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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec 1103, Act of Oct 3 1917 authorized July 17, 1918

Nineteenth Year

DECEMBER, 1921

Number 11



In the Spirit of
Love, Humility, Brotherhood, Service,
and Fellowship,
The Best Wishes Possible to Give
For a
Happy and Prosperous New Year
Are Extended the Membership-at-Large
by
The Grand Officers

TREASURER'S REPORT.

Division Collections for November.

Chicago.....	\$ 601.83
Detroit.....	243.15
Saginaw.....	20.54
Louisville.....	90.63
Little Rock.....	116.53
Nashua.....	13.58
Dayton.....	64.32
Bay City.....	13.31
Cincinnati.....	109.23
Evansville.....	33.35
Nashville.....	32.45
Springfield, O.....	19.89
Olathe.....	93.01
Flint.....	143.02
Toledo.....	117.87
Milwaukee.....	180.87
Columbus.....	90.13
Knoxville.....	67.09
Cleveland.....	106.82
Indianapolis.....	259.39
Greater New York.....	355.33
St. Louis.....	280.84
New Haven.....	25.12
Holyoke.....	49.25
Los Angeles.....	159.29
Atlanta.....	125.05
Philadelphia.....	177.94
Kansas City.....	150.79
Omaha.....	114.04
New Orleans.....	133.81
Kalamazoo.....	32.41
Boston.....	128.55
Pittsburgh.....	160.59
Hartford.....	65.78
Memphis.....	45.02
Portland, Me.....	58.71
Buffalo.....	100.45
Portland, Ore.....	53.46
Newark.....	120.40
Providence.....	59.88
Seattle.....	95.53
Utica.....	65.24
Washington.....	86.95
Baltimore.....	68.67
Syracuse.....	49.55
Cedar Rapids.....	77.04
Huntington.....	89.84
Albany.....	38.75
Rochester.....	55.84
San Francisco.....	106.56
Reading.....	39.75
Akron.....	287.66
Salt Lake City.....	17.45
Rockford.....	61.32
Springfield, Ill.....	91.92
Davenport.....	41.99
Worcester.....	59.07
St. Paul.....	259.80
Ft. Worth.....	83.74
Dallas.....	116.38
Denver.....	95.22
Waterbury.....	23.83
Bridgeport.....	19.76
Springfield, Mass.....	29.73
Waco.....	88.52
Ogden.....	22.39
Pittsfield.....	39.77
Bangor.....	46.78
Kenosha.....	75.70
Birmingham.....	66.54
Sioux Falls.....	17.26
Wichita.....	50.68
Spokane.....	24.99
Des Moines.....	46.87
Lowell.....	32.72

Berkeley.....	38.33
Delavan.....	89.48
Houston.....	77.24
Scranton.....	53.42
Richmond.....	52.85
Norfolk.....	49.61
Johnstown.....	31.77
Sioux City.....	24.14
Total collections.....	\$7,704.37

TREASURER'S STATEMENT

For November, 1921.

Balance, October 31.....	\$342,818.86
Division collections.....	7,704.37
Interest, mortgage loans.....	1,301.66
Interest, Bonds.....	490.11
Interest, Banks.....	3.62
Increase in book value of bonds by accrual of amortization.....	43.29
Profit on sale of bonds.....	148.34
Rent, Chicago Division.....	10.00
Sale of buttons.....	3.00
Recording and registry fees.....	.50
For exchange on checks.....	.88
Sale of regalia.....	33.44
Total, balance and income.....	\$352,558.07

Disbursements.

Death benefits.....	\$ 1,500.00
Sick benefits.....	475.00
Accident benefits.....	130.00
Accrued interest on securities purchased for investment.....	397.11
Rent.....	125.00
Salaries.....	710.82
Clerical services.....	235.00
Officer's expense.....	3.60
Emblem jewelry.....	39.24
Office expenses.....	9.05
Printing and stationery.....	30.00
Printing, The Frat.....	139.28
Total disbursements.....	\$ 3,794.10

Recapitulation.

Total, balance and income.....	\$352,558.07
Total disbursements.....	3,794.10

Balance, November 30.....\$348,763.97

TRUSTEES' REPORT.

Ledger Assets, September 30, 1921.

First Mortgage Loans.....	\$248,735.45
First Mortgage Bonds.....	27,144.03
U. S. Liberty and Victory Bonds.....	47,099.35
Canadian Bonds.....	16,051.33
Cash in Bank:	
Farmers Trust Co.....	2,415.30
Bank of Montreal.....	134.65
Central Trust Co.....	5,960.85
Grand Secretary's contingent fund.....	300.00
Treasurer's Cash.....	923.01
Total ledger assets.....	\$348,763.97

Balance in Funds.

Reserve Funds.....	\$253,288.76
Mortuary Funds.....	54,869.32
Sick and Accident Fund.....	16,902.37
Unallocated interest.....	15,507.69
General Expense Fund.....	4,515.31
Organizing Fund.....	1,530.99
Convention Fund.....	2,149.53
Total in all funds.....	\$348,763.97

Concerning Investments.

Net interest receipts in November, \$1,398.26.

Taking advantage of the current high market prices, the Finance Committee sold at 99.66 the \$10,000 U. S. Victory 4 3-4 % bonds purchased in 1920 at 96.20 and 96.70; a profit on sale was realized in this transaction of \$148.34 over the amortized book value at date of sale. The proceeds of this transaction, with part of current surplus funds, were applied to take up the balance due of an outstanding commitment—the \$25,000 mortgage loan at 7% referred to in report of last month and the month preceding. This commitment has now been entirely absorbed.

As an investment for surplus Canadian funds, a \$1,000 Province of Ontario 6% bond, maturing in 1943, was purchased.

MARRIAGES.

September 28—A. B. Cartwright, New Castle, Pa., and Mrs. Mamie D. Gormley, St. Louis, Mo.

October 16—Alfred Hopkins, Little Rock, Ark., and Miss Florence Brewczynski, North Little Rock, Ark.

October 22—F. G. Mitchell and Miss Emma Rogers, both of Providence, R. I.

November 18—Dennis K. Wickline, Akron, O., and Miss Myrtle Zelch, Pittsburgh, Pa.

November 24—Charles Bissey, West Terre Haute, Ind., and Miss Ola Wallace, Jasonville, Ind.

November 26—James P. Disharoon, Hampton, Va., and Miss Abbie E. Hummer, Parnassus, Pa.

November 30—John E. Purdum, Chicago, Ill., and Miss Doris F. Jackson, St. Louis, Mo.

December 3—George C. Roden, Shamokin, Pa., and Miss Clara Meseravich, Mt. Carmel, Pa.

November 10—Theodore G. Mayer and Miss Eulalie Wiedman both of New Orleans, La.

NOVEMBER DISABILITY CLAIMS.

W. J. Japes, Detroit.....	\$ 35.00
E. B. Dirreen, Detroit.....	25.00
*W. A. Geiger, Cincinnati.....	10.00
*Nathan Greenberg, Evansville.....	15.00
*G. H. Rubin, Milwaukee.....	15.00
John Wright, Lakewood, Ohio.....	50.00
*P. H. Ballard, Jersey City, N. J.....	10.00
Wolf Schulman, Stapleton Sta., N. Y.....	50.00
T. J. Spurlin, Arnoldsville, Ga.....	50.00
H. E. Belling, Forest Park, Ill.....	40.00
Patrick O'Brien, Philadelphia.....	50.00
*P. W. Haner, Kansas City.....	30.00
C. McKenzie, Sheffield, Mo.....	15.00
C. Garlington, Tioga, La.....	30.00
*H. V. Canares, San Francisco.....	15.00
Joseph Behl, San Jose, Cal.....	10.00
W. Gernandt, Jr., San Francisco.....	50.00
W. T. Frith, Britton, Okla.....	10.00
Earl Maddox, Austin.....	10.00
*Floyd Hatcher, Alameda, Cal.....	10.00
*C. D. Anderson, Austin, Minn.....	25.00
J. M. Goff, Delavan.....	50.00

Total for the month.....\$605.00

*Denotes accident claims.

BIRTHS.

