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The FRAT

Official Publication of the National Fraternal Society of the Deaf

Forty-Ninth Year

NOVEMBER, 1951

Number Four



Started

2-1-30 by

J. F. Meagher

THE SPOTLIGHT

By Lenny Warshawsky



Lenny

PUBLICITY A-1! The Detroit Association of the Deaf will have the design of their new clubhouse on Davenport Street on their next order of match book covers. These new match books will be able to withstand the heat and moisture of hot weather—being immune to perspiration which will not affect the striking surface! . . . The Gallaudet College Dramatic Club journeyed to distant Toronto, Ontario, to present Moliere's farce "Tartuffe," first played in 1664 before King Louis XIV of France. The play was directed by Professor Frederick H. Hughes, long the kingpin of Gallaudet dramatics art. This was another first rung up by this ace of dramatic coaches. In 1942, the Gallaudet dramatics class journeyed to Broadway to star in Lindsay and Crouse's "Arsenic and Old Lace."



Hughes

★ ★ ★ ★ ★

MAGNA CUM LAUDE: Instructor Harland Lewis of Gallaudet College was recently awarded a Carnegie Scholarship for advanced study in geography by the Carnegie Corporation of New York. He plans to use the award to study arctic geography at Montreal's McGill University . . .



Petite normal student at Gallaudet—Mom Sermari Kasemsri, a member of the royal family of Thailand (Siam), was one of the several to receive her M.A. degree from the normal training department. She prefers to be called Anna, after the movie, "Anna and the King of Siam," which was based on the story of her great granddad, King Mongkut, of Thailand . . . An Oxford fellowship goes to Steve Mathis, Gallaudet, '51 effective in the fall of 1952. Steve, a native Alabaman, took the exams in Birmingham with hearing candidates and was placed on the waiting list. He will study for the ministry.

STRAIGHT FROM THE SHOULDER: Butch, the famous dog that could understand the sign lingo thru the tireless efforts of her master, Charles Moscovitz, of Washington, D. C., gave birth to six pups before she died last spring. All except one was DEAF! . . . President Truman, speaking before the annual fall meeting of his committee on National Employ the Physically Handicapped Week, presented a trophy to George Barr for the "best performance of the year in behalf of the physically handicapped." Barr hires many deaf and crippled persons in his cosmetics plant in Chicago . . . The American Bureau of Public Relations working for the NAD to educate the hearing public on the deaf has issued many interesting pamphlets which can be obtained by writing the NAD, 121 West Wacker Drive, Suite 1258, Chicago 1, Illinois . . . How many people in the United States are deaf? There are no reliable figures on the number of adult deaf in the United States, but a rough estimate indicates that there are around 100,000 . . . Last May 20th, the St. John's School for the Deaf, one of Wisconsin's two residential schools, observed its 75th Jubilee. A three-day celebration was also held the first weekend in September.

★ ★ ★ ★ ★

AUTO NOTES: Latest reports indicate all cars may have automatic transmission by 1953. This was found cheaper to make by the manufacturer than the regular shift! . . . Auto insurance rates in Illinois and other states may go up soon. A twenty-percent boost on personal injury policies and an increase of ten percent on those for property damage is being considered by insurance companies.



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THE MOVIE SIDE: A new and interesting film is in the making now in Hollywood. The title: "Hear No Evil". It's the story of a deafmute boxer from New York's east side, who learns to take care of himself. A girl from ritzy Park Avenue promotes his career in the prize fight ring. Actor Audie Murphy or Tony Curtis may get the leading role. So reports Hedda Hopper in her syndicated *LOOKING AT HOLLYWOOD* column some time back.



SPORT SPARKS: Paul Theriot, 225 lb. footballer, is back with the champion Waukegan Merchants of the Central States pro-football league for another season. Paul starred at Texas school years back when it was considered the "powerhouse" of deaf school football.

