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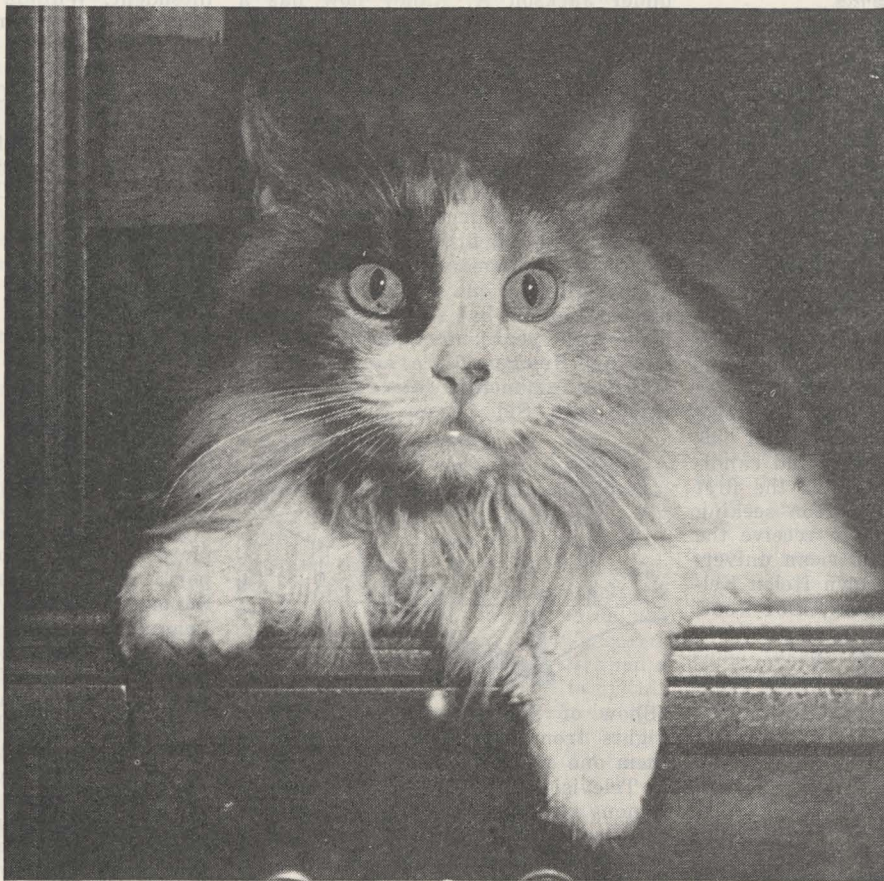
The FRAT

Official Publication of the National Fraternal Society of the Deaf

Forty-Ninth Year

OCTOBER, 1951

Number Three



Started

2-1-30 by

J. F. Meagher

THE SPOTLIGHT

By Lenny Warshawsky



Lenny

HURRAH! The Board in charge of the Texas School for the Deaf will not require the \$60.00 monthly payments from the parents of the pupils after all. In a recent letter from Superintendent Roy Moore Stelle, he says this: "A bill which would actually require this was never brought before the Texas legislature and therefore this payment will not be required. The law in effect is that the parents of the children at the school must be given an opportunity to pay towards the room and board of their children, but no actual charge can be forced under the present law." Hurrah, again for free education!

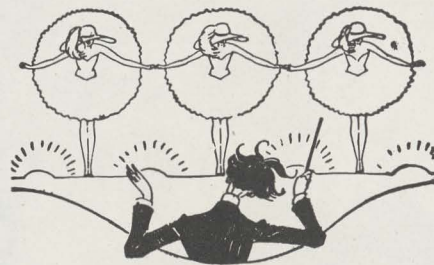


HAVE YOU READ: "I Married A Deaf Man" by Willadean Gjermundson-Young on page 22 in *PAGEANT* for September, 1951 . . . New pocket-size magazine "Focus" has a story and pics about Bob Smithdas, deaf blind candidate for MA degree. (He is the first totally blind and deaf person seeking an MA, and the second to receive the coveted BA from an American university. The first was our own Helen Keller.) All this in September, 1951 issue, too!

PRESS POSTSCRIPTS: After more than eighty years of purveying the news of the deaf world, the *NEW YORK JOURNAL of the DEAF* (Deaf Mutes Journal) rang down the curtain with the June, 1951 issue. The school plans to publish a paper confined to life and activities in the New York School for the Deaf at White Plains. Editors of the famous old sheet were three in this long, faithful era. They were: Hodgson, Fox, and Renner . . . Starting with the August, 1951 issue, the *Tri-STATE NEWS* will be known as the *THE SOUTHERNER*. Editor of the paper is hustling Willie McCord, of Charlotte, N.C.

NEWSREEL: Several hundred dollars were presented to the Gallaudet

College library for the purchase of more books, from the friends and colleagues of Dr. Harry Best on the occasion of his retirement from the teaching profession last January. Dr. Best graduated from Centre College, Danville, Ky. Attended Gallaudet College normal department. Later taught many years at old Fanwood school. Up to his retirement, he was Professor of Sociology at the University of Kentucky . . . The Tennessee School, headed by Mrs. T. H. Poore, received \$1,000,000 for improvements; the Georgia School under Supt. Hollingsworth received a very generous sum for buildings; Supt. Stelle of the Texas School will get \$1,400,000 for new buildings, too! The Indiana School under Jackson A. Raney now has a \$465.00 per month top salary, in addition to a cost of living increase of \$15.00 a month! . . . After 44 years of most faithful service to the Iowa School for the Deaf, Charles W. Hensley retired as baking instructor . . . Bro. Abraham Migatz and wife, Millie of Chicago, can be proud of their son Marshall, a producer of one of the "Straw Hat Theatres" . . . in other words, of a summer stock theatre that gives legitimate plays during the summer season. He has signed top stars in his several years management. Not so long ago, Imogene Coca, starred on his stage. A few months later, she collaborated with Sid Caesar on the NBC



"Show of Shows" program Saturday nights from New York City, making them one of the most successful teams in Television! . . . Dr. Jean Picard, the famous stratosphere balloonist, honored the pupils and staff of the North Dakota School by addressing them in the school auditorium. To make it more thrilling, he said a few words via finger spelling. He said he had learned this with his twin brother, Auguste, while in Switzerland after meeting a deaf-mute by the name of Maister, thru his father! . . . The sensational AP story carried from coast to coast about a yacht with a bachelor skipper and an eight-gal crew lost on the way to Havana, Cuba had been found did not stress the fact enough that the ones

who found it were DEAF. They were fishers, namely Wallie Dean, his wife and Eddie Benedict, of St. Petersburg, Florida. That yacht "Tropicair," denied entry in the race to Havana, set out the same time as the other boats, and veered off course, wandering about aimlessly for five days.

SPORT SPARKS . . . The Wellington Society of New Zealand is planning to send its basketball team to our United States for games with several clubs during the month of February, 1952 . . . Chuck Stevenson, Fresno California auto racer, showed promise at the "500 Mile" race at Indianapolis last Memorial Day. He is the brother-in-law of the Wisconsin School superintendent, William Milligan . . . The first annual rifle match is planned by Saginaw Div. No. 3, NFSD, all day Sunday, September 30 . . .

BASEBALL NOTES: Dick Sipek just couldn't keep his spikes hanging behind the door letting them rust. He hurried back to the Reidsville, N.C., "Luckies" of the Carolina League. As of the last week in July, his batting record showed: at bat 337 times; runs 60; hits 103; 151 total bases; batted in 53 runs. He has clouted 8 homers to date. His batting average was a robust .306. Not bad for the third place Luckies, just 4½ games out of first



Sipek

place! Leonard Damiowski, of Bridgeport, Conn., is now playing for the Superior Blues of the Wisconsin State League. Last year, playing for Vallejo, Calif., he hit 17 homers and batted a good .316! . . . While World's heavy-weight boxing champ, Arnold Cream, better known as "Jersey Joe" Walcott, was touring the European countries, he was mobbed by the autographing seeking deaf fight fans! After a fight in Stockholm, Sweden, against the Swedish champ, he posed with several groups for the movie cameras.

But Where?

HERE is a good point to remember. When a prospect talks of the future value of the dollar, shift the emphasis.

The important question is not **WHAT** the dollar will buy, but **WHERE** will you get the dollar to buy with?—John Hancock Signature.

ADDRESS

By DR. DANIEL T. CLOUD
SUPERINTENDENT ILLINOIS
SCHOOL
AT GOLDEN JUBILEE
CONVENTION

I AM, indeed, very happy on this occasion to join with your many friends in extending to you a most cordial welcome to Illinois and to Chicago. While I am not an officially appointed greeter for either the State or the City, I know all Illinois citizens will join with me in wishing each of you a most pleasant and profitable time while you are here attending this—the Golden Jubilee Anniversary and Convention of the National Fraternal Society of the Deaf. Let me assure you that you could not have selected a finer city or a greater State in which to hold your meeting.

Chicago, because of its excellent geographical location and the warm hospitality it always extends to visitors, is truly one of the great cities of our Nation. You will see democracy in action in Chicago. You will find here, still preserved, America's most cherished traditions. You will also note the strong feeling of resistance toward all ideologies foreign to our democratic way of life. Yes, Chicago is, in truth, the heart of the true America which we all love.

I should like, with your permission, to take this opportunity that I have to remind you that, while the deaf population of this country may not be large, deaf people have as vital a role in human affairs as have hearing people. Deafness, in itself, is not a bar to good citizenship. Deafness is a physical handicap. This has always been true. There is no reason now for any of us to think that deafness, per se, is anything else.