July 18—Mr. and Mrs. Lewis I. Peteron, San Francisco, Cal., a boy.
 August 24—Mr. and Mrs. Howard Durian, Canton, Ohio, a boy.
 August 31—Mr. and Mrs. William Toomey, Canton, Ohio, a boy.
 September 18—Mr. and Mrs. A. J. Schultz, Buffalo, N. Y., a girl.
 September 18—Mr. and Mrs. Harry Armstrong, Montreal, South Quebec, Canada, a boy.
 September 22—Mr. and Mrs. C. J. Gannon, Portland, Ore., a girl.
 September 30—Mr. and Mrs. Robert Farris, Terre Haute, Ind., a girl.
 October 6—Mr. and Mrs. Daniel King, Springfield, Ill., a boy.
 October 15—Mr. and Mrs. Richard Lloyd, Scranton, Pa., a boy.
 October 16—Mr. and Mrs. William Walls, Lonoke, Ark., a girl.
 October 24—Mr. and Mrs. Ralph Beaver, Detroit, Mich., a girl.
 November 7—Mr. and Mrs. Walter Clemen, Buffalo, N. Y., a girl.
 November 12—Mr. and Mrs. John Quinnin, New Orleans, La., a girl.
 November 17—Mr. and Mrs. W. A. Peters, Minneapolis, Minn., a boy.
 November 18—Mr. and Mrs. John H. Wudel, Parkston, S. D., a girl.
 November 25—Mr. and Mrs. George Wilds, Huntington, W. Va., a boy.
 November 30—Mr. and Mrs. Henry Swinney, Knoxville, Tenn., a girl.
 December 1—Mr. and Mrs. R. E. Cotner, Cincinnati, O., a boy.
 December 1—Mr. and Mrs. Edward Luchow, Royal Oak, Mich., a boy.
 December 2—Mr. and Mrs. H. L. Nirider, San Antonio, Texas, a boy.
 December 20—Mr. and Mrs. F. L. Woodworth, Chicago, Ill., a boy.

NOVEMBER DEATH CLAIMS.

Paid to Mrs. Maude Estella Paslay, North Topeka, Kansas, for death benefit of Walter John Paslay, Certificate No. 5266, deceased September 6, 1921, \$1,000.00.

Paid to Mrs. Margaret A. McCarthy, New York, N. Y., for death benefit of John Andrew McCarthy, Certificate No. 5309, deceased September 21, 1921, \$500.

OBITUARY.

Adam M. Martin.

Brother Adam M. Martin died at Little Rock, Ark., Nov. 23, 1921. He was in his 63rd year. He was a charter member of No. 5, joining in November, 1903. At one time, Bro. Martin was Grand Financial Secretary of the society.

Joseph N. Bernstein.

Brother Joseph N. Bernstein died at Hammond, Ind., Nov. 29, 1921. He became a member of Chicago Division in Sept., 1912. He was in his 37th year.

Boost the N. F. S. D.

DEATHS SINCE FOUNDING OF ORGANIZATION.

Tabulated by Specific Causes.

In the following table, we give by groups the causes of death of N. F. S. D. members since the founding of the Society in 1901.

This period covering the last twenty years and dealing with only a comparatively small fraction of the total deaf population in the United States, does not afford sufficient data on which to base any reasonable conclusions regarding the deaf, their general health, prevalent physical weaknesses, if there are any, and their supposed liability to violent death by accident.

Some have advanced the claim that the deaf suffer most from diseases of the respiratory system. In the following table, this group comprises nearly 37 1-2 % of the total. In the two groups of deaths by accident, we find they comprise about 16% of the total.

We do not believe these percentages are abnormal. It would be interesting to compare these figures with those for the general population, but for the above mentioned reasons the result would not be conclusive.

In good time, when our data affords sufficient grounds on which to base fairly reasonable conclusions, we hope to publish figures that may shed light on several questions at issue regarding the deaf. The subjoined table may be taken for what it is worth:

DISEASES OF RESPIRATORY SYSTEM

Pulmonary tuberculosis.....	32*
Pneumonia.....	25
Influenza, grippe.....	18
Bronchial asthma.....	1
"Congestion of lungs".....	1

Total for this group..... 77

*One case of intestinal tuberculosis is listed under "Diseases of Digestive System." Total deaths from all forms of tuberculosis, 33.

CHRONIC DISEASES OF SYSTEMIC DEGENERATION

Cardiac failure (heart disease).....	17
Angina pectoris.....	3
Coronary sclerosis.....	2
Apoplexy.....	5
Pernicious anemia.....	2
Hodgkins' disease.....	1
Nephritis.....	8
Uremic coma.....	1
Pyelitis.....	1
Cholecystitis.....	1
Gout and arthritis.....	1
Diabetic gangrene.....	1

Total for this group..... 43

DISEASES OF DIGESTIVE SYSTEM

Appendicitis.....	5
Ptomaine poisoning.....	1
Typhoid fever.....	3
Duodenal ulcer.....	1
Intestinal tuberculosis.....	1
Obstruction of bowel.....	2
Intussusception of bowel.....	1
Strangulated hernia.....	1
Hemorrhage of stomach.....	1
Peritonitis, following rupture of	

gall bladder..... 1

Total for this group..... 17

(Note: Two (2) cases of stomach cancer are listed under head of Cancer.)

DISEASES OF THE BRAIN, SPINE, AND NERVOUS SYSTEM.

Meningitis.....	2
Acute dementia.....	1
Cerebral degeneration.....	1
Epilepsy.....	1

Total for this group..... 5

(Note: Two (2) cases of brain tumor are listed under the head of Cancer and other Tumors.)

CANCER AND OTHER TUMORS

Cancer of face.....	1
Cancer of mouth and throat.....	1
Carcinoma of neck.....	1
Sarcoma.....	1
Sarcoma of spleen.....	1
Sarcoma of hip and kidney.....	1
Carcinoma of stomach.....	2
Cancer of bladder.....	1
Carcinoma of bladder and prostate.....	1
Brain tumor.....	2

Total for this group..... 12

MISCELLANEOUS FEVERS AND SYSTEMIC INFECTIONS

Smallpox.....	1
Malaria.....	1
Lead poisoning.....	1

Total for this group..... 3

DEATHS BY ACCIDENT AND VIOLENCE

Run down by trains, vehicles, etc.	
Killed by trains, while trespassing on tracks.....	9
Killed by trains, while crossing tracks at road or street intersections.....	4
Run down by electric cars.....	4
Struck by automobiles.....	6
Run down by motorcycles.....	2
Motorcyclists killed in collisions.....	2

Total for this group..... 27

Industrial accidents	
Caught in shafting.....	1
Falls.....	2
Bowel rupture, struck by flying board.....	1
Peritonitis, following injury to abdomen.....	1
Gasoline explosion.....	1

Total for this group..... 6

Other accidental causes	
Drowning.....	6*
Blown from roof by wind.....	1
Asphyxiation by heater gas.....	1
Sunstroke.....	1

Total for this group..... 9

*Does not include one case of drowning in which death was primarily due to an epileptic fit.

Self-inflicted and by violence	
Suicide.....	3
Killed by gunshot wounds.....	3

Total for this group..... 6

Grand Total, all causes..... 205



Publication Office - - - - - Mount Morris, Ill.

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by Kable Brothers Company.

FRANCIS P. GIBSON.....Editor
21 North La Salle St., Chicago, Illinois.

Articles for publication must reach the editor by
the 10th of the month.

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

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

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ized July 17, 1918.



DECEMBER, 1921

This issue of THE FRAT is late owing
to rush of work near close of the year at
Headquarters, and the fact that we are
short of help. For these reasons, we ask
the indulgence of our members.

Saint-1924-Paul.

If you are able to pay your dues a full
year in advance, you should do so. It
means safety for yourself, encourages
thrift, relieves you of worry, and saves the
auditor at the Home Office from going
over your card eleven times.

What is your Division's RATING?
You may have a few FAST WORKERS
who get NEW MEMBERS regularly.
But what of your Division AS A WHOLE?
Is it ONE HUNDRED PER CENT PER-
FECT in getting new members? Is your
TERRITORY COMBED for ALL
AVAILABLE MATERIAL? If it isn't,
your Division is NOT 100% perfect.

Everything has a purpose—even garlic.
In Liberia the natives rub their feet with
garlic when they enter snake-infested
jungles and the reptiles do not bother them.
—Hoosier. Might also prevent moonshine
delirium reptilitis.

You may die penniless, but if you leave
sufficient insurance to tide your family
over the crisis following your demise, you
will rest easier in your grave than you
would had you made millions by question-
able methods and left a trail of enemies in
your wake.

SECRETARY GIBSON MAKING THE CIRCUIT.