CORRECTION: *The National golf championship held in Chicago during the NFSD convention and won by Herbie Deurmyer, Delbert Willis, and Hubert Fields, of Milwaukee, was sponsored by the Midwest Deaf Golf Association, now in its 5th year. Association was born in 1947. Tournaments started year later. New officers for 1952 are: John Kunz, St. Paul, Minn., President; Wilbur Sawhill, Des Moines, Ia., vice president; and Lawrence Yolles, Milwaukee, Wis., secretary-treasurer. Next golf meet is scheduled for Des Moines sometime during the summer of 1952.*

★ ★ ★ ★ ★

SPORTETTES: Alexander Fleischman has been doing a nice column in the *CAVALIER* labelled *SPORTINGLY YOURS* . . . Ed Howell has been writing the *Southerner Sportscope* in the *Southerner* formerly the *Tri-State News* . . . At the Indianapolis basketball tourney of the American Athletic Association of the Deaf (AAAD), a



Hall-of-Fame committee was formed with Troy Hill, Dallas; Joseph Worzel, NYC; Art Kruger, Los Angeles; Leonard Warshawsky, Chicago; and Alex Fleischman, District of Columbia acting as chairman. The idea is to select outstanding deaf athletes of past and present and have their names and records with paraphernalia used enshrined. Admittance to the hallowed place will be by a majority vote. Details are to be worked out and a complete report will be made by the committee at the AAAD basketball tourney in Houston, Texas next March.

As Others See Us

Comment on Our Society

By WALTER BASYE

In "Ruminations of the Editor"
The Fraternal Age, Rochester, N. Y.

THIS is a story of mutual admiration. The reason for writing it appears in the early paragraphs. My pleasant comments, written with enthusiasm, will follow.

When we moved from the city out to Clover Street, I wanted to participate in country life to the full. (For the readers in other parts, I will explain that in New York State most of the state and county highways are called streets and avenues.) We were in the country.

A good way to start, I thought, was to raise a flock of chickens, not as a commercial enterprise but to supply the family with eggs and poultry. I inquired around and learned that Harold Todd, who lived a half mile down the road, had some fine Rhode Island Reds.

I walked down there one evening, introduced myself as a newcomer to the neighborhood, and told him I wanted a settin' hen and a settin' of eggs. He gave me a broody hen and 15 eggs. No charge.

That was the beginning of a successful flock. One year I raised a crop of spring wheat, and had it cut and stored in the barn without threshing. Each winter morning I threw a fork full down to the hens. They scratched out the grains, working industriously, singing and laying eggs. Which impressed me with the fact that busy hens and busy people are usually happy.

THAT KIND of neighborliness is common in the country. Harold talked to me about conditions in the neighborhood after the war, and I became aware that he was talking about the Civil War. He was an old-timer.

I learned from neighbors that he was constantly doing kind things for his family and the neighbors. Growing up in the community, he owned considerable land. Fifty years ago he owned and farmed the Clover Hill farm just across the road from our place. Now it is a community of substantial homes owned by city people, although recent construction has been along the lines of "Truman-chicken-house type of architecture."

He has passed on, but the memory of him continues pleasant in the neighborhood.

READING THE FRAT, official publication of the National Fraternal Society of the Deaf, I learned through the years that the Rochester division of the Society was an important one. I learned also that at least one member of Harold Todd's family was a member,

and when Grand Division officers from the headquarters in Oak Park, Ill., came to the city they visited the Todd family.

The late Francis P. Gibson, who was the Grand Old Man of the Society, visited there. I knew Mr. Gibson very well, and his last message, "Carry On," which is the Society's slogan today, is constant encouragement to the membership.

I gathered from THE FRAT that the N.F.S.D. depended very much on the fine, substantial Todd family. That quality of membership is a firm foundation for the fraternal system.

COMING DOWN to the present era, I have been thrilled month after month by the fact that Grand President Arthur L. Roberts, who is also Editor of THE FRAT, thinks these Ruminations pretty good.

He copies them and prints them as feature articles in THE FRAT. Evidently he approves the comments on Communism, monetary asininity and other aspects of life today.

As for THE FRAT, it is one of the neatest publications that come to this desk. Having been born and raised in the printing and publishing field, I appreciate the competency with which THE FRAT is laid out, the space given and the arrangement of the various stories and articles. And the editorials reflect that most difficult achievement in journalism; they are short and interesting.

WITH ALL OF THOSE pleasant experiences with the National Fraternal Society of the Deaf, let us look at the Society.

In July the Society held its Fiftieth Anniversary convention in Chicago, bringing in delegates and visitors from all over the United States and Canada, to the number of 4,000. It was a celebration that meant much to the officers and members, for they had worked for several years to make it a success.

In comments on "Fifty Years" in THE FRAT, Mr. Roberts said: "Fifty years is not a very long time in the record of societies, associations and the like. It is, however, quite a span of time in the life of man. Few of the men who witnessed the birth of this organization are alive today.

"The present generation whose existence up to the present time has been eased over the rough spots by hand-outs, unemployment insurance (supplied by deductions from the incomes from going concerns), boondoggling, and what not, have little realization of

the difficulties faced by the Society in its early years," said Mr. Roberts. "The pioneers in the movement were tough of fibre. They had to be."