The N.F.S.D. is a shining example of what deaf people can do—not only for themselves, but for the welfare of all people. Its membership, composed as it is of deaf people from all walks of life, clearly shows what the deaf have done and are now doing in their education, in their adjustment into a society in which they are a minority group, in industry and in citizenship. In no other country in the world have deaf people achieved so much as they have in America. We can be thankful that in America the opportunities for self-advancement are the same for deaf people as they are for hearing people.

It is also significant to note that deaf people of America do not seek special favors; neither do they ask for special considerations. All that is asked is that no discriminatory measures which might affect their welfare be invoked against them simply because they are deaf. Surely, no one will find fault with this point of view or feel disposed to quarrel over this basic fundamental right of all good American citizens.

Your organization has met the needs of its members for fifty years. It has done its job faithfully and well. Let me ask: Have you, as a member of the N.F.S.D., met your fraternal responsi-

bilities equally as well? Isn't there something more you might have done to help make the N.F.S.D. even stronger and better than it is today? There are probably a number of things which you could have done that would have been of help. There are probably a number of things you can do now which will assure to your organization continued growth and development and success. You will hear more about what you can do from your officers in the days to come. Suffice it to say, each of you should give these matters your whole-hearted support.

I have been tremendously interested in the N.F.S.D. Since the early days of my youth, I have watched the N.F.S.D. grow. It is a remarkable success story. It is a story of the slow but steady growth of an organization whose aims and purposes are dedicated solely to serving the deaf.

Some of you may recall my father. He was a member of the N.F.S.D. I am sure he supported its program to the full extent of his ability. It was probably through him that I became acquainted with many of your early leaders. Some of them, like your present distinguished Grand President, Dr. Roberts, I have known well and for a long time.

Your early leaders successfully buffeted the storms during the early days of uncertainty as to whether the N.F.S.D. would survive. They did not abandon the ship when the "going" was rough—they stuck unswervingly to their course. Their accomplishments, brilliantly recorded in the pages of the history of this organization during the fifty years of its existence, are the benefits you are now receiving—which, when added up, is an astounding record. You may be justly proud of the N.F.S.D. It is a grand organization.

I have the feeling that the deaf owe a large debt of gratitude to these early leaders. Despite many heart breaking obstacles, they ventured their talents on an uncharted and an unknown road, never before traveled. Because of their tireless efforts, their determination, their faithfulness to the cause, their devotion to duty and their will to do, the "ship of State" is now safely moored. It is well anchored. It now rests upon a solid foundation. The leadership of this small band of hardy pioneers in this venture—something new in our social order—shall not be forgotten. All honor to them!

Fifty years of notable and noble service have now been completed. There is no turning back to the "good old days." The tests of the past have been met. The real challenge is in the future. We are living in a terribly confused world just now. The future seems to be somewhat obscure because of the events of the recent past. Gains already made should not be sacrificed. We must be constantly on the alert to what is happening about us in this era of rapidly changing world conditions. Let us make haste slowly. Let us hope for a better world.

So, in closing, let me say that it has been a real pleasure for me to be here with you tonight. I have been looking forward to this time with a good deal of anticipated pleasure. I knew I would enjoy seeing old friends again and that I would have an opportunity to make new friends. I have done both.

I have been honored also by the cordial invitation to say a few words, extended to me by your Grand President, Dr. Roberts. I am grateful to him for his generosity. It is the sincere hope of all of us here in Illinois that after your return to your homes you will look back upon this occasion—your Golden Jubilee Anniversary—as being one of the highlights of your life.

RESPONSE

TO ADDRESS OF WELCOME AT
GOLDEN JUBILEE CONVENTION

By FRED R. MURPHY
Kansas City Delegate

THERE are thousands of words in this wonderful English language of ours but just now I find that I need only two of them. These two words are "Thank you."

We are assembled here on the occasion of the society's golden anniversary as representatives of the different divisions, to transact the business of the society and to plan for the future. It is symbolical of Chicago's part in our growth and development for us to meet here. It was in Chicago 50 years ago that the National Fraternal Society of the Deaf, as we know it today, first commenced its great benevolent and fraternal work which is so proudly reflected on the faces of everyone here today. They are happy faces—happy in the success that has been attained—happy in hopes for the future—happy to be here, and above all, happy because your kind words of welcome have made them so.

We know that our stay in Chicago will be pleasant because we have been most pleasantly welcomed. When the time comes for us to leave the convention city to take up again the regular activities of our daily lives, we shall take with us memories to be cherished.

It is an honor and a privilege for me to speak for the delegates and officers of the convention—and for the hundreds of members and friends of the society who are here with us for this great event—to express for each and everyone our sincere appreciation of your most cordial welcome. For the warm welcome that you have just given to us I repeat again the two words that so fittingly express the thoughts of everyone here now—"Thank you."

"I know I'm not much to look at," admitted the suitor.

"Oh, well," philosophized his bride to be, "you'll be at the office most of the time.—Gargoyle.

The FRAT

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

OCTOBER, 1951

Georgia

SOME members and others seem to have gathered the impression that Atlanta Division No. 28 will disband.

A few have written the Home Office inquiring if this were true.

Of course it is not true.

Atlanta Division will remain on the Division map and continue its good work as in the past.

Atlanta Division was host to our National Convention of 1921. The delegates, officers, and visitors thought it was one of the best conventions up to that time and were charmed with the beauty and hospitality of Atlanta, sometimes referred to as the New York of the South.

The idea that Atlanta Division was headed for the discard seems to have stemmed from a misunderstanding at the recent National Convention of our order in Chicago.

In his report to the Convention, the Grand President referred to the fact that the State of Georgia, beginning as of July 1, 1951 had upped its license fee for all insurance societies doing business in the State from the previous \$40.00 to \$300.00 per year.

Since the society does not have enough members in Georgia to pay \$300.00 in expense taxes per year, the Grand President announced the society was relinquishing its license in that State.

This does not mean Atlanta Division No. 28 will be closed.

It will continue to remain in opera-

tion indefinitely to care for the needs of its present membership.

We are hopeful this action will be for only a temporary period.

The raising of the license fee from \$40.00 to \$300.00 was unreasonable in our opinion. We trust the fraternalists, both deaf and hearing, in Georgia will look into the matter and persuade the next legislature to reconsider its action.

A few States have in recent years doubled their license fees, bringing them to a high of \$50.00 or \$60.00. The vast majority of States have license fees ranging between \$10.00 and \$30.00.

The great States of Illinois and New York charge fraternal societies only \$5.00 per year.

Non-Medical

THE Non-Medical application blanks have been prepared, approved by the Insurance Department, and printed in sufficient quantity to take care of immediate demands for them from Divisions.

These Non-Medical blanks will be used in lieu of a medical examination where the applicant is 40 years old or under and who does not want more than \$2,000 in life insurance and \$10 in weekly sick and accident benefits.

These blanks are known as FORM 1A. For the present, Division Secretaries will also sign these Non-Medical applications in the space reserved for the Deputy's signature, and at the bottom of the completed application he is to state whether or not the applicant appears to be in sound health.

The Division Secretary should, for the present until some other arrangement is made, interview each applicant and state from personal observation whether or not he thinks the applicant is in good health.

The society reserves the right to demand a medical examination in cases where it appears necessary to determine the applicant's good health at time of joining.

Those applicants who desire more than \$2000 life and \$10.00 weekly sick and accident benefits must use the regular application blank heretofore in use.

This blank is known as FORM 1.

Secretaries should keep a good supply of FORM 1 and FORM 1A on hand at all times. In writing the Home Office for them, state the FORM NUMBER wanted.

Now that it has been made easier and somewhat less expensive to join the society, we want each Division to put on a big Membership Drive, beginning immediately, and build up our membership to much larger proportions.

LET'S GO!

A mother may hope that her daughter will get a better husband than she did, but she is sure that her son never will get as good a wife as his father did.—Illinois Wesleyan Argus.

Jubilee Books

WE printed an edition of 3,200 copies of the Golden Jubilee Books for general sale among our members and friends of the society. We still have on hand only a few hundred of the books and orders are coming in daily. About 200 are being reserved for distribution to principal libraries of the country.

If you wish to get a copy mail in your order now while the supply for sale lasts. Price per copy is 50c plus 8c for postage and mailing.

Beq Pardon

ON page 8 of the September FRAT, in the last paragraph of the minutes of the recent convention, there was an inadvertent slip in stating that Brother Otten of Sioux Falls Division No. 74 seconded the motion to adjourn sine die. It should have been Brother Clark Berke, who was delegate from that Division.



Success Story

By WESLEY LAURITSEN
Northern Grand Vice President

THE four thousand or more deaf people from all parts of the United States and Canada who attended the Sixteenth Quadrennial Convention of the National Fraternal Society of the Deaf held at the Stevens Hotel, Chicago, July 15 to 20, were instrumental in writing one of the greatest success stories ever recorded.

This great gathering was a credit to the deaf of our great nation. With due respect for the many fine meetings of national organizations of the deaf held in the past, the consensus of opinion seemed to be that this Chicago gathering of July, 1951 headed the list of great gatherings of the deaf.

The Chicago convention proved many things.

The four thousand or more deaf people could leave their homes, travel to Chicago, live like kings and queens at the world's largest hotel, and take in the many activities of the week showed that they were doing well financially. It showed that our schools for the deaf are turning out citizens who are able to take their places in their respective communities.