Grand Secretary Gibson is now on an
extended "swing around the circle." His
itinerary took him first to the Southwest.
Thence he went through the sunny South
to Florida, erstwhile made famous by
Ponce de Leon. Thence he goes up
through the Carolinas, the Old Dominion,

and the Capital of the Nation, where, on
January 16, he is scheduled to give a talk
before the student body of Gallaudet Col-
lege. He then goes to New York to install
the new Division that is being organized
in Manhattan. From there he comes
home, probably without any stops en
route; that is, if he manages to escape the
importunities of the Divisions lying be-
tween the Atlantic seaboard and Chicago.

Brother Gibson visited Kansas City
and Olathe Divisions on his way down to
the Southwest, and was royally entertained
at both places. He looked in on the Texas
Divisions, which vied in making his visit
a memorable one, and transacted some legal
business for the Society in Dallas. Visits
were made to Grand Vice-president Tracy
at Jackson, Miss., and Atlanta Division
enroute to Florida.

As a result of Secretary Gibson's trip
through the South, a new Texas Division
is in prospect, Alabama may add another
Division before long, and the Carolinas,
not yet represented in our growing family,
may soon place themselves on our Division
map.

This is probably the longest trip our
Grand Secretary and General Organizer
has yet taken in the interests of the Society.
His itinerary to date includes:

Kansas City, Olathe, Denton (Tex.),
Ft. Worth, Dallas, Waco, Austin, San
Antonio, Houston, Jackson (Miss.), Mo-
bile, Atlanta, Daytona (Fla.), St. August-
ine, Jacksonville, Savannah, Charleston,
Columbia (S. C.), Cedar Spring, Charlotte
(N. C.), Durham, Raleigh, Norfolk, New-
port News, Richmond, Washington, D. C.,
Philadelphia, and New York. This itin-
erary is subject to changes that may be
necessitated by circumstances.

Secretary and Mrs. Gibson spent Christ-
mas as the guests of Bro. and Mrs. Max
Kestner in Daytona, Florida, where they
remained from Dec. 22 to 30, getting some
needed rest in that balmy climate. Bro.
Gibson will probably be back at head-
quarters about January 25, and will give
an account of his trip in these columns.

MY BROTHER'S KEEPER.

During the present period of unemploy-
ment, many of our Divisions have been
doing the handsome thing by helping those
out of employment with money from local
funds.

Chicago Division maintains a relief loan
fund, thereby providing money to pay the
dues of deserving members rendered
temporarily hard up by the unsettled times.
In addition to this, at a recent meeting
the Division voted a special assessment of
\$1.00 from each member, to start a relief
fund for members whose families were in
immediate want, the fund to be adminis-
tered and paid out for rent, groceries, and
coal by a committee of three. So far, this
provision has served to tide over several
families who otherwise would have been
thrown on public charity.

Boston Division reports it is turning the
proceeds of all social affairs into a fund
from which to advance dues of deserving
members who may be in arrears.

Waterbury reports it is also looking
after the dues of deserving members and

National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

Home Office: 21 North LaSalle St., Chicago, Ill.

GRAND DIVISION DIRECTORY.

Board of Directors.

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

Board of Trustees.

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

refuses to drop a man on account of
arrears.

Holyoke goes even further, and says it is
willing to help members of other Divisions
where local funds may be running low.

Other Divisions not mentioned herein
are doing everything possible to tide over
deserving members. This is as it should
be. We would not be worthy of the
name of Fraternity if such a spirit of mu-
tual help did not pervade our member-
ship. May this spirit endure to the honor
and the glory of the Fraternity.

STOCK SELLING SCHEMES.

In these troubled days, when the world
is nervous and jumpy, the social order in
process of upheaval, and the blythesome
stock salesman abroad in the land, it be-
hooves us all to sit tight and take mighty
good care of the dwindling bank account.

Some of our members have written
headquarters for information and advice
regarding this and that issue of stock in
divers companies. This headquarters can-
not give. It cannot devote time to investi-
gating schemes of this nature. The in-
vestor must judge for himself the value of
the stock offered, or seek the advice of his
banker or some friend familiar with such
matters.

Headquarters wishes it distinctly under-
stood that it does not endorse, either direct-
ly or indirectly, any stock-selling scheme
of whatever nature. The fact that a mem-
ber of the society may be engaged in pro-
moting stock sales is no indication that the
Society itself is sponsoring the stock, and
such fact is no proof whatever that the
proposition advanced by the stock sales-
man is gilt-edged. It is merely an indi-
vidual matter between the salesman and
his prospective customer, and the re-
sponsibility rests solely upon them.

However, in this connection, it would
be well to state that where a member of
this Society, engaged in selling stock,
knowingly unloads worthless securities
on a fellow member, and uses his member-
ship in the Society to promote his sales,
such act makes him amenable to the laws
of the Society, and would in all probability
furnish sufficient grounds for expulsion.

ACCIDENTS AND THE DEAF.

Headquarters has received the following letter from a large insurance society in Sydney, Australia. This society is a forty-four million pound concern, with insurance in force of some 141 million pounds.

"Dear Sir: You are no doubt aware that Life Assurance offices do not as a rule issue policies on the lives of persons who are totally deaf, because it is supposed that such persons are much more liable to meet with accidents than are those who are in full possession of their faculties. It is suggested that modern methods of educating the deaf have made such progress that persons trained in modern institutions are almost if not quite as capable of taking care of themselves as are persons who are in all respects normal.

"I have not been able to find any Australian statistics dealing with the after history of totally deaf persons who have been trained in institutions, and the superintendent of the Volta Bureau, Washington, D. C., recommended me to write to you in connection with the matter.

"I shall be glad if you can give me any information or tell me where I am likely to obtain any."

In reply to this letter, we stated that our experience with sick and accident insurance has not been sufficient to warrant tabulation of statistics that would establish conclusive data. In time, however, we hope to do something of this nature.

We assured our correspondent that, in our opinion, deaf persons are not more liable to accident than the hearing. We believe that the habit of caution becomes ingrained and instinctive, that a deaf man's capability of taking care of himself is not so much the result of modern methods of education as it is an elementary self-adaptation, developed by the conditions and needs of everyday existence. Common prudence, the instinct of self-preservation, precept, the general experience of himself and his fellow deaf, all serve to impress a deaf person with the necessity of being on guard against accidents. The habit of alertness becomes second nature, and goes far toward making the totally deaf person, depending upon sight, less liable to accident than the hearing, depending largely upon hearing and who are often confused by a medley of sounds.

When we come to think of it, a large number of accidents are such as could hardly be averted by the mere possession of hearing. Railway smash-ups, injuries from tools, falling objects, getting caught in machinery, falling off buildings, drowning, etc., such accidents as these could not be prevented by the possession of hearing.

We believe anyone conversant with the deaf will agree with us that a deaf person rarely meets with an accident as a direct result of his lack of hearing.

Also, we suggested to the Australian company that it go over its list of accidents on which it has paid claims and note in how many of these deafness or the ability to hear would have made no difference, one way or the other.

Inquiry we sent an old line company writing insurance on the deaf without discrimination or extra charge, elicited the reply that their experience with the deaf was of such a limited character, in compari-

THE pleasure of accomplishment is accessible to all, no matter how humble our occupation or responsible our duty. Out of life's great mine we can dig the gems of joy and a better existence only by hard and conscientious work.

—[J. Howell Cummings.]

son with the total volume of business, that they could shed no light upon the question at issue.

HOW THEY SAW THE OLD YEAR OUT.

December 31st, the Old Year was ushered into history with:

Watch Night Party.....	by Chicago
Watch-Children Party.....	by Toledo.
Watch Night Party.....	by Norfolk.
Social.....	by Dayton.
Public Installation.....	by Denver.
Social.....	by Seattle.
Banquet.....	by Wichita.
Social-Dance.....	by Boston.
Open House.....	by Delavan.
Social.....	by Philadelphia.
Smoker.....	by Baltimore.

NEW MEMBERS

2. Edward T. Payne.....	Walkerville, Can.
5. Alfred E. Ross.....	Quinton, Okla.
16. Julius Hubray.....	Toledo, O.
18. John C. Winemiller.....	Columbus, O.
22. Lee Gardner.....	Russellville, Ind.
32. Fred R. Drum.....	Jackson, Mo.
72. John Burke.....	Cornell, Wis.
72. Winfield S. Ensign.....	Eau Claire, Wis.
80. Ludvik Landsverk.....	Eau Claire, Wis.
80. William Roth, Sr.....	Eau Claire, Wis.
80. Joseph E. Wachuta.....	Eau Claire, Wis.
80. William J. Foker.....	Chippewa Falls, Wis.

