a fine time.

On the 2nd there was a bowling match, with good prizes. In the evening there was a good show and a number of games. Sunday, the 3rd was cloudy and rainy, but in spite of that we had our planned outing, and enjoyed our games regardless of the weather.

We are planning for a movie show on Oct. 4, and hope to have a good crowd.

**KITCHENER (By Nicholas Wojcik)**—On July 1st, our annual picnic at Waterloo, under the chairmanship of the writer, attracted a large crowd from far and near, and was a real success. Cash prizes and lollypops were awarded the winners in the games, participated in by young and old.

The date set for our bowling party is Saturday night, Oct. 4. It will be held at Sturm's Alleys, Kitchener, with tempting cash prizes for the winners. An admission charge of 35c will be made, and also a charge of 25c will be made for three games. This should be sufficient to take care of the cash prizes.

♦  
**HAMILTON (By C. R. Manning)**—The annual joint picnic of Toronto, Hamilton and Kitchener Divisions was held at Hidden Valley Park, Hamilton, on Civic Holiday, Aug. 4. Approximately 170 attended this picnic.

The program consisted of races, ball games and swimming contests, and was enjoyed by all. Grand Vice President Shilton of Toronto headed the committee in charge, assisted by Brothers Gleadow, Moreland and Manning of Hamilton. A substantial sum was raised from the picnic, which was forwarded to the British War Victims Fund.

We wish to thank all who attended and helped to make it a success, and hope that the friendly spirit between our divisions may continue.

♦  
**BALTIMORE (By A. A. Hajna)**—Tempus Fugit! The state of inaction during the hot summer months is over. We are about to roll up our sleeves and go to work for our division from now on. Brother Leitner and his committee are preparing for a gala Halloween party for Oct. 25, and the Aux-Frats are back on the job after a two-month close up. Watch our collective smoke!

At our last meeting we were honored by a visit from Abe H. Stern, president of the Flint, Mich., division. He is a former Marylander.

The depression seems to have disappeared, or almost so, from our ranks. Manufacturers are now after the deaf workers, particularly for the shoe industry. The army must have shoes, and we deaf can do our bit by helping supply them.

♦  
**NEW HAVEN (By C. H. Caulkins)**—Our fall social season will start Sept. 6 with a get-together social following our regular business meeting. A program of stunts and games has been arranged to wake us up after our summer siesta.

Brother Iannuccio disliked being called the "baby member" so much that he went out and got a new member, and has another prospect in sight. Do we old timers look silly?

The division has voted to invest some of its idle riches in a Defense Bond. We are doing our share, and at the same time making a good investment of our funds.

♦  
**HARTFORD (By R. W. Wilson)**—Members should make note of the fact that the secretary has recently moved. His address is now Robert W. Wilson, 4 Bretton Rd., West Hartford, Conn.

It is hardly necessary for the trumpets to blare to remind you of our annual affair in October. It is too well known as the premier affair in New England. Every year the committee strives to make it better and better,

## Application

BY a deaf driver for insurance covering the operation of a motor car, including public liability, property damage, and collision, at normal insurance rates.

Name .....

Address .....

Occupation .....

Make of car.....Year built.....

Type of body.....Serial No.....Engine No.....

Cost \$.....Date purchased?.....New or used?.....

Used for business or pleasure?.....

Where kept?.....

Fully paid for?.....Mortgage or Lien?.....

Have you carried automobile insurance before? .....

With what company? .....

Loss experience, if any?.....

Cut out this application. Fill it out. Send to the National Fraternal Society of the Deaf, 433 So. Oak Park Ave., Oak Park, Ill. All information furnished on this blank will be kept strictly confidential.

and this year will be no exception. The date is Oct. 25, and the place, of course, the old reliable Hotel Bond.

As a double attraction, on the Sunday following this peerless ball there will be a bowling sweepstakes carnival. This will be held at the Morgan alleys, on the same street as the hotel. Need we say more?

♦  
**PITTSBURGH (By J. K. Forbes)**—With the removal of John W. Stevenson Jr. to Canton, O., Vice President En Dean assumes the reins of president. At the last meeting William Gibson was elected vice president to fill the vacancy in that office.

The division has voted to purchase \$75.00 worth of U.S. Defense Bonds, and later expects to buy more.

Our picnic at Idlewild Park, Ligionier, was a grand success. There was a large crowd present, and we netted a neat sum for the division treasury. There are no better picnic grounds near here with equal conveniences, or more easily reached. The division has voted to hold next year's picnic on the last Sunday in July.

♦  
**HOLYOKE (By A. H. Enger)**—Our July and August outings came out great successes, with large crowds in attendance. To all reports everyone had a fine time at these outings.

And now for our fall affair. It is to be an Autumn Frolic, and will be held at the Masonic Temple, 235 Chestnut St., opposite the library, near the corner of Cabot St. The date is Sept. 27, and something new will be going on every hour. Admission only 75c.

♦  
**CHICAGO NO. 106 (By F. L. Bush)**—Were we boasting in last month's issue? No, my friends, for at the last meeting Brother Adducci brought in an application for membership—

which was passed—and says there are several more prospects about ready to affix their signature on the dotted line. More power to him, and may he have many imitators. Go to it, boys!

Our annual dance and card party has been announced. The date will be Oct. 8, and the place Immel Hall, 2804 Belmont Ave. If you are one of those old-fashioned guys who own a hat, paste the above inside it, for there's going to be something doing, all right.

Our division extends to Division No. 1 our everlasting best wishes for the success of their 40th anniversary celebration. May we all live to help them celebrate their 50th, or Golden Jubilee.

Members galore have been vacationing this summer. To chronicle them all would take a page, so the editor says Nit, Not, No; also Nix!