The value of the sign language to the deaf was proved daily throughout the convention week. On the opening night, close to three thousand persons sat in the Grand Ball Room of The Stevens and witnessed an excellent, thought-provoking program presented through the medium of the sign language, with acknowledged masters of this beautiful language changing the spoken word into graceful and understandable signs. Lip reading could never have put the message over and we believe that even the

(Continued on page 6)

ADDRESS

By ATTORNEY JOSEPH S. GRANT
AT GOLDEN JUBILEE CON-
VENTION

I WAS called in some sixteen years ago by the National Fraternal Society of the Deaf to represent them in investments, including bonds, stocks and mortgages which were in default as a direct result of the depression. At that time, most companies in this Country sustained enormous losses in their investment portfolio. In the case of the Society the losses were held at a minimum, as the records will indicate, because due to the splendid cooperation of Dr. Arthur L. Roberts, who was well versed in the economic situation at the time, he instructed me not to take immediate action or to institute law suits, as most of the other companies did, but to investigate each and every case, to ascertain the character and the nature of the borrowers and as to those borrowers who appeared to be reputable and honest, but the victims of the depression, we entered into extension agreements, and as a result, and as the years went by, those investments sustained little, or no loss at all.

In the many years that I have represented the Society, it is amazing at the minimum amount of litigation that the Society was involved in. All valid claims made by members for sick or accident benefits, or by families of deceased members for death benefits, were paid in full, and as a consequence, lawsuits in that connection, to my knowledge, have never been instituted. This is an unusual record for a Fraternal Benefit Society, as well as general life insurance companies. That excellent record is perhaps due to the careful screening of applicants for membership—your various committees throughout the Country are careful in checking the habits and character of prospective members. As a result, in most cases claims that are filed are bona fide and, therefore, are paid. Of course, this situation is excellent for the Society, because it keeps its costs and expenses down to a minimum in connection with the favorable disposition of claims filed by members. Again, I must emphasize the cooperation of the Society officers, particularly Dr. Roberts, in directing the matter of the payment of claims for accident, health or death benefits, is perhaps a paramount reason for this success.

In the years gone by, I have had occasion to represent individual members of the Society in their personal problems, either in or out of Court, and have endeavored to obtain the best possible results. In most cases, their grievances were justified—hence, the best results were obtained, because a good many times certain other persons would attempt to take advantage of a member just because he happened to be deaf, but in a court of law those persons learned that Justice is equal to all.

Through my association with the Society, I became intimately acquainted with many of its problems, especially where hearing persons were involved. I particularly enjoyed establishing precedence in our jurisdiction, by proving in courts of law that deaf motorists should continue to operate their own motor vehicles, as in many cases the automobile was important to the livelihood of the member, and also assisted in obtaining the right of deaf persons to have licenses issued to them in the State of Illinois, to operate motor vehicles.

As many of you recall, in past years, the large casualty companies refused to write public liability insurance for deaf motorists, on the unfounded theory that the risk was too great. In that respect, I am pleased to state my office, together with other persons, assisted in obtaining public liability insurance from one of the largest and most reputable insurance companies in this Country, at uniform rates. The record has proven that accidents resulting from deaf motorists have been very few and far between, and as a result the companies paid out a minimum amount for claims or lawsuits arising against deaf motorists. In recent years, and up to the present time, I understand, almost all of the large casualty companies in this Country have sought to write insurance for deaf motorists, because they learned, from the record, that the assureds were very safe risks.

Several years ago I contributed legal articles, as a regular monthly feature of THE FRAT, your official publication, informing members of their legal rights as to their jobs, vocations, their obligations and rights under contracts, their rights and obligations under accident claims, the laws of Workmen's Compensation and Social Security, and the law pertaining to marital relationship.

In the past ten years my duties with the Society consisted principally of negotiating and completing mortgage investments for your mortgage portfolio, as the return on the Society's funds, from this source, has been much greater than returns on governmental securities and State or Municipal Bonds. This office is extremely cautious in screening mortgage investments very carefully and submit such investments when we are definitely convinced the mortgage investments appear very safe and sound in every respect.

I am pleased to state in the past years of handling this work the Society has definitely obtained a much greater return on their investments than any other form of investment, and not one penny has been lost to them. In fact, in many instances, mortgage loans have been retired years ahead of maturity and at extra premiums, which the borrowers were required to pay under the terms of the mortgage in order to exercise the privilege of pre-payment.

In comparing this Society with other similar organizations, I deem it necessary to quote a portion of the Objects of the Society, as set forth in your Charter, which appears almost each

month on the last page of THE FRAT, which is as follows:

"In addition to death benefits and benefits arising from sickness or accidental injuries . . . 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."

It is my impression, these Objects of the Society are fulfilled to the letter; in addition to merely writing insurance, the Society devotes much of its time for the welfare of its members in relation to their economic, social and business life. It also devotes a great deal of time in sport activities of all kinds, all of which is done at a minimum charge to its members. The Society gives free advice to its members if they write in on personal problems. Many letters are referred to my office and an opinion, in writing, is rendered without any expense to the members, and in many instances have served of great value to the members.

Your publication, THE FRAT, is an important newspaper and is widely read. Many of its editorials are devoted to urging its members to maintain high standards in their employment and to maintain the dignity of the deaf as a class, so as to prove that deaf persons should be employed on an equal basis as hearing persons. In past years, the capabilities and conscientiousness of the deaf employees have definitely proven to the employers or the head of personnel of large companies, that deaf persons have, in many cases, more qualifications for their particular jobs, and as a consequence, very few are laid off prior to the laying off of hearing persons, when it may become necessary to do so during a recession or when business is at a low ebb.

The Society is in constant communication with various governmental agencies, both Federal and local in most of the states in this Country, with regard to any legislation that may be discriminatory against the deaf as a class. It frequently becomes necessary for the Society to write letters explaining their position, which prevents adverse legislation or regulations to come into effect. The Society constantly stresses that its members and the deaf as a class seek only equal rights with hearing persons.

The Society has initiated a vigorous campaign against common panhandling, which is practiced by a small number of unsavory deaf persons, who are lazy and shiftless. The articles in THE FRAT, in that connection have been quoted many times over in other publications, so as to give it wide-spread publicity. It is my opinion, that door-to-door selling, as practiced by many reputable companies, is a legitimate business and the same can be equally true of deaf persons selling from door-to-door, if a code of ethics to control that business is established, functioning under the strict supervision of a committee of well known deaf persons, who will set forth the conditions under which door-to-door selling should be conducted under the code of ethics and penalties

thereunder for violation of its rules, and that only such persons qualifying under said code of ethics should be permitted in that business. It is believed, by that method, panhandling could be reduced to a minimum, if not eventually eliminated entirely.

This office is presently working on a Code of Ethics, which will be submitted to a recognized committee of the deaf, consisting mainly of persons who strongly oppose the unethical practice of panhandling.

Although, I am well acquainted with Dr. Roberts, Mr. Kemp, (who has resigned due to illness), Mr. Cherry, Mr. Sullivan, Mr. Warshawsky, and your Trustees, Messrs. Liter, Kelly and Padden, I regret that I am not acquainted with the representatives and delegates, but tonight I do have the honor and pleasure of meeting these men, who devote unstintingly of their time and effort in assisting and guiding the Society in the great progress it has made during the past years and to establish your Society as a recognized and outstanding Fraternal Order in this Country and in Canada.

It is my fervent hope that the success of this Society continues unabated through the years to come. I feel confident that the men whom you select at this Convention, for the forthcoming Quadrennial, will assist the Society, as well as its members, to continue to prosper and progress.

ADDRESS

By ACTUARY E. D. BROWN, JR.
AT GOLDEN JUBILEE CON-
VENTION

IT has been my privilege and pleasure to serve as actuary for your society since January 1, 1937. Actually the society has had only five actuaries since its organization. The first of these was Mr. C. E. Piper, the second Mr. Fred A. Draper and the third Mr. J. H. Nitchie of Chicago, who was one of the first in the United States to establish an office as an independent consulting actuary. He was succeeded in about 1920 by Dr. Charles E. Brooks of Madison, Wisconsin who served the society continuously from that time until his death in December, 1936.

The actuary is concerned primarily in seeing that the rates charged are adequate to provide the insurance benefits promised and that the resources are sufficient at all times to maintain reserves to cover all obligations with an added margin of safety based upon his best judgment as to the future course of mortality experience and interest earnings.

A fraternal society may be defined as a voluntary association of persons with a common interest for the common good of all its members. Under this definition your association is, and has always been, truly a fraternal society. It has the lodge system and a representative form of government. Its Grand Division Convention is the supreme authority. It has the Open Contract and is exempt from taxation.

The society has offered life insurance and sick and accident benefits since its inception, established on sound actuarial principles. The basis of rates and benefits has been adjusted from time to time to conform to changing conditions. The financial condition of the society is sound due to the conservative and sound principles employed in its management and in the investment of its funds. Adequate reserves have always been maintained to meet the requirements of state laws, and surplus funds have been and are now held in excess of actual obligations in an amount sufficient to provide against possible fluctuation in mortality experience or security values and to meet any unforeseen contingency. Your management deserves the heartiest congratulations for its excellent record.

Since the field in which the society operates is limited, the size of its membership and the amount of insurance in force will necessarily be limited. However, the society was not organized to compete with commercial insurance companies in the general insurance field but rather to meet the needs of your own special group. The record shows a steady progress in number of members, amount of insurance and in the total of accumulated funds. The future is bright if the sound principles of management which have been employed are continued.

This organization is not established for a temporary period or to meet temporary needs. By its nature it seeks to perpetuate itself indefinitely into the future. Very likely I will not be here to observe it personally but I predict that you will gather to celebrate your centennial at the beginning of a new century in the year 2001 with a continuing sound and successful organization of far greater proportions than exist today.