THE GET-ONE DEGREE.

Lots of good men are "on the fence" in regard to joining our society simply because no one has taken the trouble to fully explain the benefits of so doing. Headquarters does all it can, but it is personal solicitation that counts. That is where the individual member comes in. Have you come in?

Detroit Division—Ivan Heymansson.
 Little Rock—H. A. Unger.
 Toledo—Nathan Heinick.
 Columbus—William F. Mayer.
 Indianapolis—E. J. Hinton.
 Omaha—Harry G. Long.
 Kenosha—William J. O'Neil (2).
 Delavan—Fred J. Neesam (4).

MONEY NOT SCARCE.

The movie houses are crowded every night. The automobiles are so thick on the principal thoroughfares that it is almost impossible to cross. This is positive proof that people are spending money. The moral is, see all the people you possibly can. You know they need insurance. It is up to you to make them realize that need.—[A. H. Chambers.]

A LODGE WITHOUT A TEAM.

Of all the helpless, hopeless things
 Like ships without their sails,
 Unable to avail themselves
 Of Homeward waiting gales;
 Like mariners without a chart
 Or engines without steam,
 Or salt without its savor—is
 A lodge without a team.

A few come only now and then,
 And some don't come at all,
 Or only come to pay their dues
 And quickly leave the hall.
 They say they only joined because
 Of the fraternity scheme,
 And find no greater attraction in
 A lodge without a team.

By shortest form, their candidates
 They obligate and read
 Their parts from musty rituals
 With blundering haste and speed.
 Then grumble that their membership
 Don't come around and seem
 Delighted at the working of
 A lodge without a team.

They're growing smaller day by day,
 Their gains are few and small;
 'Twould take but little more to turn
 Their charter to the wall.
 But lodges that once were dead enough
 To bury, it would seem,
 Have been dragged from a dusty grave
 To life behind a team.

A lodge to all appearance dead
 May be but in a trance,
 And may be roused to do its part
 Our Order to advance.
 And when they get to hustling
 Their credit to redeem,
 It's worth the trouble, time and cash
 It takes to keep a team.

—[Western Odd Fellow.]

A LIFE INSURANCE GUARANTEE.

The degree to which life insurance was able to stand the combined pressure of the war and the influenza test stand out strongly today as the best guarantee in the world that life insurance certificates are worth while and are guaranteed against seemingly overwhelming odds.

The small number of failures among life insurance organizations of all kinds is something of which we do not even yet realize the stupendous significance.

Like a mighty reserve bank, the money was there and it carried us through. Deep down in the public understanding a sub-conscious basis of confidence has been established and while men do not generally talk about it, it is in a measure because it has become a living part of their outlook on life.

Life insurance has established itself by its own action—of safety in time of trouble.

It has been subjected to the greatest of tests—war and pestilence—lacking which there would have always been a doubt in the public mind, but being once encountered and withstood, leaves the critic without further say—and proves that there is a life insurance guarantee.—[Praetorian Guard.]

THE OLD AND THE NEW.

The New Year came to the Old Year's door

When the sands were wasting thin,
And the frost lay white on the Old Year's thatch,
And his hand grew chill as he slipped the latch

To let the New Year in.
And the New Year perched in the Old Year's chair

And warmed by the Old Year's fire,
And the Old Year watched him with wistful gaze

As he stretched his hands to the fading blaze

And cinders of dead desire.

And the Old Year prated, as Old Years will,

Of summer and vanishing spring,
And then of the future, with grave advice,

Of love and sorrow and sacrifice,
That the season's round would bring.
And the New Year listened and warmed his heart

In the bloom of the Old Year's past,
But he gave no heed to the thorns that lay

In the bud and blow of a coming day,
And nodding, he dreamed at last.

The New Year came to the Old Year's door

And warmed in the Old Year's chair,
And the Old Year talked till the New Year slept,

Then forth in the night he softly stepped
And left the New Year there.

HOLD FAST TO YOUR INSURANCE.

"What do you think of a man who deserts his wife and children?" was the question recently asked. Promptly came the answer: "Shoot or hang him."

The above question was asked a man who had suspended himself a month previously. He had no other insurance. Yet that man is kind to his family, provides for their comfort; but he was thoughtless, yea, careless to the greatest degree.

His answer of "Shoot or hang him," was characteristic and he meant it; but he never thought it applied to himself. Had he died while in suspension, having no other insurance, he would have deserted his family just as truly as though he did it while alive.

A man's duty does not end at the grave. He created responsibility by marrying and having a family. It is his duty to care for them while they are dependent. He must do that alive or dead. Otherwise, others not responsible for them must and experience is that it is not done as well.

A man risks everything even in temporary suspension. Why do it? The world is strewn with wrecks of lives because of that thoughtlessness and carelessness. Where one man is overinsured, thousands are underinsured. The average family has a hard enough time to get along when the bread winner is taken. How much harder will it be if the insurance has been dropped.

THE PERFECT YEAR

When we come to the end of a perfect year

And reflect on the days that are gone

Is the heart filled with joy—with never a tear,

When we sum up the good we have done.

Could we know what the work of a perfect year

Would mean to the Master true

We would never repine, but with courage and cheer

We would do what our hands find to do.

Well, this is the end of a perfect year,

A year that is full and complete.

The work we've accomplished, the trophies won

We lay at the Master's feet.

This perfect year is now in the past,

And a new one is just begun.

May we by our service, faithful and true

Win the Master's applause—"Well done!"

—From P. E. O. Record.

Do not let it be said at your death that you deserted your family; left them unprovided for. People will say of you, just as the man replied: "He should have been hung or shot," if your family suffers after your death. Hold fast to your insurance.—[Exchange.

THE "SOFT TIMES" GONE.

We're a little bit like spoiled children today. It isn't so much the stringency of the present that we detest; it's rather that yesterday's easy times are gone. We found it so delightful to travel ahead at first; second and third and it's both disconcerting and provoking to find out that life has a reverse speed as well.

The slopes of life are always with us. Very seldom indeed do we climb to a summit to remain there. After enjoying the view and congratulating ourselves on the success of the climb we're quite sure to take the descent, are we not? A hilltop is a place for inspiration, for refreshing, but seldom a place for continued staying. We could never progress did we stay—we are already at the top.

Even descent may mean progress if we go down rightly. Digging our heels into the earth, protesting and scolding at every step, we shall find the going down doubly difficult. Accepting the situation, going down as easily as may be, with our eyes fixed on other hilltops, we shall not so much mind the road. There are pleasures in the valleys also.

We've only just so much nerve force and strength at our command. That which we spend in worry and rebellion, and nothing takes more out of us than do these, we shall not have for living. What we cannot help, why worry about? That which we can change, why not use force and effort for changing?

Foolish optimism? Impossible vaporizing? By no means. Merely plain logic and common sense. Try it and see!—[Danville Commercial-News.

"Do you ever feel that you would like to go back to Africa?" "No, sah; not me, sah," replied Brother Baggy. "I druther stay yuh in de Newnited States, whuh a cullud man isn't got no social standin' and dey cusses yo' and kicks yo' 'round and calls yo' 'nigger,' and den slips yo' a 'casional haffer dollah to saturate yo' feelin's, dan to go over dar to Africa, whuh everybody is free and ekil and dey cuts off yo' head wid a kyahvin' knife."

Still Missing.

Johnny: "Say, paw, I can't get these 'rithmetic examples. Teacher said somethin' 'bout findin' the great common divisor."

Paw (in disgust): "Great Scott! Haven't they found that thing yet? Why, they were huntin' for it when I was a boy."—[The Christian Evangelist, St. Louis.



Coming Division Events

January.

- | | |
|-----------------------------------|-------------|
| 2. Installation of officers..... | Chicago |
| 4. Public installation..... | Washington |
| 7. Public installation..... | Cincinnati |
| 7. Installation of officers..... | Pittsburgh |
| 7. Banquet..... | Memphis |
| 7. Social gathering..... | Rockford |
| 14. Public installation..... | Worcester |
| 15. Public installation..... | Lowell |
| 21. Social..... | Cleveland |
| 21. Peanut Social and bazaar..... | Baltimore |
| 21. Smoker and initiation..... | Pittsburgh |
| 21. Whist Party..... | Springfield |

February.