♦  
**WORCESTER (By Bart Burns)**—Chairman Jarvis has announced Nov. 15 as the date for our banquet. It will be held at the Eden Restaurant, 38 Franklin St., next to the Bancroft Hotel. Supper will be at 6:00 p.m., followed by a floor show and dancing. Tickets will be only \$1.50. Make reservations now, either through the chairman, Fred Jarvis, 25 Mott St., or through Raoul Jacques, 64 Thomas St., Worcester, and Leverett Blanchard, 420 Hill St., Whitinsville.

During the fall, winter and spring whist parties will follow our regular meetings. Our meeting on Sept. 6 will be held at 6:30 p.m., and James Loughlin will be in general charge of the whist party.

♦  
**TOLEDO (By J. A. Opicka)**—Our annual picnic on Aug. 3 is history. It was a strictly local affair, with attendance below that of previous years, but everyone present appeared to get their share of enjoyment. Hats off to

## INVITATIONAL BOWLING TOURNAMENT

Celebrating 31st Anniversary  
KANSAS CITY DIVISION  
No. 31

Saturday, November 1, 1941

Open to all—Everybody welcome

**\$150.00 IN CASH PRIZES**  
**For Men and Women**

For entry blanks write Pat McPherson, 2724 Tracy Avenue, Kansas City, Mo.  
Annual Hot Supper and Entertainment will follow.



Bro. Otremba and his able assistants for making the day one to be remembered.

Quite a number of local members are now employed in defense work in various industrial plants. There is no discrimination against them, as they are proving their mettle as tip top workers.

Arnold Deak is one of Toledo's successful business men, with a printery and photo-finishing shop in his neighborhood, where he has for several years done good job printing. As a side line he carries photo supplies and novelties.

**LITTLE ROCK** (By H. E. Adcock)—The division voted to have a new and more dignified looking flag in place of the old one. It seems we are growing patriotic minded! We also thought of investing some division money in Defense Bonds, and may succeed in doing so later.

There has been a good attendance at meetings since we voted to serve refreshments after the meetings. Verily, the way to a man's heart is through his stomach!

The change in superintendents at the Arkansas school will not affect the division meetings. Thanks to the kindness of the new superintendent, Mr. John L. Caple, we may continue to hold our meetings at the school.

**BROOKLYN** (By H. J. Goldberg)—With the approach of the fall season, just around the corner, things will soon start to hum again. We have just received, hot off the press, a schedule of fall and winter socials, which is being distributed among deafdom in the metropolitan area.

Our lone social member, Charles Klein, was recently united in the bonds of holy matrimony with a fair damsel hailing from New Orleans. Where's the cigars, Cholly? Anyway, congrats!

Quite a few of our members have been successful in securing employment on national defense projects. Some are at the navy yard, and some at the aviation plants out on Long Island.

**SEATTLE** (By L. L. Bradbury)—We will have one of the biggest smokers ever—some time in November, probably the 15th or 22nd. We have completed our quota of five new members, and their entry must be fittingly observed.

Then on Dec. 31 we will have another big New Year party. This will be in charge of Bros. Pickett, Summers, Palmer, Wright and Winchell. More details in later issues.

**PROVIDENCE** (By F. J. Ruckdeshel)—The 29th annual dance and whist party was all that we wished it to be, and more. That energetic hustler, Louis Cassinelli was chairman, and

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THE AMERICAN DEAF CITIZEN  
Roy B. Conkling, Editor G. O. Kerne, Mgr.  
VERSAILLES, OHIO

## Attention, Divisions

THE HOME OFFICE can now supply DETACHABLE PARTS EMBLEMS, four feet square, made of light, extremely durable material, and enameled in the correct colors.

These EMBLEMS are large enough to be clearly visible from all parts of the largest hall. They may be folded when not in use, making the folded dimensions two by four feet. Storage of the emblems is thus simplified. They are so light they may be carried in one hand from place to place.

The company contracting to make these emblems must have a number of orders before proceeding, to keep the cost down. Making only one emblem at a time would be a costly process. If we can place an order for 50 emblems, the price will be \$17.50 each. For an order of 25 emblems, the price will be around \$20 each.

Each Division should have one of these large Detachable Parts Emblems in order to properly demonstrate the new Ritual. If we receive the required number of orders early, delivery can be made before the end of the year. If terms are desired, the Home Office will arrange for payment in 12 monthly installments.

EVERY DIVISION SHOULD ORDER NOW. THESE EMBLEMS MAY NOT BE AVAILABLE LATER ON IF PRICES GO UP.

he put the affair over as one of the most successful. Nearly 200 attended, coming from all corners of New England. The bowling tournament did not materialize, as many visitors had to be back at their defense jobs next day.

The outing this year was very well attended. It was held at Prosser Beach, in Charlestown.

Anaclet Mercier of Holyoke was a visitor at our June meeting. He also attended the dance the previous week.

**ST. LOUIS** (By E. C. Dykes)—Our recent "Get Acquainted Party" was a very enjoyable and successful affair. One immediate result was two new members. Several more are in prospect. We invited about 30 non-members, some of whom were ex-members of the division, and gave them a good exposition of the aims of the society, what it stood for, and the desirability of becoming a member. We hope the seed has fallen on fertile ground, and will bring good results. We may hold another similar affair sometime later.

Congratulations to John Long and Jean Maserang. Both are singing the same tune "It's a boy!"

**EAU CLAIRE** (By Ludvik Landsverk)—The division will hold a basket social on Saturday evening, Oct. 4. It will be held at Knights of Columbus Hall, Farwell St., cor. Main, opposite the Gillette gas filling station. Prizes will be given for the prettiest basket, highest bidder, etc., so, ladies, put up good lunches, decorated as tastefully as you know how. You may be the prize-winner—or the buyer may be high bidder! All are welcome to attend. Come and bring your friends. Coffee will be served free to all.