SUCCESS STORY

(Continued from page 4)

biggest Doubting Thomas among the pure oralists would have been converted had he been present. All of the interpreters and deaf people on the program used signs well; Dr. Daniel T. Cloud, son of deaf parents who now heads the Illinois School for the Deaf, brought out the gracefulness and beauty of the signs in a most impressive way, as did Rev. Constance Elmes, of Chicago, daughter of the late Rev. and Mrs. P. J. Hasenstab.

The convention and the strong financial condition of the National Fraternal Society of the Deaf proved that the deaf can do things, that the deaf do do things! The NFSD has been and is run entirely by deaf men! The NFSD has closed to 10,000 members, all deaf! The NFSD has assets of over \$3,363,000! The NFSD has helped its members regularly in time of illness and accident! The NFSD has helped widows and families upon death of members! The NFSD has done and is doing good work!

Much credit goes to the fine home office staff that down through the years has served faithfully and well. That the delegates from the more than one hundred divisions present appreciated this fine work was shown in the election when the whole Home Office staff was re-elected by unanimous vote!

The convention local committee headed by Joseph Miller and the staff of The Stevens did everything possible to make the convention week a never-to-be-forgotten one. The writer was so pleased with the service at the Stevens that he wrote the manager a letter of thanks complimenting the staff. This gave him an opportunity to ask the Stevens their reaction in having a convention of this kind where the deaf practically took over the large hotel. The deaf in attendance at the convention were a fine group of ladies and gentlemen and General Manager Robert F. Quain said, "To be host to the National Fraternal Society of the Deaf was a privilege and a pleasure, for the satisfaction that comes from being in a position to give service to our guests is always heightened when that service obviously appears to be greatly appreciated. The plans for your convention were made with efficiency and in a manner which made it extremely easy for us to cooperate with you in every way possible. It goes without saying that we look forward to a return visit from your organization."

This is not a story of the convention. That has been written by others. But as we participated in this convention we were constantly impressed by the fine, successful deaf people from all parts of the country, each of whom could tell a story of his success in his chosen field. It was a pleasure, a privilege, and an inspiration to meet all of these people. The part the sign language played in this convention cannot be underestimated. We believe that we can say without the least fear of contradiction that without the sign language a convention of this kind could never be held.

National conventions of this kind are expensive, but we believe worth their cost. It is always a pleasure to meet old friends whom you have not seen for twenty, thirty, forty years and more. It is a privilege to meet new people and make new friends. To be a member of the great National Fraternal Society of the Deaf is a privilege. Together with all privileges goes responsibility. One of the responsibilities of frats is to give non-members a true picture of our great organization and to show them how they may enjoy the privileges of being a frat. As frats we are not asking for anything. We want to give our service, want to give non-members the same privileges that we enjoy as frats.

So we say this to frats: Sign up a new member! To non-members we say: Come, be a frat!

Boss (to office boy)—"Why are you late? Haven't you an alarm clock?"

Boy—"Yes, sir. But the trouble is that it went off while I was asleep."—Retail Grocers Advocate.

News from the



Divisions

OCTOBER

20. Banquet	Nashville
20. "Hard Times" Party	Omaha
20. Barn Dance	New Orleans
20. Dinner and Dance	Providence
20. Annual Dance	Washington, D.C.
20. Monster Whist Social	San Francisco
20. Party	Houston
27. Fall Festival	Cleveland
27. Annual Ball	Hartford
27. Halloween Party	Portland, Ore.
27. Halloween Social	Akron
27. Halloween Party	Salt Lake City
27. Barn Dance	St. Paul-Minn.
27. Halloween Party	Spokane
27. Halloween Social	Schenectady
27. Banquet	Colorado Springs

NOVEMBER

3. Smoker	Los Angeles
3. Thanksgiving Social	Albany
3. Initiation Night	Sioux Falls
3. Social	Bronx
3. Social	Kitchener
9. Banquet	Knoxville
9. Social	Binghamton
10. Social	Portland, Me.
10. Annual Ball and Variety Show	Jersey City
10. Chop Suey Supper	Grand Rapids
10. Harvest Sale	Faribault
10. Aux-Frat Social	Schenectady
10. Card Party	Queens
11. Social	Reading
17. Smoker	Cleveland
17. Dance	New Haven
17. Turkey Day Party	Atlanta
17. 35th Anniversary Banquet	Davenport
17. Annual Dance	Worcester
17. Party	Houston
24. Social	Canton

DECEMBER

1. Christmas Party	New Haven
1. Smoker	Syracuse
1. Christmas Party	Albany
1. Christmas Party	Berkeley-Oakland
1. Smoker	Richmond
8. 20th Anniversary Banquet	Westchester
9. Social	Reading
14. Christmas Party	Binghamton
15. Christmas Party	San Francisco
15. Christmas Party	Houston
29. Pre-New Year's Party	Utica
31. New Year's Eve Party	Portland, Ore.
31. Watch Nite Party	Washington, D.C.
31. New Year's Eve Party	Albany
31. New Year's Eve Party	Duluth

JANUARY

5. "500"	Richmond
12. Golden Jubilee Banquet	Detroit

FEBRUARY

9. 50th Annual Mask Ball	Chicago No. 1
9. 43rd Annual Mask Ball	St. Louis
16. 43rd Annual Ball	Brooklyn

BROOKLYN No. 23 (A. Hurwit)—Now that the vacation season is over, the various committees are back at their stations—notably the 1952 ball committee, chairmanned by genial Norman Finkelstein. His committee had many meetings, in search of a new novelty to replace the usual stage show. It will be a toss-up whether there will be a new surprise at our 1952 ball, or the usual Four-Star Broadway show to feature the entertainment. In due time the arrangements will be unfolded. Meanwhile, Norman is hoping that the members will give his committee generous support in disposing of ball tickets and securing advertisements for the souvenir journal. Do not forget to contact him or his committee for your set of five tickets and ad contract blanks.

1951 Membership Campaign

Aaron Hurwit	Brooklyn	12
Walter H. Maack	St. Louis	7
S. R. McCall	Baltimore	7
Joseph G. Miller	Manhattan	5
Sylvan G. Stern	Philadelphia	5
S. E. Scott	Fort Worth	5

Although printed postal cards were mailed to all members anent the change of month in which nomination and election of officers for the 1952 term will take place, it is still appropriate to remind members that nomination and election of officers for the 1952 term will take place at the November meeting. It is the duty of every member to attend and vote for capable officers to direct our division.

A few months ago President Liberatore Ianarone bought a house for his ever-increasing family. Last week they moved into their new home. A few days later Liberatore was surprised to find a deep hole in the back yard. On questioning, the children readily admitted digging the hole, and assured him that they still have a long way to go, getting ready for next summer by digging a very large hole for their swimming hole. Best wishes, Liberatore, in your new home—may your tribe grow and prosper.

UTICA No. 45 (Robert Greenmun)—Utica Division No. 45 invites visitors to its new meeting rooms in the Polish Community Club, 812 Columbia St., Utica. We believe we have about as fine facilities for any fraternal activity as any other Division in the country. Bro. Koffman is deserving of credit for his efforts in securing for us our new and more complete quarters.

The Field Day at National Park was, despite a small attendance, one of the pleasantest events of the summer.

Brothers of the other 48 states please take notice. Utica Division is preparing one of the most enjoyable pre-New Year parties imaginable for December 29 at the Polish Community Club, with Brothers Trevor Hughes and Joseph Koffman as co-chairmen. Mark this date as a MUST on your social calendar. All of your friends will be there, and you'll be sorry if you aren't.

October is a fatal month for two of our members, Peter DiCesare and Trevor Hughes. Both

will walk that last long mile to the altar on the 20th. Large contingents of friends are planning to join in the mourning at each ceremony.

LOS ANGELES No. 27 (J. A. Goldstein)—The 16th Quadrennial Convention and Golden Jubilee at Chicago is now a thing of the past. Our experience as a first-time delegate was richly enlightening and the convention in general very enjoyable.

We gave a brief account of the convention proceedings before a meeting of the Division on Sept. 1st which seemed to be much appreciated if one is to judge by the studious interest shown during the comments and the applause that followed afterwards.

Several cigars were auctioned off at the September meeting with Bro. Caligiuri in the role of auctioneer. We got two of the cigars from Prexy Roberts; two from Assistant Secy-Treas. Sullivan and a few others from the Smoker. To Brothers Lindholm and Krasne fell the distinction of bidding in those cigars from Bobs and Sully, others going to Brothers Bush, Rosenkjar, Meyer, Mandel, Blumer, Sprouse, and Granillo for a total of \$6.50, which was donated to the "Goodwill Fund." Money from this fund is used to purchase fruit, books, etc., for our sick members.

Our congratulations to Brother and Mrs. Victor G. Lindgren, who are the proud parents of twin girls. Vic was recently transferred from Division No. 53.

Brothers Krasne, Moulder, T. W. Elliott and Willey are the possessors of newly purchased automobiles. Which reminds us that Bro. Elliott is now the owner of a new building and living quarters. Expects to occupy the new building for his fast growing printing business late next year.

N. A. D. RALLY NIGHT

For the Benefit of the NAD Endowment Fund

Sponsored by

CHICAGO ALLIED ORGANIZATIONS OF THE DEAF

Gay Nineties Nite

Dancing—Floor Show—Entertainment

Speeches by Hon. D. T. Cloud, Superintendent of the Illinois School and son of a former NAD President; Hon. William Milligan, Superintendent of the Wisconsin School; and several other notables.