- | | |
|--------------------------------|-------------|
| 4. Annual Masquerade Ball..... | Chicago |
| 4. Annual Ball..... | New York |
| 11. Mask Ball..... | Delavan |
| 11. "Poor Frat Party"..... | Davenport |
| 12. Box Party..... | Nashua |
| 18. Annual Ball..... | St. Louis |
| 22. Masquerade Party..... | Little Rock |
| 22. Ball..... | Atlanta |
| 25. Annual Banquet..... | Pittsburgh |
| 25. Exhibition..... | Syracuse |

March.

- | | |
|--------------------------------------|------------|
| 18. St. Patrick's entertainment..... | Pittsburgh |
| 18. Social..... | Hartford |

Chicago.

Recent visitors at headquarters were F. J. Neesam, Delavan, William J. O'Neil, Racine, Frank D. Smith, Ypsilanti, John T. Walker, Detroit, J. J. Martin, Kenosha, Rev. J. H. Cloud, St. Louis, W. O. Wilson, Racine.

The regular monthly meeting of Chicago Division, held Friday evening, December 2nd, was unusually interesting. Being annual election night, there was a good attendance, and though there were no contests for most of the offices, plenty of interest was shown in voting for the ones in which there was a contest. Results seemed to be quite satisfactory.

Another point of interest was the coincidence of the meeting date with the date of the incorporation of the N. F. S. D. On December 2, 1907, the then little fledgling first spread its wings and essayed to fly. How and where it flew need not be told here. It is too well known. Several of the "old-timers" made speeches of a reminiscent nature, and a box of cigars, furnished by the division, was passed around in celebration of the birthday.

The birthday jollity, however, was somewhat subdued by the fact that one chair was draped in mourning. Joseph Bernstein, who joined the society in 1912 and who has always been an active worker in division affairs, passed away November 29 after a very short illness. The cause of

his death was peritonitis. The division passed a resolution of sympathy for the bereaved family, and stood for two minutes with heads bowed in respect to their deceased brother.

Grand Secretary Gibson, accompanied by Mrs. Gibson, left the day after Thanksgiving for a combination business and vacation trip through the South. The vacation part will be spent at Daytona, Fla. where they will be the guests of Brother and Mrs. Max J. Kestner for a week or more. They expect to return to Chicago about the middle of January.

Springfield (Mass.).

While Springfield has not been heard from in a long time, the division is still on the Frat map and going strong. We are coming out of our seclusion to tell our friends that we have got "some" basketball team, and are ready to tackle any team in our class. We already have bookings sufficient to insure us an interesting season. Any team wanting a game should write to the manager, Earl Smith, 533 New Bridge St., West Springfield, Mass. The team is made up of Patrick Gaughan, R. G., Willis Ledoux, R. F., Max Dramin, L. G., Earl Smith, L. F., R. M. Palazzi, Cr., and E. Anderson, sub., C.

San Francisco.

The division's picnic held on the Mills' estate at Millbrae was a very successful affair. Over 100 were present, and enjoyed themselves to their hearts' content. Likewise, a goodly sum of money was added to our treasury. The only regret (if there was one) lay in the fact that the gate prize, which each one of us hoped to be lucky enough to win, went to our friendly rival of the South, Los Angeles, clutched in the fair hand of Miss Ella Roy of that place. Better luck next time!

Hallowe'en night the division started its winter social activities with a whirl. The hall was too small to hold the crowd comfortably, and if coming socials are as well attended, we will have to find a larger hall. The division meetings, beginning with January, will be held in California Hall, corner Turk and Polk streets.

San Francisco Division is naturally much elated over the fact that the First Vice Presidency should come to us through the election of Leo C. Williams to that office. The ovation given Brother Williams was such that there was a rumor that the roof of Druids' Temple had blown off. But for a wonder it didn't.

Houston.

The ball given by the division on October 25th was not a flattering success financially, but every one seems to have had a good time. As a matter of fact, while the monthly entertainments given by the division are more or less successful, the attendance is not what it should be. Where lies the blame?

The unemployment situation in Houston, while said to be less acute than in some other places of equal size, is far from satisfactory. Quite a number of local deaf are out of employment, and with a view of making a concerted effort to find employment for them, a meeting, attended by both frats, and non-frats, was recently held, and resulted in the formation of "The Houston Association for the Welfare of the Deaf," with 29 members. Officers were elected, and plans are now under way to push the matter of obtaining employment for those needing it. Present plans are to try and secure employment only for the Houston deaf, but if we are successful in educating employers as to the qualifications of the deaf as workers, we may make a bid for the title lately held by Akron—Mecca of the Deaf.

No. 81 has several applicants in prospect, and hopes to put them across in the not too distant future. Growing? Sure we are.

The writer receives many letters from brothers in many sections, making inquiries many and various. While he is always willing to answer inquiries, he must ask all correspondents to enclose stamp for reply. Neither he nor the division feel that they should pay for all this, for which they get nothing in return. This, of course, does not apply to strictly division business.

Pittsburgh.

No more satisfying play has ever appeared in our hall than the "Merchant of Venice," which gave such a large amount of pleasure and laughter to its audience on November 19. John L. Friend, as Shylock, was perhaps the star, but Brothers Painter, Leitner, Cusack, Forbes, Davis, Sarver, Bentley and the rest were not far behind the jovial John. And as a personator of female parts, Edward Harmon, as Portia, was right there with the goods. In fact, it would be hard to re-cast the play so as to make an improvement in any part. Samuel Nichols was the director of the play. 'Nuf ced.

The annual election of division officers furnished us with a little extra excitement at the December meeting. There were some pretty close results, but everybody seems satisfied. Brother Friend, who has wielded the gavel for the past three years, declined re-election, but will continue his interest in the progress of the division.

The division will hold its annual Smoker and Initiation at its hall on January 21st, and all non-resident members should make a note of the date and plan to be present and be initiated, if not so already.

We wish all readers of THE FRAT a Merry Christmas, and a Happy New Year.

Detroit.

Detroit Division's Masquerade Ball at Concordia Hall on the evening of November 19th was one of the most pleasant affairs the division has ever held. Nearly 300 were present, and fully one-half of them were in costume. Dick's Novelty Orchestra furnished the music, and everybody sure had a big time. It set a mark for success that will be hard to beat. Money prizes totaling \$54 and several boxes of chocolates were given away to those whose costumes were best in their

various classes. But though the expenses were heavy, the division cleared about \$300 net. Pretty neat? The excellent management of the affair was due greatly to the efforts of Chairman Heymansson, and in recognition of these efforts, he was presented with a little present in the shape of \$10 in cash. Neat souvenir programs were gotten up and presented to those attending, and are also being sent to other divisions with Detroit's compliments. These were a fine source of profit, the sale of advertising space netting the division \$229. It is a scheme that other divisions would do well to adopt.

Delavan.

Delavan division held a Hallowe'en and Hard Times party in Odd Fellows' Hall Saturday evening, October 29. It was a success in every way. About seventy were present. Prizes were won by Mrs. Coulthard, Mrs. Riege and Emil Hirte. All the booths were well patronized. Lunch boxes were auctioned off for anywhere from \$1.50 to \$3.00. The net receipts of the party were \$84.83, with a few cigars left over to be disposed of later. The next big event on the division's calendar is a mask ball February 11th.

The division has doubled its membership in the past year, and now boasts a membership of forty. It has given two parties, a dance and a picnic, and has several hundred dollars in the treasury. Pretty good showing for one of the baby divisions! —[Wisconsin Times.

Scranton.

Our December meeting was held at the Holland Hotel in connection with a banquet to celebrate our first anniversary as a division. A fine menu was served, and put "pep" into the proceedings. The principal officers were unanimously re-elected. We start our second year with thirty members. One died during the year, and another was transferred. Several applications are in prospect, and the outlook for growth is very encouraging.

Our social season started auspiciously with a largely attended masquerade party on October 29th. A dance was held on Thanksgiving eve, Brother Koehler delivered a "Travel Talk" on November 13th, and a Watch Night party is scheduled for New Year's Eve.

A Merry Christmas and a Happy New Year to all.

Little Rock.

The widely advertised social of November 12th, held for the purpose of entertaining visitors in town during the State Fair, proved to be a huge success. The social was held in the chapel of the school, which proved an ideal place for such an entertainment. Superintendent Dobyns welcomed the visitors in happy strain. Response was made by Walter Bell, of Birmingham, Ala., whose rapid, forceful, yet graceful signs pleased us all. Dainty refreshments were served. The ladies of the school faculty aided us greatly, and their help was much appreciated. A handsome profit was realized from the social.