**SCRANTON** (By H. B. Young)—Members of this division are hereby notified that all future division meetings will be held on the first Saturday of the month, instead of the first Thursday. This is in order to help those who find it inconvenient to make several trips to town in a week or so.

**DETROIT** (By Kenneth Mantz)—Samuel Schlabach was killed on the afternoon of July 26 at the intersection of Grand River and Telegraph Road when another car collided with his while he was waiting for the red light to change. Struck from the rear, the shock broke his neck and he died soon after. We regret the manner of his passing, but are proud that one of us should leave behind such a nice family in so comfortable circumstances. We have given his widow a complimentary pass to division socials and hope to continue her acquaintance.

On motion of Brother Heymansson, the division voted unanimously to purchase a Fifty Dollar U. S. Defense Bond.

Plentiful as money is advertised to be, we are finding it much more difficult to hang on to it. Working six and seven days a week in

defense industries, most of our members find their energies quite well exhausted. However, the boys are settling themselves for a blitzkrieg of activity when and if the Grand President makes his tour of the eastern divisions.

It has been reported that L. H. Buescher is transferring his affiliation from Cincinnati Division No. 10 to Detroit Division No. 2. Brother Buescher was recently married and has maintained a residence in Detroit for three years. We regret not having seen more of him.

**ST. PAUL-MINNEAPOLIS** (By H. von Hippel)—Visitors in the Twin Cities were: Anton Tanzar, Fred Kaufman and John DeLance, all of Chicago No. 1, John Chandler of Cedar Rapids, Suvillan and Young of Des Moines, and George P. Riley of Victoria, British Columbia. Sorry, Brother Riley, you missed the meeting and a round of glad handshaking.

Harvey Flanagan, resident of San Diego, Calif., and a member of our division, was a welcome sight, especially for the old timers, after a long absence from Minnesota.

Our annual picnic was a great success. It surpassed our fondest expectations by far, and more profits were raked in than ever before at any one time. A large delegation from Duluth and some from Faribault helped swell the attendance to over 250 persons. Those who served on the committee were Brothers Brueske, Chairman, Birr, Henneman and Schoeneberg. Take a good bow, boys, for some more applause.

Richard Spater was hit by an automobile while riding on a bike not far from the picnic grounds. At this writing, he is still confined to Bethesda Hospital with grafted skin on his ankle.

Note to the Faribault correspondent: In your note you sounded as if we hollered, "We wuz robbed." No, you got me wrong. Get this straight. I did not refer to Section 145, but to the matter of courtesy. We worked over those new members for over three years, and sent the application blanks to them when they decided to join N.F.S.D. and asked for them, but you grabbed the blanks with little effort and got all the credits, which should have been rightfully accredited to our division. Confess, brother o' mine, that you forgot your manners.

**LOS ANGELES** (H. O. Schwarzlose)—The August meeting was crowded. Everybody wanted to see the new class of novices take the Oath of Brotherhood. Administered by President Butterbaugh, it presented a most impressive ceremony.

Another new member was added to our ever-growing rolls at the August meeting, and a transfer accepted from Chicago No. 1, for Alfred Sandus. He has obtained a job in a bakery here, and we hope it is permanent. The last issue of THE FRAT gave Bro. Naftly of Berkeley the position of a Los Angeles member. Those Grand Officers must have their minds full of

Los Angeles these days. I guess we had better send in only one or two applications each month instead of 14 at a time. It scares them.

We have decided to give the job of writing the meeting minutes to Brother Gardner. Trying to explain to 14 new members that they must take care of their policies, notify the Secretary in case of sickness, hand out Rule Books and secretaries' addresses, and keep a report of the business being done on the floor all at the same time, is no fun. How about it, Julian, do you want it?

A dance will be held on the last Saturday in November, and a smoker after the December meeting.

Brothers Rabb, of Omaha, and Thompson of Akron, Ohio, were visitors at the August meeting. Bro. Thompson was visiting Bro. Gilbert, whom he knew in Akron. Bro. Rabb has a position here and intends to stay.

**BOSTON** (By J. L. McDonald)—All arrangements have been completed for our initiation and smoker to be held in the Crystal Room of the Hotel Westminster, Copley Square, on the evening of Sept. 20. A degree team of the Aleppo Temple of the Mystic Shrine will be in full charge of the initiation, and the fireworks are due to get under way at 8:00 p.m. A buffet supper, cigars and cigarettes, and a thirst quencher will follow. As this is our first smoker in more than two years the committee is making every effort to produce a real good time and send everybody home happy. Admission is by ticket at \$1.00 and your dues-receipt. Out-of-town members who are planning to attend should secure tickets in advance from the Secretary, James L. McDonald, 45 Eustis St., Cambridge, or from Treasurer, C. W. Heeger, 17 Mansfield St., Allston. No tickets will be sold after Sept. 18.

Throughout the summer months our Sundays have been taken up with a continuous round of outings, each of our many organizations have enjoyed at least one. The division's outing on August 9 at the Home for Aged Deaf was a very successful and enjoyable day with a good-sized crowd in attendance. Many new and novel games and contests were carried off with real enthusiasm, prizes going to the winners, and both visitors and residents of the Home enjoyed a real good time.

With the outing and smoker fully organized, our Social Committee is now busily engaged on plans for our fall and winter program of socials, and full reports will be forthcoming in later issues. Watch this column for reports, and if you who are reading this are not a Frat, it's an excellent time to become a member.

**NASHVILLE** (By Ralph W. Green)—It is with regret that the Nashville division decided to postpone its Labor Day banquet shingdig on the grounds that Birmingham was having its third sectional bowling tournament. It was feared that the affair could not be made a success, since a good many of the boys wanted to get out of town, and besides Nashville was concentrating on having a bowling tournament later on. A date will be announced later on, after the writer learns the details.

