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## The Frat Volume 10 Number 11 June 1912

The National Fraternal Society of the Deaf (NFSD)

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## CHICAGO TO COLUMBUS.

Complete Information in Connection with the Columbus Convention Party that Goes From Chicago.

The Chicago party will go over the Pennsylvania Line (the Pittsburg, Cincinnati, Chicago & St. Louis Railway). The train leaves the Union Station, Canal and Adams Streets, Chicago, at 10:05 a. m., Sunday, June 30th. A special party rate of two cents per mile has been made which will make the rate to the party \$6.30 for one way, each. Tickets should not be purchased until Brother Gibson is seen at the train. It is advisable that all going should be at the depot before 9:30 a. m. Special accommodations will be arranged for the party's comfort enroute; the train is one of the best on that line, has dining car with a la carte service. Frats from West and South of Chicago should join this party at Chicago, advising Brother Gibson of date of arrival, if previous to June 30th, but if arrival in Chicago is on the morning of June 30th they should meet the party at the station as above.

Indiana and Ohio Frats who may wish to join the party enroute may do so at any of the following stops: Logansport 1:20 p. m.; Converse 2:22 p. m.; Marion 2:44 p. m.; Hartford City 3:25 p. m.; Ridgeville 4:06 p. m.; Union City 4:31 p. m.; Bradford (O.) 5:10 p. m.; Piqua 5:34 p. m. East of Piqua local time tables may be consulted.

At this writing all indications point to there being a good-sized party on this "Chicago Special" of ours, and any of our Indiana and Ohio brethren who can make connections with our train are assured of a most hearty welcome. We have been notified that the Los Angeles, Omaha, Kansas City, Little Rock, Olathe and Milwaukee delegates will join our party at Chicago.

Remember the train is No. 34 and leaves Chicago at 10:05 a. m., Sunday, June 30th, arriving at Columbus at 7:55 p. m.

## TO DIVISION TREASURERS.

Your attention is called once more to the rule about sending your monthly statements to the Financial Secretary by the 20th of each month. Delay or failure to comply with this rule results in your Division being listed on the Financial Secretary's report as in arrears. There is no reason why you should not

## WE ARE 'EM!



always observe this rule. The excuse sometimes made that you were waiting for so-and-so's dues is not valid. Do not wait for anybody—be prompt yourself. Financial Secretary Harris has to make his remittance on the 25th, and between the 20th and 25th is none too long a time for him to receive and properly enter up your statements and get out his own.

## CINCINNATI'S PICNIC.

Cincinnati Division holds its annual picnic at the famous Cincinnati Zoo, Saturday, June 29th. On this occasion special efforts are to be put forth to make the day extra enjoyable and as many of the delegates enroute to the Columbus convention will go via Cincinnati, and probably consolidate with the Cincinnati party to Columbus the following day, this picnic will be an excellent "appetizer" for the big week. A splendid program of games and contests, with fine prizes, has been arranged. "Vos you ef-

fer py Zinzinnati?" We met there in 1907 and can attest to its being well up in the art of playing the host, so if you can arrange to stop off there and take in that picnic, do so, by all means.

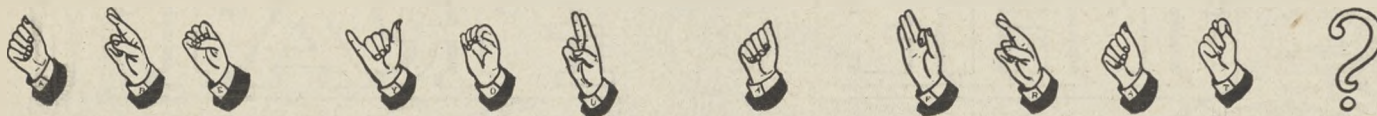
## SPECIAL NOTICE.

Members and Division officers having correspondence with headquarters to transact between June 29th and July 10th are requested to as far as possible allow same to go over until the latter date owing to the absence of the Chicago officers on account of the Columbus convention, but during the week of July 1st to 6th matters of importance may be directed to them in care of the Southern Hotel, Columbus, Ohio.

The Frats stand by you in the hot weather as well as in the cold months. Are you going to stand as constantly by the Frats? That's loyalty.



## The Password-Slogan at Columbus



### COLUMBUS CONVENTION PROGRAM AND ANNOUNCEMENT.

Official Program of the Convention of the National Fraternal Society of the Deaf, Columbus, Ohio, July 1 to 6, 1912.

Business sessions of the convention will be held at the American Insurance Union Temple, 44-50 W. Broad St.

Hotel headquarters: The Southern Hotel.

#### Program.

Monday, July 1st, 9 a. m., meeting of the Grand Division Board of Directors.

Monday, 10 a. m., convention assemblies.

Monday, 8 p. m., reception to officers and delegates.

Tuesday, morning and afternoon sessions; evening to be arranged as convention may decide.

Wednesday, morning and afternoon sessions; evening, arranged for smoker; announcement later.

Thursday, July 4th, all-day picnic at the Ohio Home for the Aged and Infirm Deaf at Central College, Ohio, near Columbus.

Friday, morning and afternoon sessions; evening session if necessary.

Saturday, morning and afternoon sessions; evening will be arranged for banquet.

#### Committees.

The Local Committee of Arrangements appointed by Columbus Division consists of Frederick G. Schwartz, Chairman; Christopher C. Neuner and Basil A. Grigsby.

The Columbus Advance Society has appointed a committee to co-operate with the Local Committee in the arrangements for the picnic. Refreshments, lunch, etc., will be served at the Home, and the proceeds therefrom go to the Home Fund.

#### Accommodations.

The Southern Hotel has been designated official headquarters. Its rate to delegates and visiting members is \$1 per day, European plan. In connection with the hotel there is an excellent cafe serving club breakfasts, table d'hote, luncheon and dinner. It is first-class in all respects.