The next social event will be a masquerade party on the evening of February 22nd. We aim to make this an A No. 1 affair. Visitors will be welcome, and are encour-

aged to come in costume and see if they can beat us out on them.

Wallace E. Branson is the latest addition to our division, coming from Denver, Colo., by the transfer route. He is located in Van Buren. His many friends were glad to see him at the social.

Who says the deaf aren't progressing? Willie Hill has expanded his shoe repairing business by opening a shop in Adelphia. His partner, Fred K. Lee, has charge of the shop in Benton, and has Earl Grider, late of St. Louis, as his assistant. Brother Grider expects to transfer to our division soon.

For the year 1922 the division has leased Moose Hall, Main and Fifth Streets—over Hegarty's drug store. Future meetings will be held there. Members, paste this in your hat.

MEETING THOSE OBJECTIONS.

A frequent objection: "I am single and do not need insurance."

The answer: You probably will marry, but whether you do or not, you are the one who is going to be dependent upon yourself in old age, and an insurance policy taken out now guarantees the certainty of comfortable living at the time of life when you most need and appreciate it.

Twenty years from today it is likely you will either be dependent or have dependents.

A more frequent objection: "I want to talk it over with my wife."

The answer: Why talk with your wife? You can get a better idea by talking to some other man's widow.

For sentimental reasons most wives object to life insurance because it suggests the idea of a money equivalent for their husband's life, but widows never object on any ground.

You had better wait until you get a policy. If you couldn't get a policy, your wife would be worried about you all the rest of her life.

This is a present for your wife. You don't generally ask your wife to let you buy her a present, do you?—[Weekly Underwriter.

LIFE INSURANCE AS AN INVESTMENT.

An interesting point for a life insurance man to present to a prospect is the fact that about two per cent of the annual income of the people in this country is invested in life insurance. Yet when we make a survey of the estates that are left we find that more than 85 per cent of all the solvent estates left for administration consist of the proceeds of life insurance policies. After all there are but very few people who are capable of creating an estate that is worth while. Men lack in business sagacity. They make unfortunate investments. The surest way to create an estate is by contract. This can only be done through the medium of life insurance.—[National Underwriter.

If better brothers
You would like to be,
Keep on a-boosting
The N. F. S. D.

REGRET OR SATISFACTION.

Every man's or woman's life ends in regret or satisfaction. Past middle age, each man or woman indulges in retrospection. Upon the life as lived depends whether such analysis of past life is a source of regret or satisfaction.

A man well and truly said: "You will never live long enough to be glad you dropped your insurance." Dropping of insurance cannot result in other than regret. A man may be 80 years of age and if he has kept his insurance it is a great satisfaction to him. He knows it will comfort his remaining days. Those who are his beneficiaries will look after him and see that he is comfortable.

But the man who dropped his insurance goes into his old age unable to obtain any to replace it. He sees and feels himself neglected, without comfort, without home. Taking chances without life insurance is folly.

Another man said, "A wife may object to insurance, but a widow never." Again it is true. "Blood money," as it was termed, is now little heard, but there are still wives who would rather enjoy the temporary fleeting pleasures of now, have their husbands do without insurance, than to make certain their own futures in cheer, comfort and pleasure, by insisting that husbands carry the proper amount of life insurance.

Which is the best? Will the widow feel regret or satisfaction with most pleasure? Only one answer, Insurance held by deceased never caused a widow to shed a single tear, but it puts hope, pleasure and renewed interest into her life.

No man can live long enough to beat life insurance, not even if he lives to be a hundred. The truth is that each man spends as he goes and old age finds him in bad shape without insurance.

Regret or satisfaction for yourself or your widow? You decide it.—[Exchange.

LIFE.

Man comes into the world without his consent and leaves it against his will. During his stay on earth his time is spent in one continuous round of contraries and misunderstandings. In his infancy he is an angel; in his boyhood he is a devil; in his manhood he is everything from a lizard up; in his duties he is a fool; if he raises a family he is a chump; if he raises a check he is a thief and the law raises the deuce with him; if he is a poor man he is a bad manager and has no sense; if he is rich he is dishonest but is considered smart; if he is in politics he is a grafter and a crook; if he goes to church he is a hypocrite; if he doesn't he is a sinner; if he donates to foreign missions he does it for show; if he doesn't he is stingy and a "tight wad."

When he first comes into the world everybody wants to kiss him; before he goes out they all want to kick him. If he dies young there was a great future before him; if he lives to a ripe old age he is in the way, only living to save funeral expenses. Life is a funny proposition after all.—[Ex.

National Fraternal Society of the Deaf

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

How the Society Has Grown Since Its Chartering in 1907

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

Benefits Paid to December 31, 1920.

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

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

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

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

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

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

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

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO, 1214 14th St., N. Birmingham, Ala.
 WILLIAM F. MURPHY, c-o School for Deaf, Little Rock, Ark.
 LEON A. FISK, 1515 Maple Ave., Los Angeles, Calif.
 L. I. PETERSON, 762 Sixth Ave., San Francisco, Calif.
 MONROE JACOBS, 2021 Grant St., Berkeley, Calif.
 HOMER E. GRACE, 1096 S. Washington St., Denver, Colo.
 EDGAR C. LUTHER, 63 Whitman Ave., West Hartford, Conn.
 PHILIP QUINN, Jr., 309 Grand Ave., New Haven, Conn.
 WILLIAM O'CONNELL, 31 Central Ave., Waterbury, Conn.
 G. F. MARSHALL, 60 Sixth St., Bridgeport, Conn.
 W. P. SOUDER, 308 Ninth St., N. E., Washington, D. C.
 L. B. DICKERSON, 138 Forest Ave., Atlanta, Ga.
 JOHN D. SULLIVAN, 356 E. 59th St., Chicago, Ill.
 FRED SHATWELL, 618 Oakley Ave., Rockford, Ill.
 DANIEL B. KING, 309 E. Monroe St., Springfield, Ill.
 ADOLPH BRIZIUS, Sr., 1718 Canal St., Evansville, Ind.
 H. V. JACKSON, 811 N. Jefferson Ave., Indianapolis, Ind.
 C. W. OSTERBERG, 1412 W. Third Ave., Cedar Rapids, Ia.
 A. E. HERITAGE, 2023 17th St., Rock Island, Ill.
 ROBERT E. DOBSON, 1217 Pine St., Des Moines, Ia.
 EDWARD H. McILVAIN, L. Box 212, Olathe, Kans.
 W. E. WAIT, 125 S. Sedgwick St., Wichita, Kans.
 JOHN H. MUELLER, 1013 E. Kentucky St., Louisville, Ky.
 H. J. SOLAND, Jr., 1314 Feliciana St., New Orleans, La.
 WM. O. KIMBALL, 37 High St., Portland, Me.
 A. L. CARLISLE, 27 Forest Ave., Bangor, Me.
 O. K. PRICE, Sr., 3107 Baker St., Baltimore, Md.
 W. H. BATTERSBY, 45 W. Neptune St., Lynn, Mass.
 ARNO KLOPPER, 22 Jackson St., Holyoke, Mass.
 EVAN R. SCOTT, 272 Pleasant St., Worcester, Mass.
 R. M. PALAZZI, 1047 Main St., Springfield, Mass.
 FRED PACKARD, 57 Beacon St., North Adams, Mass.
 COLIN C. McCORD, 87 Andrews St., Lowell, Mass.
 JOHN ULRICH, 2930 Garland Ave., Detroit, Mich.
 HARRY DUNDAS, 108 S. Hamilton St., Saginaw, Mich.
 C. F. W. LAWRENCE, 806 N. Henry St., Bay City, Mich.
 BERT E. MAXSON, Davison, Mich.
 FRED H. WHEELER, P. O. Box 614, Kalamazoo, Mich.
 JENS P. HANSON, 3238 Aldrich Ave., N. Minneapolis, Minn.
 A. O. STEIDEMANN, 5780 W. Florissant Ave., St. Louis, Mo.
 PAUL R. WYS, c-o The Essex, 8th & Locust Sts., Kansas City, Mo.
 HARRY G. LONG, 313 S. 49th Ave., Omaha, Neb.
 FRANK W. HOPPAUGH, 525 N. Sixth St., Newark, N. J.
 ALEX L. PACH, 111 Broadway, New York, N. Y.
 W. ELMER DAVIS, 1160 Niagara St., Buffalo, N. Y.
 JOHN H. THOMAS, P. O. Box 943, Frankfort, N. Y.
 STYLES R. WOODWORTH, 128 Pattison St., Syracuse, N. Y.
 ARTHUR T. BAILEY, 300 Veeder Ave., Schenectady, N. Y.
 ALBERT ASPER, 267 Monroe Ave., Rochester, N. Y.
 JACKSON BATES, 43 Calm St., Dayton, Ohio
 JOHN E. PERSHING, 421 S. Belmont Ave., Springfield, Ohio
 WYLLIE D. ROSS, 2931 Robertson Ave., Cincinnati, Ohio
 JOHN E. CURRY, 3707 Homewood Ave., W. Toledo, Ohio
 J. B. SHOWALTER, c-o School for the Deaf, Columbus, Ohio
 HARRY T. McCANN, General Delivery, Cleveland, Ohio
 FOSTER D. GILBERT, 1729 Preston Ave., Akron, Ohio
 JOHN O. REICHEL, 900 E. Sixth St., N. Portland, Ore.
 JAMES F. BRADY, 426 Locust St., Philadelphia, Pa.
 FRANK A. LEITNER, 1220 Braddock Ave., Pittsburgh, Pa.
 GEORGE E. FISTER, Fleetwood, Pa.
 CHARLES L. CLARK, 710 Madison Ave., Scranton, Pa.
 ROLAND M. BARKER, 61 Church St., Johnstown, Pa.
 F. J. RUCKDESHEL, 17 Roland Ave., Cranston, R. I.
 JESSE T. WARREN, 200 Third Ave., N. Nashville, Tenn.
 L. ARTHUR PALMER, Fountain City, Tenn.
 FRED G. ARMSTRONG, c-o Y. M. C. A., Memphis, Tenn.
 J. T. SPROUSE, 1300 Vernon Castle Boul., Ft. Worth, Texas
 GROVER A. MORGAN, 821 W. 12th St., Dallas, Tex.
 TILDEN SMITH, 620 Novelty St., Waco, Texas
 RICHARD C. MORRIS, 400 Quitman St., Houston, Texas
 PAUL MARK, 2240 Adams Ave., Ogden, Utah
 MEADE B. DALTON, 2023 W. Cary St., Richmond, Va.
 THOMAS M. JENKINS, Box 213, Portsmouth, Va.
 A. W. WRIGHT, 529 E. 79th St., Seattle, Wash.
 JAMES H. O'LEARY, 1335 E. 32nd Ave., Spokane, Wash.
 J. A. PRING, c-o C. & O. Freight Office, Huntington, W. Va.
 SAMUEL SUTTER, 1403 20th St., Milwaukee, Wis.
 JAMES J. SHIELDS, 260 Valentine St., Kenosha, Wis.
 FRED J. NEESAM, Elm St., Delavan, Wis.