SATURDAY EVENING, NOVEMBER 10, 1951, 8 P.M.

AMERICAN-BOHEMIAN HALL

1440 West 18th Street, Chicago, Illinois

Admission: \$1.20, including Tax

PROVIDENCE No. 43 (Edward Vigeant)—Notice to all members of our Division. Our treasurer, Bro. Maiorisi, recently purchased a bungalow at 33 Evergreen St., Providence, R.I. Please jot down this new address so you will know where to send your dues in the future.

MANHATTAN No. 87 (Nathan Schwartz)—Morris Feinstein was naturalized on July 26, and at the same time the court granted him permission to change his name to Monroe Finston.

Secretary Schwartz, after doing his duty as the Division's delegate at the Chicago Convention, left with Mrs. Schwartz on a "second honeymoon" trip to California. The trip lasted a month and they stopped over in ten cities, including Oak Park, Ill., where they visited the Home Office. Bro. Schwartz wrote to every member of the Division while on his trip, so he hopes they will reciprocate by attending meetings frequently.

Attention is being called to all members that the election of officers will take place in November instead of December, as required by the new law passed at the Chicago Convention. Please make an effort to be present at the November meeting.

NEW HAVEN No. 25 (Alfred Stevenson)—Our 42nd Annual Ball will be held at the Hotel Garde Ballroom, one block away from the railroad station on Saturday evening, Nov. 17. A floor show is scheduled and door prizes will be given out. Hope to see all members and friends at this affair.

AKRON No. 55 (Robert Lankenau)—All members of our Division are advised that, starting with October, all meetings will commence at 7:30 p.m. A social will follow each meeting.

We will hold our annual Halloween social on Saturday evening, Oct. 27, at the Akron Club of the Deaf. A special feature of this affair will be a "Novel Clowns" contest, engineered by Bro. Zitnik and guaranteed to keep the crowd in stitches from start to finish. For more details, see our ad elsewhere in this issue.

The Akron Division is pulling for Bro. Grimm who fell and fractured his hip recently. Bro. Grimm, a charter member and one of our most loyal fraters, is now confined to the St. Thomas Hospital.

Bro. Battersby, who was recently released from the hospital, is now up and around.

ALBANY No. 51 (Edw. R. Schuyler)—At our September meeting Bro. Lyman, who represented our Division at the Chicago Convention, gave a splendid report of his trip. We were glad to see Bro. Lyman, after many years' service to his Division, receive the deputation for the first time.

Our next social, scheduled for Nov. 3, will be in charge of Bro. Batchelder. Thanksgiving will be the theme of it and he hopes that everyone will cooperate by coming. Announcement cards, with details, will be mailed to all members shortly.

Definite details have not yet been ironed out, but we want you to keep in mind and also tell your children about the Christmas Party to be held on Dec. 1. There will be gifts from Santa Claus for the kiddies, so keep them looking forward to this day.

COLUMBUS No. 18 (Harry Case)—Vacation time is over, so here's hoping we will see all our members at our regular meetings. Many important issues will be discussed and your presence will be needed. Let's have attendance, for example, like at the meeting of June 7, 1950, which was the night our photograph was taken for the 1951 Golden Jubilee program book.

Also, we should be interested in looking for new prospects. The 1951 quota for our Division is 30. Can we reach this quota during the remaining months of 1951? Yes, if all members do their utmost in explaining to prospects the importance of membership in the N.F.S.D. O.K., let's go!

We wish to welcome into our midst Howard Liggett, who was recently transferred to our Division from Akron No. 55.

OMAHA No. 32 (Thomas R. Peterson)—We regret very much the loss of our treasurer, Bro. Nels Nelson, who found it necessary to resign from his post as the result of his moving out of town to a new job locale—O'Neill, Neb. Our best of luck goes to Nels, one of our Division's model members who came regularly to our meetings, took part in the various activities of our Division, and showed himself an able treasurer. Our appreciation was shown him at our September meeting by a rousing vote of thanks.

To take Bro. Nelson's place, Bro. Elvin Miller was elected at the September meeting. Bro. Miller resides at 3511 N. 40th Ave., Omaha. Non-resident members please take note of this when you send in your dues.

We will have a new and different kind of entertainment Saturday, Oct. 20. Bro. Delehoy, chairman, feels that since everyone of us has a pet peeve about the present high cost of living, we should show it in our clothes. With this in mind, a "Hard Times" party will be held and cash prizes offered for the best expression of poverty in clothing. Think you can dress up and cop one of the prizes? Well, then, come to the party and show us.

ST. PAUL-MINNEAPOLIS No. 61 (Willis Sweezo)—Bro. Percy Freeburg, chairman of the Halloween event, has big plans in the bag. He is planning a barn dance on Saturday night, Oct. 27, at the Charles Thompson Memorial Hall, St. Paul. Come in barn dance costume for greater enjoyment.

JERSEY CITY No. 91 (F. X. Nicholas)—As chairman of the 29th Annual Ball and Variety Show this writer is pleased to announce that all arrangements for the big night have been completed. It will be held at the Polish Community Center, 355 Grove St., cor. Bay St., Jersey City, N.J., on the evening of Saturday, Nov. 10. Doors will open at 8 p.m.

Like last year, well-known deaf actors will again present the entertainment that bids to keep you in stitches all evening. New and better acts, numbering 4 or 5, will star popular thespians such as Sally Sauerbach, Forrest Jackson, Mr. and Mrs. George Armstrong, Robert Hamel, Edward Smolen and Mike Sorbello. Several other girl stars, yet to be chosen, will fill out the cast.

The committee suggests that you come to the Center and get your ticket early to insure a choice seat. Curtain will rise promptly at 10 p.m., with dancing to precede and follow the floor show. Refreshments and drinks will be served downstairs. Admission price is \$1.25.

John L. Anderson was granted a transfer to Chicago Div. No. 1 in whose locality he now resides with his recent bride. Best of luck, Bro. Anderson.

CHICAGO No. 106 (Jerry Strom)—Four new young members were recently sworn into our Division. They are: Peter Merutka, Chris Mezilson, LeRoy Raffle and Ralph Hinch, Jr. All are very likeable young fellows and choice members to have in our Division. To all of them we extend a hearty welcome.

ST. LOUIS No. 24 (Edgar Dykes, Sr.)—The Division owes Bro. James Price and his helpers a sincere "thank you" for their management of the 43rd Annual Picnic. Threatening weather cut sharply into attendance, but the net proceeds gave the local fund a nice boost.

Bro. Frank Meyers, chairman of our 43rd Annual Mask Ball to be held Feb. 9, 1952, wishes to announce that he has engaged the huge hall at the United Halls, 2354 Lafayette Ave., for this big affair. Bro. Meyers and his boys promise us that there won't be a dull moment all evening. More details will be forthcoming later. In the meantime keep repeating Feb. 9, 1952, until you get it down pat in your memory.

In accordance with the new law passed at the recent convention, Division officers will be elected in November instead of December. Please note that the meeting will commence at 7:30 p.m. sharp.

SAN FRANCISCO No. 53 (Alvin R. Brother)—There was a large turnout of both Frat and Auxiliary members at the August meeting, being prompted, no doubt, by a desire to hear the news of the doings at the Golden Jubilee

Convention. Delegate Roberts gave a very good report of the business and social side of the convention. Incidentally, it was his first train trip out of the Golden State. A number of visitors were present at the meeting, among them Kenneth Norton, our most remote non-resident member. Bro. Norton is head coach of the football team at the Oklahoma School for the Deaf, and also an instructor.

It never rains, but it pours! The Division has had 3 brothers on the sick list in a month, Bros. Reesink and Whitworth being in the hospital for operations and Bro. Crockford being laid up at home by illness.

The Division's picnic, held at Flood Park in Menlo Park, did not draw the large crowd that has attended past Division picnics but those that attended reported an enjoyable day.

Secretary Brother has been receiving inquiries as to when he transferred to Berkeley-Oakland Division ever since THE FRAT printed his name as the writer of the Berkeley-Oakland Division news in the August issue. This is to inform one and all that he has not transferred, and is still secretary of the San Francisco Division. Probably a nightmare of THE FRAT's news editor.

The Division is making plans for a Monster Whist social on Oct. 22 at the San Francisco Club of the Deaf, 991 Mission Street, under the chairmanship of Bro. V. Bianchi, who will be helped by experienced masters of Whist affairs such as Bros. Reneau, M. Johnson and Wright.

WASHINGTON No. 46 (Larry Ward)—After the annual dance on Oct. 20th our next big social attraction will be the Watch Night Party to be held New Year's Eve at the District of Columbia Club of the Deaf, 713 D St., N.W., Washington, D.C. Brother Leonard Lau will be chairman. He is the same fellow who engineered successfully our Fourth of July picnic. If his picnic affair was good his Watch Night party is bound to be better.

President Tony D'Onfrío wishes to remind all members of several new laws passed at the convention last July and one of these is the election of officers which will be held at the November meeting instead of in December. So please make the first Saturday of November an important day in your calendar.

CLEVELAND No. 21 (J. Knaus)—Did you know that to meet higher costs the recent convention in Chicago raised the Expense Tax 10c beginning with August 1951? That means our monthly dues are 10c higher from August on.

Do you know that something new and different awaits you at our fall festival on Oct. 27th at Lutheran Hall, 2648 Prospect Ave.? Chairman Nick Wolansky promises such a gala affair in a gay carnival setting that it is one event you-all shouldn't miss.

A NEW PUBLICATION

The National Basketball Star

It will contain basketball results, box scores, standing of the teams and individuals from clubs and schools for the deaf all over the country.