There are plenty of other hotels, mostly European plan, at which accommodations may be had to suit one's wishes as to rates, and the Local Committee will see to everybody's being pleasantly located. Rooms may be secured at private houses if desired, the committee having a list of same that may be consulted.

Those wishing to reserve accommodations in advance may write the Chairman of the Local Committee. His address

is 1013 E. Rich St. It is advisable that all delegates do this, also that they make their headquarters at the Southern, if possible.

Committees have been appointed to meet trains and attend to the comfort of the visitors in every way possible.

There's no better way you could spend your vacation than by taking in the convention of your order. Come to Columbus.

#### DIVISION DELEGATES.

The following is the final and complete list of delegates:

Chicago—John S. Fisher, Washington Barrow, Lyman M. Hunt.

Detroit—John J. Hellers, Casimir M. Sadofski, Maurice Neidenberg.

Saginaw—Stephen E. Brownrigg.

Louisville—Patrick Dolan, John W. Michaels.

Little Rock—Adam M. Martin.

Nashua—Daniel Shea.

Dayton—Charles H. Cory, Elmer Lewis.

Bay City—Charles F. W. Lawrence.

Cincinnati—Bert C. Wortman, Buford L. Allen.

Evansville—Matthew D. Lyon, James Downey.

Nashville—Thomas Ogilvie.

Springfield—J. Ernest Pershing, Rufus B. Jeffries.

Olathe—Edward H. McIlvain.

Flint—Thomas P. Mohan, Frank Drake.

Toledo—John E. Curry, Mathias Steinwand.

Milwaukee—Henry B. Plunkett, Ladimir Kolman.

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

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

Cleveland—Kreigh B. Ayers, Herman Koelle.

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

Brooklyn—Louis A. Cohen, Alex L. Pach.

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

New Haven—Gilbert Marshall, Joseph P. Youngs.

Holyoke—John E. Hagerty, Arno Klopfer.

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

Atlanta—Percy W. Ligon, John M. Jones.

Caney—John B. Martin.

Philadelphia—William L. Davis, Harrison Yoder.

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

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

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

Kalamazoo—Collins C. Colby, Clarence A. Corey.

Boston—Patrick J. Thibodeau, Daniel M. Cameron.

#### SOME NEW PLANS.

The Society's actuary has submitted the following new plans for insurance and they will be discussed at the Columbus convention.

Plan No. 1.—Term Insurance to age 60 only: Provides a death benefit at low cost, to cover the active business years of a man's life. Assessments and benefits both cease at age 60 (birthday).

Plan No. 2.—Paid Up Life at age 70: Provides death benefits payable at death of member. Assessments cease at age 70. At a slight increase in monthly rates benefit becomes paid up at end of business life and the speculative interest is largely removed. Option could also be given at age 70 of taking \$84 per year (annuity) for ten years.

Plan No. 3.—Paid Up Installment Benefit at age 70: Assessments cease at age 70 and member draws \$100 per year for ten years. Balance of installments due if member dies before receiving full number of installments, paid in one sum to beneficiary. (This applies to Plan No. 2 if option is taken.)

To illustrate the rates a condensed table is given for the several plans at various ages; rates for each \$1,000 of insurance and proportionally less as to lower classes. Rates are monthly.

Entry Age	Plan 1.	Plan 2.	Plan 3.
20	\$0.59	\$0.92	\$0.97
25	.65	1.07	1.14
30	.72	1.27	1.35
35	.82	1.53	1.64
40	.93	1.89	2.04
45	1.08	2.41	2.61
50	1.28	3.16	3.45

These plans will be fully discussed and explained at Columbus. They are outlined here so as to give the delegates and members in general an opportunity to talk them over prior to their being submitted to the convention. It has long been the Society's wish to incorporate plans like these in its workings, in addition to its present single plan of Whole Life. If these plans or any one of them are adopted the present members will be allowed to change to any class (plan) desired upon paying the necessary slight difference to adjust their certificates. Complete explanation of each plan adopted will be made later and sufficient time allowed for all necessary changes before they go into effect if adopted.



## INDIANA RESOLUTIONS.

At the convention of the Indiana Association of the Deaf at Indianapolis, June 7-9, the following resolutions were adopted:

Whereas, our beloved superintendent, Mr. Richard O. Johnson, in his address of welcome gave us fatherly advice in cementing all antagonism in brotherly love, saying: "I can not see why there should be any antagonism between the Home for the Aged and Infirm Deaf of Indiana and the National Fraternal Society of the Deaf, and a mighty poor deaf boy or girl, or man or woman, it must be who can not contribute slightly each year to the establishment of the Home, and at the same time carry insurance for his family in the National Fraternal Society of the Deaf. Both of these are honorable and high-minded organizations and deserve to succeed."

Whereas, Mr. Orson Archibald, an alumnus and a loyal supporter of this school, and an active co-worker in our Association, has so generously agreed to deed without cost eighty acres of choice farm land (valued at \$16,000.00) to provide a Home for the Aged and Infirm Deaf of Indiana upon condition that \$10,000.00 additional for that purpose be raised by the deaf and their friends within ten years; and

Whereas, the National Fraternal Society of the Deaf has done and is doing a good and noble work in behalf of the deaf of these United States; therefore, be it

Resolved, That the Indiana Association of the Deaf in convention assembled this eighth day of June, 1912, heartily endorse the Home for the Aged and Infirm Deaf of Indiana which Mr. Orson Archibald has had incorporated; and further be it

Resolved, That we recommend said Home to the deaf of this state, their friends and the hearing public, as being an object worthy of their most liberal support and co-operation, to the end that the fund needed may be more speedily secured and the Home made a credit to our state and a source of individual pride to all; and further, be it

Resolved, That we recommend the National Fraternal Society of the Deaf to all the deaf of this state as deserving of their loyal support for the benefits that will accrue to themselves and to those dependent upon them.