DIVISION DIRECTORY.

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

CHICAGO, No. 1, 412 Masonic Temple—First Friday.
 Glenn A. Smith, Room 401, 21 N. LaSalle St.
 DETROIT, No. 2, 1446 Michigan Ave.—First Thursday.
 John Ulrich, 2930 Garland Ave.
 SAGINAW, No. 3, First Monday.
 Harry Dundas, 108 S. Hamilton St.
 LOUISVILLE, No. 4, Robinson Hall—First Saturday.
 J. William Ferg, 2500 St. Cecilia St.

LITTLE ROCK, No. 5, Little Rock, Ark.
 Pythian Hall Building—First Saturday.
 Percy B. Jones, 2405 Park Ave.
 NASHUA, No. 7, Nashua, N. H.
 Lafayette Hall—First Saturday.
 John Shea, Darry, N. H.
 DAYTON, No. 8, Dayton, Ohio
 Pruden Bldg., E. Fifth St.—First Saturday.
 Jackson Bates, 43 Calm St.
 BAY CITY, No. 9, Bay City, Mich.
 First Monday.
 C. F. W. Lawrence, 800 N. Henry St.
 CINCINNATI, No. 10, Cincinnati, Ohio
 Court & Central Ave.—First Saturday.
 Wylie Ross, 2931 Robertson Ave.
 EVANSVILLE, No. 11, Evansville, Ind.
 Y. M. C. A.—First Monday.
 Adolph Brizius, 1718 Canal St.
 NASHVILLE, No. 12, Nashville, Tenn.
 Y. M. C. A.—First Saturday.
 Jesse T. Warren, 200 Third Ave., North
 SPRINGFIELD, No. 13, Springfield, Ohio
 38 1-2 E. Main St.—First Saturday.
 John E. Pershing, 421 S. Belmont Ave.
 OLATHE, No. 14, Olathe, Kan.
 First Tuesday.
 E. H. Melvain, Lock Box 212
 FLINT, No. 15, Flint, Mich.
 424 Buckham St.—First Tuesday.
 Bert E. Maxson, Davison, Mich.
 TOLEDO, No. 16, Toledo, Ohio
 Kapp Hall—First Saturday.
 John E. Curry, 3707 Homewood Ave.
 MILWAUKEE, No. 17, Milwaukee, Wis.
 221 W. Water St.—First Tuesday.
 Samuel Sutter, 1403 20th St.
 COLUMBUS, No. 18, Columbus, Ohio
 I. O. O. F. Hall—Second Saturday.
 William Mayer, c-o School for the Deaf
 KNOXVILLE, No. 20, Knoxville, Tenn.
 K. P. Hall—First Friday.
 Walter Burns, c-o Hall-Tate Co.
 CLEVELAND, No. 21, Cleveland, Ohio
 West Side Turn Hall—First Saturday.
 Harry T. McCann, General Delivery
 INDIANAPOLIS, No. 22, Indianapolis, Ind.
 I. O. O. F. Hall—First Wednesday.
 Harry V. Jackson, 811 N. Jefferson Ave.
 GREATER NEW YORK, No. 23, New York, N. Y.
 360 Fulton St., Brooklyn—First Saturday.
 Dennis A. Hanley, 1599 Avenue A., New York
 ST. LOUIS, No. 24, St. Louis, Mo.
 Key tone Hall, 3619 Finney Ave.—First Wednesday.
 A. O. Steidemann, 5780 W. Florissant Ave.
 NEW HAVEN, No. 25, New Haven, Conn.
 99 Temple St.—Second Saturday.
 Philip Quinn, Jr., 309 Grand Ave.
 HOLYOKE, No. 26, Holyoke, Mass.
 Bridge Street Turn Hall—First Saturday.
 Arthur Laviere, 205 Park St.
 LOS ANGELES, No. 27, Los Angeles, Cal.
 730 S. Grand Ave.—First Saturday.
 M. Ivie J. Mathis, 1422 N. Coronado Terrace
 ATLANTA, No. 28, Atlanta, Ga.
 Y. M. C. A.—First Friday.
 Leon B. Dickerson, c-o Foote & Davis Co.
 PHILADELPHIA, No. 30, Philadelphia, Pa.
 1626 Arch St.—First Friday.
 James F. Brady, 426 Locust St.
 KANSAS CITY, No. 31, Kansas City, Mo.
 A. O. U. W. Hall, 9th and Michigan Sts.—First Saturday.
 Paul R. Wys, c-o The Essex, 8th and Locust Sts.
 OMAHA, No. 32, Omaha, Neb.
 Swedish Auditorium—First Saturday.
 James R. Jelinek, 313 S. 49th Ave.
 NEW ORLEANS, No. 33, New Orleans, La.
 B. K. A. Building, 627 North St.—First Sunday.
 Mathias N. Chenevert, 2700 Constance St.
 KALAMAZOO, No. 34, Kalamazoo, Mich.
 Portage St. Auditorium—First Wednesday.
 Fred H. Wheeler (Act 2), P. O. Box 614
 BOSTON, No. 35, Boston, Mass.
 3 Boylston Place—First Saturday.
 William H. Batterby, 45 W. Neptune St., Lynn.
 PITTSBURGH, No. 36, Pittsburgh, Pa.
 McGeagh Bldg.—First Saturday.
 Frank A. Leitner, 1220 Braddock Ave.
 HARTFORD, No. 37, Hartford, Conn.
 Odd Fellows' Temple—First Saturday.
 Edgar C. Luther, 63 Whitman Ave., West Hartford, Conn.
 MEMPHIS, No. 38, Memphis, Tenn.
 Y. M. C. A.—First Saturday.
 Fred G. Armstrong, Y. M. C. A. Building
 PORTLAND (Me.), No. 39, Portland, Maine
 514 Congress St.—Second Saturday.
 Fred G. Skillin, 11 Marion St.
 BUFFALO, No. 40, Buffalo, N. Y.
 Mizpah Hall, Ferry and Herkimer Sts.—First Monday.
 W. Elmer Davis, 1160 Niagara St.
 PORTLAND (Ore.), No. 41, Portland, Ore.
 112 E. Sixth St.—First Saturday.
 John O. Reichle, 900 E. Sixth St., N.
 NEWARK, No. 42, Newark, N. J.
 210 Market St.—First Saturday.
 Frank W. Hoppaugh, 525 N. 6th St.
 PROVIDENCE, No. 43, Providence, R. I.
 850 Westminster St.—First Saturday.
 Fritz Ruckdeschel, 17 Roland Ave., Cranston, R. I.
 SEATTLE, No. 44, Seattle, Wash.
 Y. M. C. A.—First Saturday.
 Olof Hanson, 4747 16th Ave., N. E.
 UTICA, No. 45, Utica, N. Y.
 63 Franklin Square—First Saturday.
 John H. Thomas, P. O. Box 943, Frankfort, N. Y.