It will be printed every week starting third or fourth week of November and continue thru the closing of the AAAD's National Basketball Tournament.

SUBSCRIPTION—TWO DOLLARS
See Your Local Basketball Manager
Or write
CHARLES E. BOYD,
Editor and Publisher

National Basketball Star
6317 HORROCKS STREET
PHILADELPHIA 24, PA.

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FIVE-MAN TEAM EVENTS

Saturday Night, 8 P.M.
BIG FLOOR SHOW AND DANCE
United Halls Auditorium

All Day Sunday, Nov. 18
MINOR EVENTS

ENTRIES POSITIVELY
CLOSE OCT. 27, 1951

Plan Now for a Good Time
in Good Ole St. Louis

RUSS GASTREICH
General Chairman

Here is what people say about

THE CAVALIER

The National Newspaper for the Deaf

"A readable paper, well edited and printed, which deserves the support of the deaf."—*Arthur L. Roberts, Grand President, N. F. S. D.*

"THE CAVALIER is an outstanding newspaper. I know that it takes a lot of work to make it that way."—*Wesley Lauritsen, Faribault, Minn.*

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Al Fleischman, Sports Editor
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MONTREAL ASSOCIATION OF THE DEAF
Canadian Legion Branch Hall
1140 Drummond St., Montreal, Que.

OPEN FRIDAY EVENINGS
FRAT DIVISION No. 118 MEETINGS ON
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122 So. Clark Street
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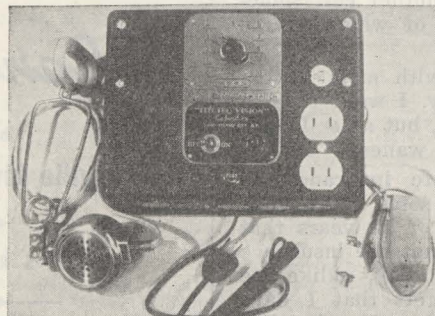
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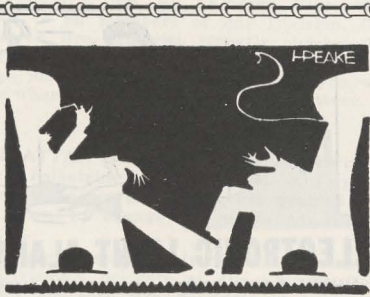
We are also in a position to supply special Electrical Devices to the deaf and the hard-of-hearing, such as Doorbell Light Signals, Electric Switch Clocks, Vibrators, etc.

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BE TRANQUIL

When you feel like saying something

That you know you will regret,
Or keenly feel an insult

Not so easy to forget,
That's the time to curb resentment
And maintain a mental peace,

For when your mind is tranquil
All your ill thoughts simply
cease.

It is easy to get angry

When defrauded or defied,
To be peeved and disappointed
If your wishes are denied.

But to win a worth-while battle
Over selfishness and spite,
You must learn to keep strict
silence,

Though you know you're in the
right.

So keep your mental balance

When confronted by a foe,
Be it enemy in ambush,
Or some danger that you know.

Be self-controlled and tranquil
When all around is strife,
And know, my friend, you've
mastered

The most vital thing in life.

Grenville Kleiser

Value Increases

I bought a new car last summer. Before I bought it, I looked forward eagerly to getting it. Now that I have it—it is just another car, something the possession of which I take for granted.

I find that true with most of the material things I buy. I want them a lot before I get them, but after I have them, my enthusiasm wanes.

I bought some life insurance 28 years ago. I added some more each year in the next 10 or 12 years that followed. I have all that life insurance today and, strange to say, unlike the many toys and gadgets that I have bought in the past 28 years, that life insurance looks better to me and is giving me more satisfaction today than when the policies were new.

Unlike most of the things you buy, life insurance improves with age. The longer you own it, the more you appreciate it and the more satisfaction you gain from its possession.

—L.K.P. in Travelers Protection.

BIRTHS

Jan. 26—Mr. and Mrs. Raymond Huppert, Jersey City, N.J., a boy.

May 18—Mr. and Mrs. Victor Lindgren, Huntington Park, Cal., twin girls.

June 14—Mr. and Mrs. Morris Steiner, Newark, N.J., a boy.

June 28—Mr. and Mrs. Everett Rattan, Los Angeles, Cal., a boy.

July 7—Mr. and Mrs. E. Alanis, Dallas, Tex., a boy.

July 16—Mr. and Mrs. Joseph Sachs, Brooklyn, N.Y., a boy.

July 19—Mr. and Mrs. T. Wayne McHaffie, Pittsburgh, Pa., a girl.

Aug. 4—Mr. and Mrs. William Martin, Vancouver, Wash., a girl.

Aug. 6—Mr. and Mrs. Robert Davies, Detroit, Mich., a boy.

Aug. 8—Mr. and Mrs. Louis Mamo, Brooklyn, N.Y., a boy.

Aug. 12—Mr. and Mrs. William Berke, Brooklyn, N.Y., a girl.

Aug. 14—Mr. and Mrs. Martin Schmidt, Milwaukee, Wis., a boy.

Aug. 14—Mr. and Mrs. Eli Richard, Baton Rouge, La., a girl.

Aug. 16—Mr. and Mrs. Sidney Soileau, Welsh, La., twin boys.

Aug. 16—Mr. and Mrs. Joseph Marino, Middletown, Conn., a girl.

Aug. 17—Mr. and Mrs. Stanley Zurek, New Britain, Conn., a girl.

Aug. 19—Mr. and Mrs. Mike Palladino, Queens, N.Y., a girl.

Aug. 23—Mr. and Mrs. John A. Melancon, Jr., Baton Rouge, La., a girl.

Aug. 28—Mr. and Mrs. Gilbert Maxson, Rochester, N.Y., a boy.

Aug. 29—Mr. and Mrs. James Hester, Danville, Ky., a boy.

Sept. 3—Mr. and Mrs. Abel Garcia, Dallas, Tex., a girl.

Cleaning Up

DYING automatically creates added expenses; why not automatically create the money to pay those expenses?

If your family uses their monthly income to meet your last obligations, what will they live on those first few years?

It seems that the amount of insurance you have marked for Clean-up purposes will barely take care of the undertaker, doctor, nurse and hospital bills. What about taxes, unpaid store bills, and a breathing-spell fund for your widow?—The Builder.

"You were twenty minutes late again this morning. Don't you know what time we start work in this office?"

"No, sir. They're always working when I get here."—Skyscraper.

Banquet

by

Knoxville Division No. 20

AT LOY'S RESTAURANT

SATURDAY, NOVEMBER 17

5 P.M.

For further particulars—

Write to:

MARSHALL E. REAGAN, Chairman

R. F. D. No. 3

Seymour, Tennessee



The absent-minded professor stopped in to see his doctor. The doctor felt his pulse and said: "That's all right. Let me see your tongue."

The professor complied.

"It looks all right," continued the doctor, "but why the postage stamp?"

"Ah!" beamed the professor gratefully. "So that's where I left it!"

One day Col. Hobb inquired of an old native, "How are you today, Ned?"

"I'd be all right, Colonel, if it wasn't for rheumatism in my left foot," replied the pioneer.

"Well, Ned, we mustn't complain; you know we're gettin' old, and old age does those things."

"Old age hain't got nothing to do with it," replied the native; "my right foot's jes' as old as my left foot, yet it's sound as a bell."

Dennis was taken to his first harvest festival. Among the offerings of fruit and flowers, the bunches of purple grapes on the pulpit took his fancy.

When the offertory box came around he put in sixpence and said, confidently, "Grapes, please."

The tank took a corner sharply and crashed into the kitchen of a cottage.

"I'm sorry," said one of the men, popping his head out, "but I really wanted the coast road."

"That's easy," said the housewife, carrying on with the cooking. "Just go straight on into the living-room and turn right by the sideboard."

Driver: "It's great, speeding along like this. Don't you feel glad you're alive?"

Passenger: "Glad isn't the word—I'm amazed!"

Gladstone used to tell his friends about a neighbor's little girl who really believed in prayer. Her brother had made a trap that caught little sparrows, and she prayed that it might fail.

Suddenly her face became radiant, and for three days she prayed hard, and her faith was so absolute that her mother asked one morning, "Julia, why are you so sure your prayer will be answered?"

Julia smiled. "I know that my prayer will be answered, because I went out there three days ago and kicked the trap to pieces!"

An American soldier back from Britain reports that he noted a peculiarity in the movies in England on Saturday nights—they never showed comics. He asked the movie operator the reason, and received the answer, "We're afraid they'll cause laughter in the churches the next day."

Big Comedy Smash!

**29TH ANNUAL BALL
AND VARIETY SHOW**

of
JERSEY CITY DIVISION No. 91
at
POLISH COMMUNITY CENTER
355 Grove St., Cor. Bay St.
Jersey City, New Jersey

**SATURDAY
NOVEMBER 10, 1951**

Added Attraction: Variety Show will be staged by the well known deaf stars Sally Sauerbach, Forrest Jackson, Robert Hamel, Edward Smolen, Mr. & Mrs. George Armstrong, Mike Sorbello and other deaf stars to be named later.

Donation: \$1.25 incl. Tax

F. X. NICHOLAS, Chairman

Directions to Hall: From New York and Newark, take H. & M. Tubes to Grove Street Station. At exit, walk North on Grove Street, just two blocks to your left.

SEVENTH ANNUAL

at
PARKER HOUSE ROOF GARDEN
Tremont St., Boston, Mass.