Nashville always takes pride in its monthly meeting for the simple reason that nearly all of the resident members are present and have a say in the affairs of this division. Sometimes the meeting lasts 2½ hours. This must be democracy, since all share in this and that.

At our last meeting the division voted to go on record as favoring the idea of warning all deaf boys and girls against begging in this locality. There have been quite too many "foreigners" soliciting this town, and the division realizes the seriousness of the situation and also that a few beggars can do untold harm to the majority of the better element here. At our next Tennessee Association convention in Memphis the above matter will be taken up with the assembly with untold vigor. There was an incident here several years ago, in regard to a

certain deaf man selling rags, needles, etc. He called at a certain house and in some way or another he insulted the lady at the door and finally an editor of the local paper ran an editorial about this incident. I will quote one sentence: "We must be cautious in regard to the deaf and dumb." Certainly this does untold harm for those who seek employment in any line of endeavor. Let's all get together and put a stop to this racket. Cooperation from all the divisions will be a blessing. We all strive to have a better society and the hearing world will look upon the deaf with respect.

**SPRINGFIELD, MASS.**—(By Isadore Zisman)—Our fall-winter after-meeting socials will get under way on Saturday evening, Sept. 13, at 8:30, in the Hotel Bridgway, when a military whist party in charge of Willard Pateron will be held. Those who have been present at our past whist parties know the thrills and excitement that go with these games.

Due to the fact that the September meeting will precede the above-mentioned social. President Rock wishes to advise members that he will open the meeting at 7 p.m. During the summer months there has been a noticeable decrease in attendance at our meetings, and it is hoped that with the passing of the vacation season meetings will be more largely attended.

Predictions point to a large turnout at our Dinner-Dance to be held at the Hotel Bridgway on Saturday evening, Oct. 11, at 7:00. Besides a full-course dinner and dancing to a snappy orchestra, a short amount of time will be given over to entertainment. . . . no long-winded speeches. If you haven't already done so, it will be well for you to send in your reservations now, to the Chairman, Max Thompson, whose address is 1869 Roosevelt Ave., Springfield. A postal card will do. Admission, \$1.50.

**CHICAGO NO. 1** (By Thos. O. Gray)—About the time the September issue is received our 40th anniversary celebration will be over. It is hoped no more banquets, or celebrations, are given by No. 1 until its Golden Jubilee year comes around. Then a gathering of fraternal brothers in formal dress is expected. How many of us survive the ten years remains to be seen, but we sincerely hope all who attend the 40th anniversary will be with us again on the 50th anniversary. If you want to see the morrow roll around, be careful today and eat to live, not live to eat, and we'll meet again in 1951.

Alfred Sandus transferred himself to Los Angeles No. 27. He writes that he misses his Chicago friends, but a job is what he needs. And No. 1 was doubly honored when Jimmy Smith, secretary of Little Rock Division No. 5 paid us a visit with his charming wife, known to Pen Pushers as "Marfa." He gave us a good talk on fraternal work and announced greetings from No. 5 to No. 1. Greetings from No. 1 to No. 5 went back with him.

In the death of Past Grand President Jacob Kleinhans of Niles, Mich., we lose a good worker who did much to advance the cause of the NFSD in its infancy. Our sincere sympathy goes to his widow.

**MANHATTAN** (By Art Kruger)—\$302.72! That, comrades and dear readers, is the net profit from our much-talked-about Eastern Clubs of the Deaf Basketball Championship Tournament last March, gross receipts having been \$991.85, while expenses were \$689.13. Because of this sensational news and in response to the overwhelming requests of the brethren of No. 87 and their friends, Ye Scrivener has been appointed officially and with full authority to conduct another basketball tournament, which will take place on Saturday afternoon and evening, either March 21, 1942, or April 11, 1942. This will be a national meet, and the competing teams will be (1) Best of Metropolitan Area, (2) New England States Champion, (3) Middle Atlantic States Champion, and (4) Best of Mid-

West Section. He has been in contact with at least twenty club teams, and it is greatly hoped that they all will pledge their support to this tournament.

Well, enuff said about tournaments. We must get off our one-tournament mind for the time being and talk of our coming affair in the form of "Variety Costume Ball" to be held at Palm Garden on West 52nd Street, Saturday evening, Nov. 15. Music and entertainment galore, excellent drinks, handsome prizes for costume and dancing contests, and a fine jovial atmosphere and spirit is assured you by the committee headed by James F. McGuire. What more can you ask? So we are looking forward to your attendance and support. Tickets are being distributed. Come prepared to make your reservations. And don't forget to read this column in the October issue for FIVE REASONS why we chose Palm Garden.

**FLASH!** Jimmy Jig (Emerson Romero to you), Republic Aviation News' ace columnist, has been syndicated! Not only is his humorous and keen observations on the passing parade at Republic a bright feature of this paper, but they are now appearing as a regular feature of the Farmingdale Post. He has been with the Aviation Company for two years and makes his home in Farmingdale, about 25 miles from New York City. During his stay at Republic, Romero has won two Suggestion Awards and is responsible for the justly-famed Jimmy Jig benches, which are a boon to all during lunch hours. An open letter in his column resulted in the company's purchasing the comforting seats. Congrats, Tommy, and may you take the place of Walter Winchell as Broadway Columnist some day!

Caught in the web of romance, Alfred Granath and smiling Stella Elias decided they'll be buckled into double harness some day for they were formally betrothed.

Welcome Philip Topfer and Isidore Dweek to our midst, both having been shipped from No. 23.