## MAY DISABILITY CLAIMS.

L. W. Gromachey, St. Johns, Ore.	\$ 50.00
J. N. Laughlin, Quincy, Ill.	20.00
C. T. Miller, Detroit, Mich.	20.00
Frank Yiesla, Jeffersonville, Ind.	10.00
Ernest Reineke, Chicago, Ill.	25.00
C. C. Neuner, Columbus, Ohio	15.00
J. C. Weigel, Knoxville, Tenn.	30.00
Ernest Schneider, Evansville, Ind.	15.00
H. A. Rivers, Hartford, Conn.	15.00
John D. Shea, New York, N. Y.	30.00
H. F. Stapleton, Cincinnati, O.	15.00
H. G. Augustus, Seattle, Wash.	10.00
W. A. Ownby, Danielsville, Ga.	50.00

Total for the month .....\$305.00

## TREASURER'S REPORT.

From May 1 to 31, 1912.

## Balances.

As per last statement .....\$20,886.05

## Receipts.

Financial Secretary Harris	.....\$ 1,512.00
Interest on mortgage loan	..... 15.00
Rent, Chicago Division	..... 10.00
Button sales	..... 15.00
Gen'l Organizer's fees	..... 8.00
Grand Secretary's fees	..... 2.00

Total balances and rec'pts \$22,448.05

## Disbursements.

Death benefit, Mrs. Dora Hartz	\$ 750.00
Sick and Accident Benefits	305.00
Rent and light	36.00
Officers' quarterly salaries	72.50
Buttons	25.20
Official publication	40.00
Stamped envelopes, headquarters	20.00
Headquarters postage	6.75
Stationery	1.00
Officers' expenses, P. Morin	2.25
Secretary's expenses	15.00
Office expenses, supplies, etc.	7.91
Secretary's salary	66.66

Total disbursements .....\$ 1,348.27

## Recapitulation.

Total balances and rec'pts	...\$22,448.05
Total disbursements	..... 1,348.27

Total balances, May 31 ..\$21,099.78

## Exhibit of Balances.

Mortgage loans	.....\$14,250.00
In savings bank acc'ts	..... 4,646.11
In bank subject to check	..... 1,803.67
Secretary's Contingent Fund	..... 300.00
Treasurer's cash balance	..... 100.00

Total balances .....\$21,099.78

## FINANCIAL SECRETARY'S REPORT.

From May 1 to 31, 1912.

## Collections.

Chicago	.....\$ 315.00
Detroit	..... 93.41
Saginaw	..... 12.11
Louisville	..... 47.35
Little Rock	..... 49.37
Nashua	..... 19.36
Dayton	..... 35.65
Bay City	..... 16.24
Cincinnati	..... 52.19
Evansville	..... 21.86
Nashville	..... 17.59
Springfield	..... 20.16
Olathe	..... 50.76
Flint	..... 33.18
Toledo	..... 7.47
Milwaukee	..... 44.31
Columbus	..... 21.56
Knoxville	..... 31.44
Cleveland	..... 33.09
Indianapolis	..... 91.12
Brooklyn	..... 82.89
St. Louis	..... 81.08
New Haven	..... 55.02
Holyoke	..... 38.26

Los Angeles	.....
Atlanta	..... 43.08
Caney	.....
Philadelphia	..... 47.50
Kansas City	..... 35.73
Omaha	..... 19.95
New Orleans	..... 43.71
Kalamazoo	..... 32.06
Boston	..... 19.50

Total collections .....\$1,512.00

## Disbursements.

To Treasurer Christenson .....\$1,512.00

## LIST OF APPLICATIONS.

30.	Thomas Inch, Philadelphia, Pa.
30.	Harry B. Young, Philadelphia, Pa.
10.	Max Blachschleger, Cincinnati, O.
1.	Oliver Bowman, Portland, Ore.
30.	C. Orvis Dantzer, Philadelphia, Pa.
22.	George F. Burford, Indianapolis, Ind.
22.	John W. Seitz, Indianapolis, Ind.
1.	Laurence F. James, Cedar Rapids, Iowa.
30.	James F. Reider, Philadelphia, Pa.
30.	Harry S. Stevens, Merchantville, N. J.
30.	Alexander McGhee, Philadelphia, Pa.
30.	John A. Roach, Philadelphia, Pa.
30.	James McGinley, Philadelphia, Pa.
25.	Paul J. Berg, S. Norwalk, Conn.
25.	Arnold Meier, Stamford, Conn.
1.	Hugo A. Holcombe, Bremerton, Wash.
21.	Frank Bauer, Wadsworth, O.
35.	Arthur A. Sinclair, Hopedale, Mass.
22.	Jacob E. Burford, Indianapolis, Ind.
24.	Clyde S. Jones, East St. Louis, Ill.
1.	George H. Harper, Birmingham, Ala.
24.	Charles Youngberg, Alton, Ill.

## A DIRECTORY OF THE DEAF.

The 1912 Inter-State Directory of the Deaf, compiled by Brother Louis J. Bacheberle, of Cincinnati, is nearly ready for distribution. It contains practically the name and address of every deaf person in the states of Kentucky, Ohio and Indiana and most of those in Michigan, Pennsylvania, Illinois, Wisconsin, Minnesota, West Virginia, Iowa, Nebraska, Kansas, Missouri and Tennessee. There are also interesting articles in the book of special interest to the deaf and their friends, such as the Origin and Use of the Sign Language; the Manual Alphabet; Methods of Educating the Deaf, biographical sketches of founders of schools and histories of schools, etc.

The book contains some 8,500 names and has over 200 pages. The price is 75 cents. Address all orders to Louis J. Bacheberle, 2421 Moerlein Ave., Cincinnati, Ohio.

## MAY DEATH CLAIM.

Mrs. Dora Hartz, Chicago, Ill., in payment of death benefit of Joseph Hartz, Certificate No. 64, deceased March 19, 1912, at Toledo, Ohio; broncho-pneumonia; paid May 1, 1912, \$750.00.