WASHINGTON, No. 46, Washington, D. C.
 N. E. Masonic Temple—First Wednesday.
 W. P. Souder, 308 Ninth St., N. E.
 BALTIMORE, No. 47, Baltimore, Md.
 114 N. Paca St.—Second Saturday.
 Michael Weinstein, 1431 Gough St.
 SYRACUSE, No. 48, Syracuse, N. Y.
 Larned Building, S. Warren St.—Second Saturday.
 Theodore M. Hofman, 104 Daisy St.
 CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.
 First Wednesday.
 Carl W. Osterberg, 1412 Third Ave., W.
 HUNTINGTON, No. 50, Huntington, W. Va.
 First Saturday.
 John M. Whitehead, 603 Seventh Ave.
 ALBANY, No. 51, Albany, N. Y.
 734 Broadway—First Saturday.
 John F. Koener, 316 Harrison St., Schenectady, N. Y.
 ROCHESTER, No. 52, Rochester, N. Y.
 97 State St.—Second Saturday.
 Albert Asper, 267 Monroe Ave.
 SAN FRANCISCO, No. 53, San Francisco, Cal.
 Duval Temple, 44 Page St.—First Saturday.
 David S. Luddy, 124 Primrose Road, Burlingame, Cal.
 READING, No. 54, Reading, Pa.
 8th & Penn Sta.—First Saturday.
 George E. Flaster, Fleetwood, Pa.
 AKRON, No. 55, Akron, Ohio.
 127 S. Main St.—First Saturday.
 Foster D. Gilbert, 1729 Preston Ave.
 SALT LAKE CITY, No. 56, Salt Lake City, Utah.
 240 S. Maiu St.—First Wednesday.
 John Fehr, 160 E. Whitlock Ave.
 ROCKFORD, No. 57, Rockford, Ill.
 1010 S. M. in St.—First Saturday.
 Fred Shatwell, 618 Oakley Ave.
 SPRINGFIELD, No. 58, Springfield, Ill.
 N. E. Cor. 5th & Monroe Sts.—First Saturday.
 Daniel B. King, 308 E. Monroe St.
 DAVENPORT, No. 59, Davenport, Iowa.
 I. O. O. F. Hall, 610 Brady St.—First Saturday.
 Arthur E. Horvath, 2023 17th St., Rock Island, Ill.
 WORCESTER, No. 60, Worcester, Mass.
 308 Main St.—First Saturday.
 Geo. L. Tatro, 4 Bowdoin Pl.
 ST. PAUL, No. 61, St. Paul, Minn.
 Charles Thompson Memorial Hall—First Friday.
 Fairview and Marshall Aves., St. Paul.
 Jens P. Hanson, 3238 Aldrich Ave., N. Minneapolis, Minn.
 FORT WORTH, No. 62, Fort Worth, Texas.
 Church for the Deaf, N. Ft. Worth—First Wednesday.
 Joseph T. Srouse, 1300 Vernon Castle Boul.
 DALLAS, No. 63, Dallas, Texas.
 Labor Temple—First Saturday.
 Grover A. Morgan, c-o Dreyfus & Co.
 DENVER, No. 64, Denver, Colo.
 1715 California St.—First Saturday.
 Homer E. Grubb, 1098 S. Washington St.
 WATERBURY, No. 65, Waterbury, Conn.
 Garden Hall—Second Saturday.
 Saverio Minnicucci, 48 Wood St.
 BRIDGEPORT, No. 66, Bridgeport, Conn.
 Second Saturday.
 Gilbert F. Marshall, 60 Sixth St.
 SPRINGFIELD, No. 67, Springfield, Mass.
 48 Pynchon St.—First Saturday.
 Ralph M. Palazzi, 1047 Main St.
 WACO, No. 68, Waco, Texas.
 First Saturday.
 Harvey L. Ford, Route 3, West, Texas.
 OGDEN, No. 69, Ogden, Utah.
 Second Tuesday.
 Paul Mark, 2240 Adams Ave.
 PITTSFIELD, No. 70, Pittsfield, Mass.
 101 Penn St.—First Saturday.
 Fred Packard, 57 Beacon St., North Adams, Mass.
 BANGOR, No. 71, Bangor, Maine.
 121 Main St.—First Saturday.
 Albert L. Carlisle, 27 Forest Ave.
 KENOSHA, No. 72, Kenosha, Wis.
 G. A. R. Hall—Second Saturday.
 James Shields, 260 Valentine St.
 BIRMINGHAM, No. 73, Birmingham, Ala.
 1920 1-2 N. Fourth Ave.—First Sunday.
 Herman Harper, 1731 30th St., Ensley, Ala.
 SIOUX FALLS, No. 74, Sioux Falls, S. Dak.
 First Saturday.
 Edward P. Olsen, 1103 S. Maine Ave.
 WICHITA, No. 75, Wichita, Kan.
 F. A. U. Hall, 119 S. Lawrence St.—First Saturday.
 William E. Wait, 125 S. Sedgwick St.
 SPOKANE, No. 76, Spokane, Wash.
 First Saturday.
 James H. O. Leary, 1335 E. 32nd Ave.
 DES MOINES, No. 77, Des Moines, Ia.
 Y. M. C. A.—First Saturday.
 Will M. Wright (Acting), 941 20th St.
 LOWELL, No. 78, Lowell, Mass.
 84 Middlesex St.—Second Saturday.
 Colin C. McCord, 87 Andrews St.
 BERKELEY, No. 79, Berkeley, Cal.
 Native Sons Hall—Second Wednesday.
 Robert J. Mephram, 6004 College Ave., Oakland, Calif.
 DELAVAN, No. 80, Delavan, Wis.
 First Saturday.
 Fred J. Neesam, Elm St.
 HOUSTON, No. 81, Houston, Texas.
 W. O. W. Hall, 709 La Branch St.—Second Tuesday.
 Richard C. Morris, 400 Quitman St.
 SCRANTON, No. 82, Scranton, Pa.
 St. Luke's Parish House—First Friday.
 J. M. Koehler, 118 R. F. D. Oliphant, Pa.
 RICHMOND, No. 83, Richmond, Va.
 2047 W. Broad St.—First Saturday.
 Meade B. Dalton, 2023 W. Carr St.
 NORFOLK, No. 84, Norfolk, Va.
 Pythian Hall, Brambleton—Second Saturday.
 Nathan Schwartz, 828 County St., Portsmouth, Va.
 JOHNSTOWN, No. 85, Johnstown, Pa.
 Moose Temple—First Saturday.
 Roland M. Barker, 61 Church St.
 SIOUX CITY, No. 86, Sioux City, Iowa.
 First Wednesday.
 Perry E. Seely, P. O. Box 293

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
47	.59	1.18	2.35		
48	.62	1.23	2.45		
49	.65	1.29	2.58		
50	.68	1.36	2.71		
51	.71	1.42	2.83		
52	.75	1.49	2.97		
53	.78	1.56	3.12		
54	.82	1.64	3.28		
55	.86	1.72	3.44		

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Pages 4 and 10.