**TORONTO**—(By J. F. Gotthelf)—The Toronto-Hamilton-Kitchener Divisions held a joint picnic at Hidden Valley Park, Hamilton, netting a donation of \$15 for the Red Cross British Bomb Victims' Fund. In view of our almost last-minute arrangements to do our bit in a tangible way for sufferers of terrible air raids in Britain, an attendance of about 175 persons was gratifying indeed. Much credit for the success of our effort goes to Brothers Gleadow, Manning and Moreland, officers of the Hamilton Division, who worked hard and also to Grand Vice-President Shilton. At the July meeting, which was our last opportunity for discussing the picnic, we understood that no deaf organization in any city within easy motoring distance of Toronto had made any plans for a big outing on Civic Day, and so we went ahead with Hamilton as our annual joint N.F.S.D. picnicking place. The Toronto Star mentioned our donation in a leading article with the Kiwanians of Kirkland Lake, who had given \$1,000 to the fund; we noticed the words: "DEAF DONATE \$15" in a deck under a two-column heading.

## The Silent Broadcaster

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## The Silent Broadcaster

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H. O. SCHWARZLOSE, Associate Editor and Business Manager  
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3102 Glendale Ave.,

Baltimore, Md.



Charles Rendell, Joseph Muise, Herbert Campbell, all of Halifax, N.S., and Lester Thomas of Herring Cove, N.S., have been admitted to our division, thanks to Brother Lively. May these new brothers, who are bakers by occupation, add their own yeast in leavening the bread of membership in that ancient land of Acadia made immortal by Longfellow. In other words, may they bring in more new members.

Our division is planning a big time for either October 25 or November 1—an afternoon of bowling practice meet, not tournament, and an evening of Halloween. Brother Rosnick, master hall-finder, will try to get a good hall and then broadcast the address and date by handbills as early as possible. Brother Hazlitt is a bit worried about the possible effects of gasoline rationing by then, but Brother Peikoff is more optimistic about the resourcefulness of the deaf in economizing on gasoline. Well, there is the good old fast train. Remember that the date will be either October 25 or November 1—on Saturday.

WASHINGTON (By Larry Ward)—Washington's outstanding social event, the Sixth Anniversary Dance, to be held at the Hotel Hamilton, is attracting plenty of attention as the Committee gets set on advertising it. There is hardly a division on the Atlantic seacoast which has not heard of the coming big event in this town, now regarded as the gayest capital on earth. The center of gaiety, in case some have not got wind of the affair, will hold full sway on the evening of October 18, at 8 p.m. and the address is 14 and K Sts. It is the easiest place to spot and no one could miss it. Just come to Washington, as the circular says, and you can't go wrong. The committee is composed of Larry Ward, chairman; Bill Clark, John V. Wurdemann, Bill Ramsay and Pop Nelson. They are all young and enterprising men who will let nothing stop them in their work to make the Sixth Anniversary Dance the one to be talked about and to be pointed out as an inspiration for all other dances to come. The program of events now nearing completion will contain a floor show, dancing contests and a new contest announced for the first time in Washington, namely, a contest for the most glamorous girl on the floor. Anyone desiring information concerning trains, hotels and sightseeing can secure it by writing to Larry Ward, 1271 New Hampshire Ave., N.W., Washington, D.C.

The division's outing at Seaside Beach on the Chesapeake Bay was a huge success. The weather was a big help, as there was hardly a wisp of cloud and the sun shone all day. Everybody entertained everybody, whether at the beach, the swimming pool, the rides, the casino, the picture booths, the restaurant or by just plain conversation. Bill Ramsay was the top man that day and all credit is due him.

The New Year's Eve social, to be of major proportions, will take place at Hotel 2400, on 16th St., N. W. Morris Friedman will be the one who will have to wear a full dress. He is to be the chairman.

BIRMINGHAM—(By Herman Harper)—By the time THE FRAT reaches you, some 60 deaf keglers representing Birmingham, Atlanta, Memphis, Nashville, Knoxville, New Orleans, Baton Rouge and Little Rock will be competing in the second tournament of the Dixie Deaf Bowling Association at the Downtown Alleys. There will be cash prizes. A banquet and appropriate talks are to be interesting features of the week-end. The two-day affair is bringing some publicity and showing what we deaf people are doing in the bowling world. It is hoped that the D.D.B.A. will be made a permanent organization. A full report of the teams and individuals will be announced in the October issue of THE FRAT.

Our own B. B. Burnes, formerly of the Minnesota School for the Deaf, but now connected with the California School for the Deaf, stopped here long enough to say hello to his many friends while on his way to spend his vacation with relatives in Mobile.

Childersburg, home of the \$90,000,000 government powder plant, one hour's auto ride from Birmingham, has grown almost overnight from a village of 400 population to a city of 10,000. Several deaf are employed there. We extend a welcome to them to come and enjoy the monthly meetings of No. 73.



Counsel (cross-examining a farmer): Now, don't quibble! Do you understand a simple problem or not?

Witness: I do.

Counsel: Then tell the court this: If fifteen men ploughed a field in five hours, how long would it take thirty men to plough the same field?

Witness: They couldn't do it.

Counsel: Why not?

Witness: Because the fifteen men have already ploughed it.

\* \* \*

"Shine, please, boy!" said the six-foot-five soldier to the bootblack.

The boy looked down at the vast expanse of boot before him and shook his head questioningly. Then a determined look covered his face.

"Bert," he called out to another boy, "Gimme a hand! I've got an army contract!"

\* \* \*

Doctor (to his daughter)—Did you tell the young man that I think he's no good?

Daughter—Yes, dad, but that didn't faze him. He said it wasn't the first wrong diagnosis you made.

\* \* \*

Judge: "Prisoner, the jury finds you guilty."

Prisoner: "That's all right, Judge. I know you're too intelligent to be influenced by what they say."

\* \* \*

The class was studying magnetism. "Robert," asked the professor, "how many natural magnets are there?"