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

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

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

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

Members changing their addresses should at once notify the editor.

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



JUNE, 1912.

### SPECIAL NOTICE.

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

Columbus—July 1-6.

And Cleveland—1913.

Certificate No. 1381 was issued June 1st.

The Society is eleven years old this month, dating its original organization from June, 1901.

Indiana has swatted the "Frats against the Home" bugaboo. We believe Columbus will give it another.

Philadelphia is again in evidence in the current application list—it's going to show St. Louis one of these days.

Unless Columbus gets up a better greeting than Louisville's "Howdy?" the one we present in this issue (illustrated) will do.

Among the things The Frat wants discussed at Columbus is ways and means for its betterment. Make a note of this, Brother Delegates.

With the ceasing publication of the 1. p. f. (the school papers) during the summer the editor will have his supply of news considerably shortened. Division Secretaries please note—and please write.

The Society assuredly is indebted to the Cleveland N. A. D. Local Committee for its courtesy in holding back its announcements for 1913 until after the Columbus convention. We should reciprocate in any way we can.

Come to Columbus.

All aboard for Columbus!

Last call: Columbus—1912.

Get in line—all Frat roads lead to Columbus.

With every Frat pushing the Order straight ahead, there is only one direction in which it can go.

If you cannot take in the entire Columbus convention, then spend the Fourth there. The picnic at the Ohio Home that day will be well worth attending.

Be a booster! Everybody loves a booster. He's the only kind of force that can push fourteen ways, all at once. Even dynamite can't do that. Boost, now and all the time!

Fingers are a useful portion of your anatomy. Don't wrap them around a lighted cannon cracker, says Kablegrams. Wonder if the writer of that item appreciates how doubly useful ours are and how important that advice really is to us.

In the Brooklyn group in this issue the officers are wearing the robes and jewels which the Ritual Committee is to present to the Columbus convention for its approval and endorsement. Look nice, do they not? And add quite a little to the impressiveness of the meetings.

For the loan of the Brooklyn cut in this issue we are under obligations to Brother Porter, of the Silent Worker. The cartoon, "The Spirit of 1912," is the work of Brother A. L. Kent, of Denver, whose cartoons on the Louisville convention appeared in the Society's organ in 1909. Our thanks are his.

In the makeup of the Local Committee of the Cleveland—1913 N. A. D. convention we note the appointment of Brother Thomas McGinness as chairman of a Special Reception Committee, N. F. S. D. Everybody who knows Brother "Tom" will agree that a better selection could not have been made.

In considering the question of admitting women The Frat has to be neutral of course, but if they are all like Mrs. Philip Morin in their enthusiasm in the cause it would be a foregone conclusion as to the way The Frat would vote. Mrs. Morin has earned the thanks of our readers many a time, she being one of our best reporters, and as private secretary to Brother Morin in his law committee and organizing work, etc.—well, there's our candidate for whatever high office may be slated for a woman should the Society ever admit them.

### COMING EVENTS.

June 22—Lecture; Kansas City.  
June 27—Lecture; Chicago.  
June 29—Park party; Chicago.  
June 29—Picnic; St. Louis.  
June 29—Picnic; Cincinnati.  
July 1-6—Convention; Columbus.  
July 14—Anniversary; Nashville.  
July 20—Picnic; Cleveland.  
July 21—Picnic; Milwaukee.  
August 3—Picnic; Chicago.  
August 24—Picnic; Brooklyn.  
September 2—Outing; Brooklyn.  
September 2—Home Fund Picnic; Chicago.  
November 16—Lecture; Philadelphia.  
November 27—Dance; Chicago.  
December 10—Gallaudet Day.  
January 25—Ball; Chicago.  
January 31—Ball; Philadelphia.

### ANNOUNCEMENT.

While I believe the office should seek the man, instead of vice versa, I have at the request of a good many fraters, and after due consideration, consented to be a candidate for the office of Grand Financial Secretary. My record as a member of the Society will speak for itself; my experience in a Probate Court clerkship and my present work as office man qualifies me for the office insofar as clerical experience goes. Should my candidacy meet with the approval of the delegates I bespeak their support and assure them that the Society will have the best I have in me should they elect me to the office.

Fraternaly yours,

C. C. NEUNER.

Columbus, Ohio,  
June 1, 1912.

### SPECIAL CHICAGO EVENTS.

Thursday evening, June 27th, Brother Lyman M. Hunt, of Koshkonong, Mo., Chicago Division's non-resident delegate, and Director of the Industrial Bureau of the National Association of the Deaf, will deliver a lecture under the auspices of Chicago Division at Grace Church Parish House, 1439 Wabash Ave. All are welcome and admission is complimentary.

Saturday afternoon and evening, June 29th, a park party and reception will be tendered the visiting Frats at Washington Park, at which the friends of the Division are welcome to join with the members in assisting in making the event pleasant all around.

On December 10th falls the day the deaf of this country are to get together in a great "union celebration"—Gallaudet Day. Our Divisions should make special effort to observe same, in conjunction with other local organizations where possible. And we hope that every Frat will make it a point to add his mite to the fund that is to be raised on that day for the repairing of the Gallaudet monument at Hartford. The appeal of President Hanson, of the N. A. D., in connection with this fund should receive the hearty endorsement of us all.





### Brooklyn Division

No. 23, N. F. S. D.

Officers in front row, from left to right: A. Berg, Sergeant; T. I. Lounsbury, Director; L. A. Cohen, Secretary; H. P. Kane, State Organizer and Trustee; A. L. Pach, President; J. D. Shea, Vice-President; S. Rosenthal, Treasurer; W. L. Bowers, Trustee.

### DIVISION NEWS.

#### Chicago.

Headquarters is now located in two nice rooms on the sixth floor of the Schiller Building. One room is for the use of Chicago Division.