Auspices of
BOSTON DEAF CLUB, INC.

SATURDAY, NOV. 3, 1951
8 P.M.

Prizes, Gigantic Floor Show
and Entertainment

Admission: \$1.50, incl. Tax

SAL CASSETTA, Chairman

Music by Avalon Quintet

AKRON DIVISION No. 55
HUB DIVISION OF NFSD

Announces its
**ANNUAL FROLIC and
COMICAL CLOWNS CONTEST**

A. C. D. HALL
144 E. Exchange St., Akron, Ohio
SATURDAY EVENING, OCT. 27

Cash Prizes for Clowns and for
Comical Costumes

ADMISSION 75c; CLOWNS AND
COSTUMES 50c; CHILDREN 25c

Come and enjoy a
NIGHT OF FUN

Something
NEW AND DIFFERENT
Awaits All of You

**SATURDAY
OCTOBER 27, 1951**

at the
FALL FESTIVAL

of
**CLEVELAND
DIVISION No. 21**

at
LUTHERAN HALL
2648 PROSPECT AVENUE
CLEVELAND, OHIO

**DON'T MISS THIS GALA
FESTIVAL IN A
GAY CARNIVAL MOOD**

Nick Wolansky, Chairman

OBITUARY

DANIEL IRVIN, JR., 64. Entry Dec. 1, 1913. Died Sept. 2, 1951. Certificate No. 1844-D. Wilkensburg Div. No. 109.

GEORGE RIGG, 72. Entry Dec. 1, 1914. Died Aug. 12, 1951. Certificate No. 2230-D. Newark Div. No. 42.

JOHN C. BURGIN, 64. Entry April 1, 1917. Died Sept. 13, 1951. Certificate No. 3166-D. Memphis Div. No. 38.

ALFRED A. STEVENSON, 60. Entry July 2, 1917. Died Sept. 22, 1951. Certificate No. 3316-D. New Haven Div. No. 25.

WILLIAM H. SPARLING, 73. Entry Jan. 2, 1919. Died Sept. 1, 1951. Certificate No. 4266-D. Los Angeles Div. No. 27.

LEWIS P. GARBETT, SR., 73. Entry Feb. 1, 1921. Died Sept. 7, 1951. Certificate No. 5733-E. Binghamton Div. No. 108.

STANISLAUS L. TARANSKI, 47. Entry Dec. 1, 1925. Died Sept. 10, 1951. Certificate No. 7530-D. Baltimore Div. No. 47.

HARRY G. DAWE, 28. Entry Aug. 1, 1947. Died Sept. 23, 1951. Certificate No. 15654-H. Delavan Div. No. 80.

LOUIS PUGLIESE, 64. Entry May 1, 1916. Died Sept. 2, 1951. Certificate No. 2597-C. Newark Div. No. 42.

MARRIAGES

Apr. 7—Stephen Rusnak and Mary Gorondin, both of Jersey City, N.J.

Apr. 21—Roland Couture, New Bedford, Mass., and Henrietta M. Barry, Cambridge, Mass.

June 3—Simon Teich and Libby Polinsky, both of New York City.

Aug. 22—Russell Barksdale, Danville, Ky., and Nancy Critchfield, Lancaster, Ky.

MEMBERSHIP QUOTAS

DIVISION	1951 QUOTA	New Members
Chicago No. 1	50	11
Detroit	30	5
Saginaw	10	
Louisville	10	2
Little Rock	10	3
Dayton	10	4
Cincinnati	20	2
Nashville	10	
Olathe	10	
Flint	20	
Toledo	20	
Milwaukee	20	1
Columbus	30	1
Knoxville	10	1
Cleveland	20	2
Indianapolis	30	3
Brooklyn	50	14
St. Louis	30	7
New Haven	10	
Holyoke	10	
Los Angeles	30	2
Atlanta	10	4
Philadelphia	30	5
Kansas City	20	2
Omaha	10	7
New Orleans	10	3
Boston	30	
Pittsburgh	20	
Hartford	10	
Memphis	10	1
Portland, Me.	10	1
Buffalo	10	
Portland, Ore.	10	1
Newark	10	
Providence	10	6
Seattle	10	4
Utica	10	1
Washington	20	1
Baltimore	20	4
Syracuse	10	1
Cedar Rapids	10	
Albany	10	
Rochester	10	
San Francisco	10	1
Reading	20	2
Akron	30	6
Salt Lake City	10	1
Rockford	10	
Springfield, Ill.	10	
Davenport	10	1
Worcester	10	
St. Paul-Minneapolis	20	3
Fort Worth	20	6
Dallas	20	3
Denver	10	1
Waterbury	10	
Springfield, Mass.	10	
Bangor	10	1
Birmingham	10	2
Sioux Falls	10	3
Wichita	10	1
Spokane	10	
Des Moines	10	
Lowell	10	
Berkeley-Oakland	10	
Delavan	10	4
Houston	10	
Scranton	10	
Richmond	10	
Johnstown	10	1
Manhattan	30	6
Jacksonville	10	3
Peoria	10	
Jersey City	10	
Bronx	10	2
Columbia	10	
Charlotte	10	3
Durham	10	2
Grand Rapids	10	1
Toronto	20	11
Duluth	10	
Canton	10	
Faribault	10	1
Council Bluffs	10	1
Fort Wayne	10	2
Schenectady	10	
Chicago No. 106	10	6
Binghamton	10	
Wilmington	10	1
San Diego	10	1
Eau Claire	10	
Vancouver	10	1
Westchester	10	
Queens	10	1
Hollywood	10	2
Kitchener	10	
Trenton	10	3
Danville	10	2
Colorado Springs	10	
Ogden	10	1
Baton Rouge	10	1

AUGUST COLLECTIONS

Grand Division	\$ 50.17
Chicago, Ill., No. 1	180.73
Detroit, Mich.	213.05
Saginaw, Mich.	31.57
Louisville, Ky.	155.85
Little Rock, Ark.	95.38
Dayton, O.	238.33
Cincinnati, O.	104.74
Nashville, Tenn.	109.44
Olathe, Kans.	123.89
Flint, Mich.	93.38
Toledo, O.	134.02
Milwaukee, Wis.	162.58
Columbus, O.	127.37
Knoxville, Tenn.	80.32
Cleveland, O.	378.91
Indianapolis, Ind.	136.14
Brooklyn, N. Y.	401.14
St. Louis, Mo.	233.31
New Haven, Conn.	99.86
Holyoke, Mass.	109.85
Los Angeles, Cal.	427.10
Atlanta, Ga.	190.46
Philadelphia, Pa.	452.03
Kansas City, Mo.	168.00
Omaha, Neb.	161.34
New Orleans, La.	148.14
Boston, Mass.	277.26
Pittsburgh, Pa.	134.37
Hartford, Conn.	81.62
Memphis, Tenn.	134.51
Portland, Me.	138.58
Buffalo, N. Y.	181.86
Portland, Ore.	247.22
Newark, N. J.	63.72
Providence, R. I.	119.52
Seattle, Wash.	218.10
Utica, N. Y.	132.72
Washington, D. C.	
Baltimore, Md.	169.63
Syracuse, N. Y.	65.51
Cedar Rapids, Iowa	79.54
Albany, N. Y.	116.33
Rochester, N. Y.	90.22
San Francisco, Cal.	155.78
Reading, Pa.	360.90
Akron, O.	386.58
Salt Lake City, Utah	149.55
Rockford, Ill.	50.25
Springfield, Ill.	54.41
Davenport, Iowa	
Worcester, Mass.	80.58
St. Paul-Minneapolis, Minn.	380.16
Fort Worth, Texas	127.85
Dallas, Texas	235.56
Denver, Colo.	99.03
Waterbury, Conn.	65.75
Springfield, Mass.	41.49
Bangor, Me.	31.87
Birmingham, Ala.	188.00
Sioux Falls, S. D.	55.29
Wichita, Kans.	175.00
Spokane, Wash.	58.63
Des Moines, Iowa	99.19
Lowell, Mass.	32.53
Berkeley-Oakland, Cal.	115.92
Delavan, Wis.	180.10
Houston, Texas	556.69
Scranton, Pa.	129.38
Richmond, Va.	50.63
Johnstown, Pa.	31.40
Manhattan, N. Y.	77.21
Jacksonville, Ill.	88.42
Peoria, Ill.	38.95
Jersey City, N. J.	131.19
Bronx, N. Y.	255.83
Columbia, S. C.	106.37
Charlotte, N. C.	111.47
Durham, N. C.	89.06
Grand Rapids, Mich.	71.18
Toronto, Ont.	463.48
Duluth, Minn.	59.63
Canton, O.	32.54
Faribault, Minn.	56.07
Council Bluffs, Iowa	46.31
Fort Wayne, Ind.	103.51
Schenectady, N. Y.	23.46
Chicago, Ill., No. 106	62.78
Binghamton, N. Y.	51.11
Wilkesburg, Pa.	159.98
San Diego, Cal.	38.09
Eau Claire, Wis.	33.45
Vancouver, Wash.	61.20
Westchester, N. Y.	
Queens, N. Y.	59.64
Montreal, Que.	45.88
Hollywood, Cal.	76.11
Kitchener, Ont.	7.37
Trenton, N. J.	127.98
Danville, Ky.	151.50
Colorado Springs, Colo.	
Ogden, Utah	20.52
Baton Rouge, La.	129.50
Total collections	\$13,710.12