"Two, sir," was the surprising answer.

"And will you please name them?"

"Blondes and brunettes, sir."

\* \* \*

The sad part of returning to visit the old home town is the discovery that so many people never knew you were gone.

\* \* \*

A cynical angler remarks that there are two periods when the fishing is good—before you get there, and after you leave.

\* \* \*



#### MEMBERSHIP QUOTAS—1941

GIVEN below is the quota of new members each Division is expected to get during 1941. Every Division is urged to complete its quota:

DIVISION	1941 Quota	New Members
Chicago No. 25	25	20
Detroit	15	1
Saginaw	5	
Louisville	5	3
Little Rock	5	
Dayton	5	
Cincinnati	10	1
Nashville	5	1
Olathe	5	1
Flint	10	6
Toledo	10	2
Milwaukee	10	2
Columbus	15	3
Knoxville	5	
Cleveland	10	
Indianapolis	15	3
Brooklyn	25	6
St. Louis	15	9
New Haven	5	1
Holyoke	5	
Los Angeles	15	21
Atlanta	5	2
Philadelphia	15	7
Kansas City	10	4
Omaha	5	3
New Orleans	5	4
Kalamazoo	5	
Boston	15	10
Pittsburgh	10	3
Hartford	5	1
Memphis	5	3
Portland, Me.	5	2
Buffalo	5	1
Portland, Ore.	5	6
Newark	5	6
Providence	5	1
Seattle	5	5
Utica	5	3
Washington	10	
Baltimore	10	
Syracuse	5	
Cedar Rapids	5	1
Albany	5	
Rochester	5	
San Francisco	5	2
Reading	10	3
Akron	15	4
Salt Lake City	5	
Rockford	5	2
Springfield, Ill.	5	3
Davenport	5	3
Worcester	5	
St. Paul-Minneapolis	10	3
Fort Worth	10	4
Dallas	10	
Denver	5	2
Waterbury	5	
Springfield, Mass.	5	1
Bangor	5	
Birmingham	5	
Sioux Falls	5	4
Wichita	5	
Spokane	5	1
Des Moines	5	
Lowell	5	1
Berkeley	5	13
Delavan	5	2
Houston	5	12
Scranton	5	
Richmond	5	4
Johnstown	5	1
Manhattan	15	
Jacksonville	5	1
Peoria	5	1
Jersey City	5	1
Bronx	5	
Columbia	5	1
Charlotte	5	
Durham	5	1
Grand Rapids	5	
Toronto	10	8
Duluth	5	1
Canton	5	
Faribault	5	8
Council Bluffs	5	3
Fort Wayne	5	2
Schenectady	5	
Chicago No. 106	5	2
Binghamton	5	
Wilkinsburg	5	1
San Diego	5	1
Eau Claire	5	
Sulphur	5	
Vancouver	5	1
Westchester	5	5
Queens	5	
Montreal	5	
Hollywood	5	2
Hamilton	5	
Kitchener	5	1



## JULY COLLECTIONS

Grand Division	\$ 31.38
Chicago No. 1	386.35
Detroit	130.26
Saginaw	20.88
Louisville	91.35
Little Rock	71.30
Dayton	58.30
Cincinnati	187.12
Nashville	47.76
Olathe	55.61
Flint	103.69
Toledo	124.43
Milwaukee	132.53
Columbus	157.19
Knoxville	22.30
Cleveland	177.77
Indianapolis	199.40
Brooklyn	374.10
St. Louis	244.71
New Orleans	25.75
Holyoke	38.88
Los Angeles	242.05
Atlanta	141.82
Philadelphia	305.41
Kansas City	101.79
Omaha	69.89
New Orleans	128.15
Kalamazoo	30.36
Boston	168.37
Pittsburgh	87.23
Hartford	69.61
Memphis	94.38
Portland, Me.	93.90
Buffalo	56.06
Portland, Ore.	95.15
Newark	121.03
Providence	46.53
Seattle	67.76
Utica	69.62
Washington	207.08
Baltimore	120.37
Syracuse	75.36
Cedar Rapids	41.84
Albany	59.41
Rochester	55.61
San Francisco	80.66
Reading	195.18
Akron	230.51
Salt Lake City	48.31
Rockford	51.55
Springfield, Ill.	74.02
Davenport	55.54
Worcester	29.83
St. Paul-Minneapolis	181.50
Fort Worth	57.64
Dallas	66.19
Denver	79.39
Waterbury	33.46
Springfield, Mass.	75.53
Bangor	46.99
Birmingham	83.45
Sioux Falls	35.12
Wichita	27.71
Spokane	66.27
Des Moines	62.87
Lowell	36.32
Berkeley	63.69
Delavan	139.30
Houston	106.21
Scranton	23.23
Richmond	90.60
Johnstown	68.39
Manhattan	129.86
Jacksonville	28.05
Peoria	39.62
Jersey City	134.74
Bronx	57.12
Columbia	103.01
Charlotte	105.60
Durham	47.36
Grand Rapids	27.28
Toronto	200.75
Duluth	40.35
Canton	17.91
Faribault	88.60
Council Bluffs	81.03
Fort Wayne	47.97
Schenectady	36.24
Chicago No. 106	84.13
Binghamton	40.28
Wilkinsburg	30.15
San Diego	18.02
Eau Claire	38.92
Sulphur	29.48
Vancouver	
Westchester	52.63
Queens	26.33
Montreal	37.73
Hollywood	56.59
Hamilton	27.31
Kitchener	
Total collections	\$8,976.36