Alfred I. Liebenstein is chairman of the committee in charge of the annual Home Fund picnic this year (September 2nd, Labor Day) and as it is an affair in which all local organizations join in boosting a big turnout of the Frats is expected.

Phil L. Axling is back in Seattle, Wash., and on the job as assistant editor of the Pacific Builder & Engineer.

Don't forget Brother Hunt's lecture June 27th. It will be a hummer. Also remember the Park Party, June 29th.

Born—To Brother and Mrs. Robert McKinstry, DePue, Ill., a son, April 22d.

Robert Woodell, of Durham, N. C., is now working in Danville, Va.

#### Detroit.

Brothers Barnett and Kubisch intend to make an extended Eastern trip in July and will give Brooklyn, Boston and Philadelphia Divisions a call.

Our "Little Coney Island" April 20th was a big success and a nice sum realized for our delegates' fund. On May 4th a dance was given. Old No. 2 is still in the social ring.

Our prize drawing was won by a hearing man. Sorry some one of our St. Louis brethren could not have won out.

Brother and Mrs. David Miller are visiting their old home in New York. Brother Miller attended No. 23's last meeting.

William Cornish had a birthday May 18th and his friends surprised him with a gold chain and fob.

#### Louisville.

George Hartman, lately of Moline and Chicago, Ill., is back home for a visit and

exchanging "Howdy?" all along the line. Those towns were good to him, he says.

The Division had a social at the home of Robert Hartman, April 27th, and a strawberry festival on May 25th, both being very pleasant affairs.

#### Little Rock.

The Arkansas Association had a reunion here the first week of June. Nearly every Frat was present.

A. M. Martin leaves for the Columbus convention the last of June and will go via Chicago and pay headquarters a visit.

#### Nashua.

Leon Benoit is now located on a large farm in Consort, Alberta, Canada. He writes it is a fine country to live in.

Albert W. Chapman has moved from Nashua to Cambridge, Mass. John Shea is located at Canobie Lake, N. H.

A social was given May 29th for our delegates' fund. Good attendance and good time, too.

Daniel Shea has succeeded A. F. Sanford as Division Treasurer.

#### Dayton.

Harry G. Augustus has sailed from Seattle for Alaska. While in Seattle he met with many courtesies from the Seattle Frats. He writes that Seattle is in line for a Division.

A lawn fete was given at the home of Brother Rice, June 1st.

J. M. Shepherd is acting as Secretary of this Division in place of H. G. Augustus.

#### Cincinnati.

Don't forget the Division's annual picnic at the Zoo, June 29th.

Brother and Mrs. Stremmel are entertaining a new daughter.

The Division is grateful to Miss Mary Cameron for her help and kindness shown in the recent and last illness of Brothers Wood and Stapleton and a resolution of thanks was spread upon the

minutes at our May meeting. Included in same was an order that she would always be the guest of the Division at its entertainments and socials. Miss Cameron is a deaconess and her work among the deaf is much appreciated.

The Division has adopted suitable resolutions on the deaths of Brothers Wood and Stapleton, but lack of space prevents their being printed.—Ed.

The funeral of Brother Stapleton April 13th, was in charge of Miss Cameron, the Rev. Mr. Hasenstab officiating. Brothers Wortman, Herzig and Blust represented the Division.

#### Nashville.

John W. McCandless, of Talladega, Ala., is spending his vacation in Nashville.

Our Secretary is "baching it" these days, Mrs. Warren being in Louisville with relatives.

The Memphis Frats did themselves proud in their work in connection with the play given in that city under the auspices of the Memphis Association last April. On the program was a play written by J. S. Long, of Omaha Division.

Wood Payne is back in Nashville from Pikeville. He's with one of the big stove foundries.

Our box party, May 24th, was the best of recent events here. The delegates' fund was completed from its proceeds.

Tennessee and Georgia Frats enroute to Columbus are requested to join Nashville's delegate at Nashville. Write Secretary Warren for particulars or as to your schedule.

Nashville Division will celebrate its anniversary on July 14th. Non-resident members, as well as residents, are requested to be present, and a cordial invitation is given to all Frats to attend.

#### Springfield.

Frank Stokes has recovered from his street car accident and the month's lay-



up seems to have left no serious results.

Our moving picture show, April 26-27, was a success. May 25th a box social was given at the home of Brother Pershing and on June 14th a lawn fete at the Pearl St. school.

Our regular meeting date has been changed from the first Saturday to the second Wednesday. Meetings are held at the Johnson Building.

#### Flint.

Flint Division decided to observe its anniversary, June 15th, with a reception, instead of a banquet, and the picnic scheduled for Labor Day will be held in August.

#### Toledo.

Brother Stevenson, of Findlay, is adding to his reputation as a man of versatile talents. He submitted a design for the cover of the program to be used at the Fort Findlay Centennial and homecoming celebration, and had the satisfaction of seeing his design adopted by the committee. It was in colors and attractive and artistic.

#### Milwaukee.

Things are quiet up in this particular "bright spot" of Fraternity, but arrangements for our annual picnic, July 21st, are all completed and we expect a big crowd. Chicago fraters please make note of the date.

James M. Goff has moved to Delavan, Wis., from Stoughton, Wis., and is employed in the big knitting mills there. He purchased a home on N. Main St.

#### Columbus.

Everything is "convention" in this Mecca of the Frats, but on June 15th we give a social at the home of Brother Miller.

Arrangements for the convention are all complete, so just pack your grips, ye fraters, and come. The more the merrier, of course.

We have sub-committees appointed to look after all the convention affairs and to meet trains. Notify the chairman, F. G. Schwartz, 1013 E. Rich St., Columbus, Ohio, if you wish to be met at the train. The hotel headquarters, the Southern Hotel, is easily located so no one risks getting lost should any misunderstanding arise. Look for the badges and you'll always find a Columbus Frat ready to do the showing. The management of The Southern advises us that it really is not necessary to reserve rooms in advance. You can make your choice on arrival and he promises to please everybody.