TREASURER'S STATEMENT FOR AUGUST, 1951

Balance and Income	
Balance, July 31, 1951	\$3,385,132.75
Division collections	13,710.12
Interest and dividends	7,048.53
Rents	175.00
Escrow deposits	7,223.43
Exchange deposits	211.78
Stock amortization	5,212.50
Liens and surrender charges	19.26
Property insurance premiums	1,352.87
Refund of postage	13.37
Refund, real estate operating exp.	1.70
Withheld income tax	329.70
Withheld social security tax	27.07
Lodge supplies	110.15
Recording fees	4.00
Advertising in THE FRAT	15.00
Subscriptions to THE FRAT	6.00
Refund, convention expenses	1,854.58
Total balance and income	\$3,422,447.81
Disbursements	
Death benefits	\$ 2,239.00
Sick benefits	5,025.00
Accident benefits	1,555.00
Old-age income payments	11.81
Class F income payments	12.50
Cash surrender values	492.90
Refund of dues	13.85
Escrow refund	34,225.58
Exchange checks	211.78
Convention expenses	2,128.91
Stock and bond amortization	3,980.10
Accrued interest on bonds	765.07
Investment expenses	828.70
Actuarial fee	250.00
Books and periodicals	6.75
Clerical services	710.83
Employees' income tax	277.40
Insurance Department fees	11.00
Office expenses	99.97
Officers' expenses	12.34
Officers' and trustees' salaries	1,618.32
Official publication	490.37
Postage, telegraph, telephone	193.05
Printing and stationery	94.34
Property insurance premiums	1,352.87
Real estate operating expenses	254.56
Social security taxes	43.06
Taxes on real estate	759.99
Total disbursements	\$ 57,665.05
Recapitulation	
Balance and income	\$3,422,447.81
Disbursements	57,665.05
Balance, Aug. 31, 1951	\$3,364,782.76

TRUSTEES' REPORT

Ledger Assets, Aug. 31, 1951	
Bonds and stocks	\$1,712,138.54
First mortgage loans	1,362,366.70
Bank deposits	174,999.12
Real estate	66,770.47
Certificate loans	39,197.06
Home Office equipment	8,973.77
Cash in society's office	332.10
Total ledger assets	\$3,364,782.76
Balances in Funds	
Mortuary funds	\$2,945,945.09
Sick and accident funds	250,634.99
Accumulated interest	68,937.33
General expense fund	49,272.38
Suspense account	13,240.79
Indemnity fund	5,299.11
Convention fund	1,453.07
Total in all funds	\$3,364,782.76

NEW MEMBERS

- KNOXVILLE No. 20—Samuel W. McBride.
- BROOKLYN No. 23—Sheldon Plavsky, Jerome Schwartz, Marvin Taub, Everett Trochelmann, Samuel Siegel.
- NEW ORLEANS No. 33—Norman Dugas, Joseph Guillot, Aubrey Reed, Jr.
- BUFFALO No. 40—Robert F. Timmons.
- SEATTLE No. 44—Paxton Riddle, Charles Holzinger.
- SALT LAKE No. 56—Peter Green.
- GRAND RAPIDS No. 97—James J. Harvey.
- BATON ROUGE No. 128—Marion Latino.

THE GET-ONE DEGREE

- NASHVILLE No. 12—Paul Sanders.
- BROOKLYN No. 23—Aaron Hurwit (5).
- NEW ORLEANS No. 33—J. E. LaCour (2), L. A. Trousdale.
- BUFFALO No. 40—Russell Martina.
- SEATTLE No. 44—Oscar Sanders (2).
- SALT LAKE No. 56—Wayne E. Stewart.
- GRAND RAPIDS No. 97—J. H. McKendry.
- BATON ROUGE No. 128—Joel L. Tarver.

COMEBACK

- COLUMBUS No. 18—Charles Witter.

AUGUST DISABILITY CLAIMS

Isaac Shimp, Toledo, O.	\$ 45.00
E. C. Bromann, Chicago, Ill., No. 1	50.00
*Sidney Goldberg, Brooklyn, N.Y.	250.00
*David Bagdonoff, Brooklyn, N.Y.	90.00
*Fred Lochman, Manhattan, N.Y.	150.00
Ludvig Landsverk, Eau Claire, Wis.	60.00
Herman Streicher, Manhattan, N.Y.	150.00
Arthur Westover, St. Paul, Minn.	20.00
Joseph Wiegand, Albany, N.Y.	10.00
*K. A. Kalal, Atlanta, Ga.	105.00
A. M. Pecoraro, Newark, N.J.	90.00
N. R. Giordano, Westchester, N.Y.	75.00
E. H. Knobloch, Chicago, Ill., No. 1	50.00
Maurice Werner, Manhattan, N.Y.	45.00
M. S. Rood, Delavan, Wis.	10.00
L. E. Hall, Dayton, O.	70.00
H. P. Munday, Dayton, O.	50.00
Louis Schultz, Saginaw, Mich.	25.00
U. K. Hurd, Olathe, Kans.	30.00
R. A. Gould, Bangor, Me.	60.00
Mully Cohen, Philadelphia, Pa.	90.00
Benj. Meyerovitz, Baltimore, Md.	125.00
Ernest Allen, Memphis, Tenn.	40.00
Roscoe Kendall, Dallas, Texas	30.00
Samuel Bramson, Manhattan, N.Y.	135.00
T. H. Watt, Los Angeles, Cal.	90.00
F. J. Brockamp, St. Paul, Minn.	75.00
*J. W. Floyd, Indianapolis, Ind.	105.00
H. L. Hughes, Portland, Ore.	30.00
Julius Berest, Westchester, N.Y.	75.00
*Samuel Polinsky, Queens, N.Y.	150.00
Stanley Hoffman, Bronx, N.Y.	50.00
F. P. Rakowski, Utica, N.Y.	60.00
*Benjamin Kronick, Cleveland, O.	45.00
L. J. Prezekop, Jr., Jersey City, N.J.	30.00
*G. C. Wonder, Seattle, Wash.	45.00
Leopold Epstein, Manhattan, N.Y.	200.00
I. H. Brand, Manhattan, N.Y.	250.00
Louis Sussman, Manhattan, N.Y.	30.00
Ladimir Kolman, Milwaukee, Wis.	50.00
W. L. Lindsey, Akron, O.	30.00
B. A. Smith, St. Paul, Minn.	50.00
Anthony Cirasella, Lowell, Mass.	75.00
*J. O. Hamersly, Akron, O.	75.00
W. C. Arnold, St. Paul, Minn.	50.00
Bennie Engle, Danville, Ky.	250.00
*Bernard Lofchie, Boston, Mass.	75.00
A. J. Bing, Brooklyn, N.Y.	45.00
Michael Charm, Brooklyn, N.Y.	125.00
Hyman Sacks, Philadelphia, Pa.	45.00
J. F. Brown, Binghamton, N.Y.	45.00
*Edward Abrahams, Montreal, Que.	100.00
Max Mandel, Los Angeles, Cal.	150.00
Earl Elkins, Danville, Ky.	120.00
A. C. Johnson, Davenport, Iowa	30.00
J. T. Boatwright, Jacksonville, Ill.	90.00
K. D. Haines, Louisville, Ky.	150.00
Theo. Muszynski, Springfield, Mass.	150.00
Lee Christopherson, Des Moines, Iowa	75.00
*W. C. Elkins, Louisville, Ky.	10.00
*H. W. Yates, Davenport, Iowa	30.00
*Jeremiah D'Antonio, Bronx, N.Y.	45.00
Thomas Dellova, Brooklyn, N.Y.	60.00
Fred W. Parker, Washington, D.C.	15.00
Ralph Brewer, Sr., Dayton, O.	150.00
Reuben Swanson, Rockford, Ill.	100.00
C. S. Scott, Houston, Texas	250.00
*G. S. Elliott, Toronto, Ont.	50.00
Harmon Reeder, Sr., Little Rock, Ark.	150.00
J. J. McGuire, Waterbury, Conn.	100.00
*David Schreiber, Brooklyn, N.Y.	120.00
N. F. Miscisin, Flint, Mich.	30.00
*V. H. Youngs, Syracuse, N.Y.	50.00
Ernest Allen, Memphis, Tenn.	60.00
K. K. Vantress, Kansas City, Mo.	50.00
E. J. Smith, Kansas City, Mo.	175.00
Michael Weinstein, Baltimore, Md.	105.00
J. G. Miller, Baltimore, Md.	50.00
John Branham, Fort Worth, Texas	50.00
*Frank Adams, Grand Rapids, Mich.	60.00
Total for the month	\$6,580.00

*Denotes accident claims.

AUGUST DEATH CLAIMS

Frank E. Whitney, Flint, Mich.	\$1,000.00
*Howard L. Mitchell, Boston, Mass.	175.00
*Charles M. Prouty, Dayton, O.	64.00
Gustave L. Anderson, New Haven, Conn.	1,000.00
Total for the month	\$2,239.00

*Denotes paid-up benefits.

ENGAGEMENTS

- Floyd W. Murphy, Reading, Pa., and Martha Schaneley, Boyertown, Pa.
- Berchard E. Fisher, Niagara Falls, N.Y., and Marlene Landis, Franklin, Ohio.
- Edward Buell, Stratford, Conn., and Josephine Dragonette, Brooklyn, N.Y.

DEATHS

- Aug. 14—Mrs. Eva Prisament, wife of Albert Prisament, Brooklyn, N.Y.
- Aug.—Mrs. Jennie Rosson, wife of W. B. Rosson, Nashville, Tenn.

"Gracious, Dorothy, I haven't seen you for seven years. You certainly look a lot older."

"And you too, Eleanor dear, I wouldn't have recognized you except for the dress and hat."—The Fireside.