TREASURER'S STATEMENT FOR  
JULY, 1941

Balance and Income	
Balance, June 30, 1941	\$2,453,590.33
Division collections	8,976.36
Interest	6,146.18
Rents	6,068.50
Mortgage fees	50.00
Property insurance premiums	65.00
Refund, real estate operating exp.	148.72
Lodge supplies	31.95
Recording fees	6.00
Total balance and income	\$2,475,083.04
Disbursements	
Death benefits	\$ 962.00
Sick benefits	1,095.00
Accident benefits	400.00
Old-age income payments	87.08
Escrow withdrawal	150.00
Clerical services	282.15
Insurance Department fees	170.00
Mortgage expenses	25.00
Social security taxes	93.90
Office expenses	41.53
Officers' and Trustees' salaries	784.41
Official publication	418.71
Postage	22.13
Printing and stationery	18.89
Property insurance premiums	131.85
Real estate operating expenses	2,097.31
Total disbursements	\$ 6,779.96
Balance and income	\$2,475,083.04
Disbursements	6,779.96
Balance, July 31, 1941	\$2,468,303.08

## TRUSTEES' REPORT

## Ledger Assets, July 31, 1941

Real estate	\$ 836,018.57
First mortgage loans	802,305.00
Bonds and stocks	593,385.87
Bank deposits	232,595.78
Home Office equipment	3,611.32
Cash in society's office	386.54
Total ledger assets	\$2,468,303.08

## Balances in Funds

Mortuary funds	\$2,242,547.72
Sick and accident fund	125,275.51
General expense fund	40,297.44
Accumulated interest	35,824.75
Convention fund	20,032.17
Indemnity fund	4,325.49
Total in all funds	\$2,468,303.08

## MARRIAGES

May 30—Gerald Watson and Albina Redman, both of Baltimore, Md.  
 June 8—Charles Klein, Brooklyn, N. Y., and Mildred Slipakoff, New Orleans, La.  
 June 15—Elwood Faucett, Houston, Tex., and Dorothy Alexander, Dale, Tex.  
 June 21—Russell Lavender, Jr., Houston, Tex., and Ruby Turk, Shiner, Tex.  
 June 28—Chester Gorleski, Milwaukee, Wis., and Ellen Bach.  
 June 28—Arthur Gossett, Jr., Houston, Tex., and Margaret Nail, Dallas, Tex.  
 July 7—John Kelly, Chicago, Ill., and Minnie Skerlton, Regina, Sask., Can.  
 July 12—William Lemons, Houston, Tex., and Mabel Ferguson, Baton Rouge, La.  
 July 19—Solomon Burchardt, Houston, Tex., and Leona Gerber, Sulphur, Okla.  
 July 26—Ra'ph Odell, Portland, Ore., and Louise Linn, Sandy, Ore.  
 August 9—James Judge, Hamilton, O., and Iva Taul, Danville, Ky.

## BIRTHS

June 22—Mr. and Mrs. Edward Lavigne, Indian Orchard, Mass., a boy.  
 June 24—Mr. and Mrs. John Tompkins, Kansas City, Mo., a girl.  
 July 13—Mr. and Mrs. Samuel Polinsky, Brooklyn, N. Y., a girl.  
 July 14—Mr. and Mrs. Frank Amann, Portland, Ore., a boy.  
 July 24—Mr. and Mrs. John Long, St. Louis, Mo., a boy.  
 July 29—Mr. and Mrs. Jean Maserang, St. Louis, Mo., a boy.

## ENGAGEMENTS

Edward Dorison, Jersey City, N. J., and Gussie Brown, New York, N. Y.  
 Rocco Manieri, Philadelphia, Pa., and Floy Fahringer, Jersey Shore, Pa.

## JULY DISABILITY CLAIMS

G. J. Leggett, Toronto	\$ 30.00
*W. J. Ross, Toronto	60.00
E. A. Ornberg, Los Angeles	30.00
Mario Benedet, Olathe	50.00
*Reubin Pois, Olathe	45.00
O. E. Liner, New Orleans	35.00
H. T. Gleason, Bangor	10.00
Charles Miller, Detroit	50.00
Alexander Gibson, Saginaw	50.00
R. C. Harris, Flint	50.00
Edward Alt, St. Louis	35.00
J. G. Stippich, St. Louis	50.00
*E. F. Wolgmont, Brooklyn	45.00
Abraham Hyman, Brooklyn	50.00
O. M. Adleman, Rockford	15.00
F. E. Seely, Buffalo	75.00
Wm. Cleveland, Rochester	20.00
R. D. Glenn, Salt Lake City	30.00
*O. R. Mangrum, Jersey City	20.00
*Joseph Weisman, Manhattan	30.00
*L. C. Saracione, Bronx	75.00
*Abraham Barr, Queens	30.00
*E. C. Brown, Durham	30.00
*B. P. Butzen, Milwaukee	25.00
W. F. Gerhardt, San Francisco	50.00
Frank Cando, Hartford	135.00
H. E. Wilson, Hartford	50.00
Bilbo Monaghan, Washington	20.00
A. E. Arnot, Chicago No. 1	20.00
H. Hensel, Chicago No. 1	30.00
P. F. Jaeger, Cedar Rapids	30.00
Jake Schmeltzer, Indianapolis	35.00
Oliver Morrell, Bangor	15.00
F. J. Von Rueden, Faribault	50.00
G. H. Hummell, Jr., Newark	50.00
G. R. Lewis, Binghamton	30.00
*E. A. Rensberger, Indianapolis	10.00
*L. A. Cohen, Queens	30.00
Total for the month	\$1,495.00

\*Denotes accident claims.