#### Indianapolis.

At the recent convention of the Indiana Association there were present Frats from all over the state and Indianapolis Division made things pleasant for them as far as was possible. Many were here from other states as well. Chicago, St. Louis and Louisville were represented respectively by Brothers Flick, Cloud and Hartman. The Association endorsed the Society, as will be seen by the resolutions printed elsewhere. It is to be hoped that there will

be no more questioning as to the attitude of the Frats towards the Home and that both "camps" will work in harmony hereafter is a foregone conclusion.

We have not the complete list of officers elected by the Indiana Association but we understand that Brother Norris and Brother Banta were elected Secretary and Treasurer respectively.—Ed.

Walter Marsh recently made a trip to Florida and while there bought ten acres of that state in the vicinity of Tampa. He intends to move down before snow flies. William Hedrick also has the idea of so investing.

Leon J. Bonham, after working in an auto plant at Indianapolis a few weeks, came to the conclusion that a Muncie plant suited him better and he is now back in the latter city.

A. H. Norris will represent a Columbus lodge supply house during the convention and has arranged for a special display of its line during the week.

A very pretty home wedding occurred at Indianapolis, June 1st, when Glenn D. Weimer and Miss Alice Hilsmeier were united by Brother Norris. Brother and Mrs. Weimer will be at home at 1205 W. 31st St., Indianapolis, after June 15th.

#### Brooklyn.

Brother and Mrs. H. Pierce Kane are now at home at 125 Vermilye Ave., New York City. Those having correspondence with Brother Kane will please note this change in his address.

Brothers Darby, of Atlanta Division, and Miller, of Detroit Division, were visitors at our June meeting.

This Division has authorized Brothers Hodgson, Alexander and Heyman to represent it at the De l'Epee-Paris convention in July.

Brothers Stevenson and Gordon Marshall, of New Haven Division, and Lipschutz, of Philadelphia Division, were visitors at our May meeting.

The Division group printed in this issue was taken at our May meeting, but does not represent our full strength. It appeared in the June Silent Worker, together with a full page article entitled "The Pushers" by Secretary Cohen. (We hope to use the article in The Frat later on.—Ed.)

Brother Ecka has the sympathy of his fraters over the recent death of Mrs. Ecka.

Adolph Duerr forsook the Bachelors April 4th. He has been the recipient of a host of congratulatory messages from fraters and friends.

Don't forget our picnic, August 24th. It's going to be a record breaker, says Chairman Fluhr. A fine program of games and contests is scheduled, and New Haven and Brooklyn Divisions will "cross bats."

#### Holyoke.

Holyoke Division was banqueted at the Marble Hall Hotel, May 4th. An excellent menu was set forth and a toast list, with Brothers Beausoleil, Hagerty, Klopfer, Forsyth and Jacques responding, enjoyed.

A whist party was given at the home

of Brother Mercier on April 20th. Brother Beausoleil and Mrs. Daniels carried off the prizes.

Brother and Mrs. Daniels have moved from Springfield to West Springfield.

Brother and Mrs. Brown are back from a fortnight's stay at their old home in Nova Scotia.

Our raffle tickets for the delegates' fund sold fine. Brothers Mercier, Morin, Hagerty and Klopfer proved the hustling four on their sales.

#### Los Angeles.

The stork has been a frequent visitor at Los Angeles homes of late. Brother and Mrs. Marsden received a girl; another was left with Brother and Mrs. Presley, and a boy with Brother and Mrs. Robert Cook.

April 17th Los Angeles Division gave the most successful amateur theatricals the deaf of this city have ever witnessed. The play was a comedy of New England life—"Old New Hampshire Home." It was staged at the Gamut Club theatre. Brothers Miller, Price, Fisk, Ellis and Schultz were the committee in charge, Brother Miller being chairman and a large share of the credit is due to his untiring efforts. The June Silent Worker contains a cut of one of the scenes. The daily papers had extended notices of the show, and all in all it was an affair to be proud of. The proceeds brought a good profit and go to our delegates' expenses. Below we append the cast of characters of the play.

Farmer Winthrop—A rugged New Hampshire farmer.

Frank Eden Ellis.

Edward Van Dusen—A polished villain, secretly married to Mabel.

Leon Arthur Fisk.

Oliver Stanhope—A young blacksmith, in love with Mabel.

Arthur Watson Nolen.

Zeb Watkins—A country boy "up to snuff" and not a bit green.

Ziba Loreman Osmun.

Micky Mullins—A traveling tinker.

Edmund Milton Price.

Moses Gazinski—A Hebrew glazier.

Milton Marcus Miller.

Rawlings—In league with Van Dusen.

Simon Himmelschein.

Mabel Winthrop—Farmer Winthrop's daughter.

Miss Ella Frances Duffy.

Tilly—Her maiden aunt.

Mrs. Jeanette Dailey Price.

Mrs. Winthrop—The farmer's wife.

Mrs. Frank Eden Ellis.

Muffins—A young lady with a mind of her own and not afraid to speak it.

Miss Ella Rienhaldena Roy.

#### Atlanta.

Samuel M. Freeman, of Cave Spring, Ga., Treasurer of the N. A. D., has been admitted to social membership in this Division. Brother Freeman is now in Indianapolis, Ind., visiting a daughter.

Nate Gordon has returned to Atlanta from Opelika, Ga., and is with the Monogram Printing Co.

Rev. O. J. Whildin, of Baltimore, attended the June meeting of this Division.



It was the first regular meeting of a Division that Brother Whildin has been present at.

Married—At Jacksonville, Fla., June 4th, William E. Gholdston, of Atlanta, to Miss Nattalien Van Der Poel. At home at Atlanta.

A reception will be tendered to visiting Frats by Atlanta Division during the convention of the Georgia Association at Atlanta July 5th.

This Division celebrated its second anniversary May 7th.

#### Kalamazoo.

Owing to his removal to Battle Creek, Ivers Tenney has resigned as President of this Division and is succeeded by Frank Adams; Fred Wheeler succeeds Brother Adams as Vice-President. Clarence A. Corey succeeds John J. Voisine as Secretary.

Brother and Mrs. Martin Taylor are now domiciled in a new home on Oakland Drive. Brother Taylor expects to be ordained to the Episcopalian ministry this month.

Edward Parsons is playing ball with the Hastings, Mich., club. He is pitching good ball this year. Local papers say of him: One thing about him, if he makes good, he will mutely deliver the goods without crowing much about it. (Kazoo brand of humor.)

#### Boston.

Boston Division's party May 29th was a pretty fair initial success. On June 17th it has a raffle for the benefit of its delegate fund. It is under obligations to the Divisions which have assisted in the sale of these tickets.

Brother Lander, who was elected Treasurer at our initial meeting has gone to Maine and has been succeeded in the office by Brother Shaw.

The "baby" Division is doing well, thank you. But just watch us grow, once we get our stride.

Brothers Anderson, of Worcester, and Woodward, of Portland, were recent visitors in Boston.

#### New Orleans.

The ordination of Brother H. Lorraine Tracy to the Episcopalian ministry occurred at Baton Rouge, June 11th.

New Orleans Division has a theatrical entertainment June 19th for the benefit of its delegates' fund.

#### BEN F. BROWN.

Headquarters has been notified of the death of Brother Ben F. Brown, of Malvern, Ark., May 30th, but up to the time of making up this issue of The Frat full particulars have not been received. Brother Brown was a non-resident member of Little Rock Division, his certificate being No. 295 and dating from July, 1906.

What are you contributing to the up-lifting of the human race? Are you one of the lifters, or are you fighting against being lifted? Be good!

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

### GRAND DIVISION.

#### Board of Directors.

E. MORRIS BRISTOL.....President	926 Root St., Flint, Mich.
WILLIAM C. FUGATE.....Vice-President	1061 E. St. Catherine St., Louisville, Ky.
H. PIERCE KANE.....2nd Vice-President	125 Vermilye Ave., Newport, N. Y.
PHILIP MORIN.....3rd Vice-President	Dalton, Mass.
FRANCIS P. GIBSON.....Secretary	606 Schiller Bldg., Chicago, Ill.
G. A. CHRISTENSON.....Treasurer	606 Schiller Bldg., Chicago, Ill.
N. LEE HARRIS.....Financial Secretary	811 Ft. Wayne Av., Indianapolis, Ind.
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#### Board of Trustees.

WM. M. ALLMAN, Chairman.....Chicago, Ill.
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FLOYD C. BOLIN.....Indianapolis, Ind.

#### State Organizers.

CHARLES P. COKER.....Arkansas	Rogers, Ark.
J. ORRIE HARRIS.....California	1112 E. 7th St., Los Angeles.
GILBERT F. MARSHALL.....Connecticut	306 E. Main St., Bridgeport.
JOHN M. JONES.....Georgia	Lithonia, Ga.
FRANK A. SPEARS.....Illinois	3862 N. Eberly Ave., Chicago.
ARTHUR H. NORRIS.....Indiana	Box 65, Parker, Ind.
EDWARD H. McILVAIN.....Kansas	Lock Box 212, Olathe, Kan.
PATRICK DOLAN.....Kentucky	1032 E. St. Catherine St., Louisville.
H. LORRAINE TRACY.....Louisiana	917 Asia St., Baton Rouge.
PHILIP MORIN.....Massachusetts	Dalton, Mass.
COLLINS C. COLBY.....Michigan	510 Superior St., South Haven.
WILLIAM STAFFORD.....Missouri	4757 Cote Brillante Ave., St. Louis.
WALDO H. ROTHERT.....Nebraska	4105 Lafayette Av., Omaha.
DANIEL SHEA.....New Hampshire	Derry, N. H.
H. PIERCE KANE.....New York	125 Vermilye Ave., New York, N. Y.
C. C. NEUNER.....Ohio	Route 4, Columbus.
WILLIAM L. DAVIS.....Pennsylvania	228 S. Third St., Philadelphia.
JESSE T. WARREN.....Tennessee	200 Third Ave., N., Nashville.
HENRY B. PLUNKETT.....Wisconsin	782 Cass St., Milwaukee.
FRANCIS P. GIBSON.....General Organizer	64 W. Randolph St., Chicago.

### DIVISION DIRECTORY.

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

CHICAGO No. 1.....Chicago, Ill.	Masonic Temple—Second Saturday.
John S. Fisher.....4657 W. Adams St.	
DETROIT No. 2.....Detroit, Mich.	Bamlet Bldg.—Second Saturday.
Rion Hoel.....420 Hubbard Ave.	