## JULY DEATH CLAIMS

Lawrence Weinberg, Manhattan	\$250.00
Alexander Gibson, Saginaw	712.00
Total for the month	\$962.00

## NEW MEMBERS

Chicago No. 1:	Leo De John
Leonard Warsawsky	Reading:
Louisville:	Ladislav Duboski
Embry Moore	Springfield, Ill.:
Flint:	Torrence Lowe
William Claveau	Davenport:
Robert Pratt	Henry Yates
Raymond Stroud	St. Paul-Minneapolis:
Indianapolis:	Maurice Applebaum
Robert Jines	Arthur Hebert
Brooklyn:	Ft. Worth:
Sidney Levine	Harold Massoletti
St. Louis:	Robert Smith
Sam Davis	Sioux Falls:
Los Angeles:	Donald Berke
Louie Failla	Berkeley:
Kansas City:	Lawrence Silveira
Maurice Blonsky	Houston:
New Orleans:	John Rude
William Seymour	Richmond:
Rudolph Hamaker	Guy Stevens
Pittsburgh:	Toronto:
John Kowalski	Gordon Hines
Portland, Ore.:	Faribault:
Harold Whitmer	Edward Eiden
Newark:	Chicago No. 106:
Washington Pernazzi	Leslie Kovacs
San Francisco:	Westchester:
Thomas Van Nepes	Andrew Kostruba
Isadore Klang	Hollywood:
Utica:	George Jones

## THE GET-ONE DEGREE

Chicago No. 1—John Tubergen, Jr.  
 Louisville—William Ferg  
 Flint—Robert Smith (3)  
 Indianapolis—Clyde Breedlove  
 Brooklyn—David Berch  
 St. Louis—Theodore Kellner  
 Los Angeles—Harry Schwarzlose  
 Kansas City—Clem Dillenschneider  
 New Orleans—Morris Lahasky, John Lewis  
 Pittsburgh—John Dolph  
 Portland, Ore.—John Kaufman  
 Newark—Kenneth Murphy  
 Utica—James De John  
 San Francisco—Francis Roberts, Joe Greenberg  
 Reading—Russell Schenck  
 Springfield, Ill.—James Todd  
 Davenport—Bertil Jennisch  
 St. Paul-Minneapolis—Herman von Hippel, Walter Falmoe  
 Ft. Worth—Harvey Ford  
 Sioux Falls—Willis Berke  
 Houston—William Isaacks  
 Richmond—Lester Wickline  
 Toronto—Allison Pye  
 Faribault—Frank Thompson  
 Chicago No. 106—Anthony Adducci  
 Westchester—Raymond Geel  
 Hollywood—Harry Banks  
 Berkeley—Lester Naftaly

# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; 1st Vice Pres. Frederick J. Neesam, 130 S. Third St., Delavan, Wis.; 2nd Vice Pres., John T. Shilton, 202 Dalhousie St., Toronto, Can.; 3rd Vice Pres., Sam B. Rittenberg, 1525-36th Place, North Birmingham, Ala.; 4th Vice Pres., Foster D. Gilbert, 3111 Ivy St., Los Angeles, Calif.; Secretary-Treasurer, Charles B. Kemp, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, L. S. Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees: George F. Flick, Harrison M. Leiter, Washington Barrow, 433 So. Oak Park Ave., Oak Park, Ill.

**THE NATIONAL FRATERNAL SOCIETY OF THE DEAF** is a fraternal life insurance association of deaf men. It is organized in the lodge system and has branch lodges, called Divisions, in over a hundred principal cities of the United States and Canada.

## 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.

## Death, Sick and Accident Benefits

The society, guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$15.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

## Safeguards

The society is chartered under the laws of the state of Illinois and is licensed by the insurance departments of thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all 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 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.

## Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 will be refunded. The applicant has also to pay the doctor's fee for the required medical examination—usually \$2.00.

## How to Join

Write to the nearest secretary 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 to the Grand Secretary for application blank or information.

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.

## Certificate Classes

The society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

## Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

## Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to 75c, according to amount of weekly benefit chosen; (3) Per capita tax of 35c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

**MONTHLY NET RATES PER \$1000**  
Minimum \$250; Maximum \$5000 to Age 45,  
\$3000 to Age 50, \$1000 to Age 55.

Entry Age	CLASSES			
	C	D	E	F
18	\$1.11	\$1.58	\$1.13	\$1.20
19	1.11	1.60	1.16	1.20
20	1.11	1.63	1.19	1.20
21	1.13	1.66	1.22	1.23
22	1.16	1.69	1.25	1.27
23	1.18	1.72	1.29	1.30
24	1.21	1.75	1.32	1.33
25	1.24	1.78	1.36	1.37
26	1.27	1.81	1.41	1.41
27	1.31	1.85	1.45	1.46
28	1.34	1.89	1.50	1.50
29	1.38	1.93	1.55	1.55
30	1.42	1.97	1.61	1.60
31	1.46	2.01	1.67	1.66
32	1.50	2.05	1.73	1.72
33	1.55	2.10	1.80	1.78
34	1.60	2.15	1.88	1.85
35	1.65	2.20	1.96	1.92
36	1.70	2.25	2.05	2.00
37	1.76	2.31	2.15	2.08
38	1.82	2.37	2.25	2.17
39	1.89	2.43	2.37	2.26
40	1.96	2.50	2.50	2.36
41	2.03	2.57	2.64	2.47
42	2.11	2.64	2.80	2.59
43	2.20	2.72	2.98	2.71
44	2.29	2.80	3.18	2.85
45	2.38	2.89	3.40	3.00
46	2.49	2.98	3.65	3.16
47	2.60	3.08	3.95	3.34
48	2.71	3.18	4.29	3.54
49	2.84	3.29	4.69	3.75
50	2.97	3.41	5.18	3.99
51	3.11	3.54	5.76	4.25
52	3.27	3.67	6.49	4.53
53	3.43	3.82	7.41	4.85
54	3.60	3.97	8.64	5.21
55	3.79	4.14	10.35	5.62

Rate for age at nearest birthday to be taken