SAGINAW No. 3.....Saginaw, Mich.	Engineer's Hall—Second Wednesday.
F. O. Ramage.....529 S. Fourth Ave.	
LOUISVILLE No. 4.....Louisville, Ky.	Robinson Hall—Second Saturday.
William C. Fugate.....1061 E. St. Catherine St.	
LITTLE ROCK No. 5.....Little Rock, Ark.	Charles P. Coker.....Rogers, Ark.
NASHUA No. 7.....Nashua, N. H.	Mechanic Hall—First Saturday.
Daniel Shea.....Derry, N. H.	
DAYTON No. 8.....Dayton, Ohio	Miller's Hall—Second Saturday.
James M. Shepherd.....718 Keowee St.	
BAY CITY No. 9.....Bay City, Mich.	White Eagle Hall—First Monday.
C. F. W. Lawrence.....3312 N. Water St.	
CINCINNATI No. 10.....Cincinnati, Ohio	5th & Central Ave.—First Saturday.
Emil Schneider.....1923 Montrose St.	
EVANSVILLE No. 11.....Evansville, Ind.	1718 Canal St.—First Monday.
Matthew D. Lyon.....704 Gum St.	
NASHVILLE No. 12.....Nashville, Tenn.	First Thursday.
Jesse T. Warren.....200 Third Ave., N.	
SPRINGFIELD No. 13.....Springfield, Ohio	Johnson Bldg.—Second Wednesday.
J. E. Pershing.....525 W. Southern Ave.	
OLATHE No. 14.....Olathe, Kan.	First Tuesday.
E. H. McIlvain.....Lock Box 212	
FLINT No. 15.....Flint, Mich.	First Wednesday.
E. M. Bristol.....926 Root St.	
TOLEDO No. 16.....Toledo, Ohio	Mitchell Hall—First Saturday.
John E. Curry.....1064 Palmwood Ave.	
MILWAUKEE No. 17.....Milwaukee, Wis.	300 Fourth St.—First Saturday.
H. B. Plunkett.....782 Cass St.	
COLUMBUS No. 18.....Columbus, Ohio	W. O. W. Hall—Second Saturday.
C. C. Neuner.....Route 4	
KNOXVILLE No. 20.....Knoxville, Tenn.	K. of H. Hall—First Saturday.
W. J. Kennedy.....510 Union Ave.	
CLEVELAND No. 21.....Cleveland, Ohio	West Side Turn Hall—Second Saturday.
Herman Koelle.....1262 Beach St.	
INDIANAPOLIS No. 22.....Indianapolis, Ind.	Mansur Block—First Wednesday.
N. L. Harris.....811 Ft. Wayne Av.	
BROOKLYN No. 23.....Brooklyn, N. Y.	Imperial Hall, 160 Fulton St.—First Saturday.
Louis A. Cohen.....72 E. 96th St., New York, N. Y.	
ST. LOUIS No. 24.....St. Louis, Mo.	1210 Locust St.—Second Friday.
James H. Cloud.....2606 Virginia Ave.	
NEW HAVEN No. 25.....New Haven, Conn.	I. O. O. F. Hall—First Saturday.
G. F. Marshall.....306 E. Main St., Bridgeport	
HOLYOKE No. 26.....Holyoke, Mass.	Bridge Street Turn Hall—Second Saturday.
Philip Beausoleil.....364 Main St., Chicopee Falls	
LOS ANGELES No. 27.....Los Angeles, Cal.	517 S. Broadway—Second Thursday.
Leon A. Fisk.....Route 14	
ATLANTA No. 28.....Atlanta, Ga.	W. E. Gholdston.....C-o Foote-Davies Co.
CANEY No. 29.....Caney, Kan.	Second Monday.
John B. Martin.....Box 665	
PHILADELPHIA No. 30.....Philadelphia, Pa.	Columbia Hall—First Thursday.
R. E. Underwood.....1749 N. Stillman St.	
KANSAS CITY No. 31.....Kansas City, Mo.	415 W. 13th St.—First Friday.
J. I. Jenkins.....1113 E. 11th St.	
OMAHA No. 32.....Omaha, Neb.	Gardner Hall—Second Thursday.
Perry E. Seely.....4314 Emmet St.	
NEW ORLEANS No. 33.....New Orleans, La.	Second Thursday.
Max J. Kestner.....3110 Esplanade Ave.	
KALAMAZOO No. 34.....Kalamazoo, Mich.	Second Saturday.
Clarence A. Corey.....General Delivery	
BOSTON No. 35.....Boston, Mass.	D. McG. Cameron, 34 Sammet St., Malden, Mass.



# National Fraternal Society of the Deaf



## WHAT IT IS.

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

## WHEN AND HOW IT WAS ORGANIZED.

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

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

## ITS OBJECTS.

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

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

## MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits. Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

## COST OF JOINING.

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

## MONTHLY DUES.

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

TABLE OF RATES.

AGE.	\$250	\$500	\$750	\$1,000
18 to 21	\$0.24	\$0.47	\$0.70	\$0.93
22	.24	.48	.72	.96
23	.25	.49	.74	.98
24	.26	.51	.76	1.01
25	.26	.52	.78	1.04
26	.27	.54	.80	1.07
27	.28	.56	.83	1.11
28	.29	.57	.86	1.14
29	.30	.59	.89	1.18
30	.31	.61	.92	1.22
31	.32	.63	.95	1.26
32	.33	.66	.98	1.31
33	.34	.68	1.01	1.35
34	.35	.70	1.05	1.40
35	.37	.73	1.09	1.45
36	.38	.76	1.13	1.51
37	.40	.79	1.18	1.57
38	.41	.82	1.22	1.63
39	.43	.85	1.27	1.69
40	.44	.88	1.32	1.76
41	.46	.92	1.37	1.83
42	.48	.96	1.43	1.91
43	.50	1.00	1.49	1.99
44	.52	1.04	1.55	2.07
45	.54	1.08	1.62	2.16
46	.57	1.13	1.69	2.25
47	.59	1.18	1.76	2.35
48	.62	1.23	1.84	2.45
49	.65	1.29	1.94	2.58
50	.68	1.36	2.03	2.71
51	.71	1.42	2.12	2.83
52	.75	1.49	2.23	2.97
53	.78	1.56	2.34	3.12
54	.82	1.64	2.46	3.28
55	.86	1.72	2.58	3.44

In addition to the above rates, which cover Death Benefits only, an extra monthly due of thirty (30) cents is charged to cover Sick and Accident Benefits and Grand Division Expenses.

## HOW FIGURED.

In figuring the total monthly due, take the rate given in the table for Death Benefits and add thereto the extra thirty (30) cents. These rates are of the level kind, remaining the same for life as at the joining age.

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## SPECIAL \$100 CLASS.

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

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

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

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

## THE SOCIETY'S RECORD.

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

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

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