AFTER FIFTY YEARS, what is the National Fraternal Society of the Deaf like? Before going into statistical detail, my impression is that it is a dandy.

It has branch divisions in over 100 principal cities of the United States and Canada. It is licensed as a fraternal benefit society by 35 states and the Dominion of Canada.

Membership is composed of deaf men, carrying upwards of 10,000 modern legal reserve life insurance certificates. They constitute an organization in which fraternity is real, fellowship actually practiced and mutual aid is more than a phrase.

These men have \$7,000,000 of insurance in the Society.

New insurance is issued on standard American Experience 3%, not preliminary term plan, because members send in the business.

HOW ABOUT STRENGTH? That seven million of protection is backed by reserves of \$2,733,808.

The protection is also backed by \$506,413 of free surplus. The valuation solvency is over 116%.

It is interesting that the N.F.S.D. has \$5,449,530 of its protection on American Experience 4%. Recent business on American Experience 3% amounts to \$1,532,980. There is a negligible class of \$26,500 on N.F.C. 4%.

I do not know whether or not the management has fallen for that new fad of "reserve strengthening." So long as it has that big sum of free surplus, what difference does it make whether or not it is added to the reserves of that 4% business? "Reserve strengthening" is a fad like blistering your body in the sun to get a tan, and some of the state insurance departments think it great stuff, and they have authority. Anyway, so long as the N.F.S.D. has the cash to do it, it can be done.

Net interest earned in 1950 was 3.41%. The portfolio is nicely balanced on one side with first mortgage loans, and on the other with bonds and stocks.

Now the most interesting item in the annual report is the actual to expected mortality. These deaf men created a society, operated it on a fine foundation of character, conservatism and fraternalism, and the mortality ratio in 1950 was less than 60%. It has been much less in other years; 43.79% in 1946; 48.65% in 1950.

THAT is splendid management. The National Fraternal Society of the Deaf is a credit to the fraternal system.

I have enjoyed my contacts with the Society, and my observations of its management, and it has been a pleasure to write this.

The FRAT

Official Publication of the National Fraternal Society of the Deaf

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433 South Oak Park Avenue, Oak Park, Ill.



ARTHUR L. ROBERTS, Editor

FINANCIAL EDITOR.....L. Stephen Cherry
NEWS EDITOR.....Frank B. Sullivan

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POSTMASTER: Please return all undeliverable magazines to this address, 433 S. Oak Park Ave., Oak Park, Ill., on Form 3579.

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

NOVEMBER, 1951

Amendments

THE Law Amendments passed by the last convention have been printed in pamphlet form for distribution to members.

The Home Office has on hand enough Law books of the 1947 revision to last until the 1955 convention, so it was thought best not to print a new edition on account of the high cost and instead issue a pamphlet containing the 1951 changes in the laws.

This pamphlet should be used in conjunction with the Law book containing the 1947 revisions. An index to the pamphlet shows which sections of our laws were changed by the 1951 convention.

Enough copies of the pamphlet will be sent each Division Secretary to supply his members, and they should be distributed as soon as possible.

Alexandria

THE CITY of Alexandria, Louisiana on October 6, 1947 passed Panel Ordinance No. 500.

The Ordinance regulates Solicitors, Peddlers, Hawkers, Itinerant Merchants or Transient Vendors of Merchandise.

Objectors to the Ordinance were many and vociferous as was to be expected.

The Solicitors, Peddlers, Hawkers, Itinerant Merchants, Transient Vendors and their cohorts carried the case through the courts.

Right up to the Supreme Court of the United States.

Down South the pickings were so good they thought it was worth it.

They were doomed to disappointment, however.

The City of Alexandria battled them every step of the way for nearly four years. A lot of time, money and effort were expended by both sides.

At its last session, the Supreme Court upheld the Ordinance.

In sending us a copy of the Ordinance, Mayor Carl B. Close of Alexandria writes:

We are glad to enclose herewith a copy of our City Ordinance No. 500, which was upheld recently by a decision of the Supreme Court of the United States.

It is a pleasure to furnish you this copy without charge as a courtesy from the City of Alexandria.

We hope that it will be of service to you. Our battle to win this fight was a long one, but we were determined to win. We are happy to have other city officials and citizens share in our victory.

The Ordinance follows in full:

"AN ORDINANCE REGULATING SOLICITORS, PEDDLERS, HAWKERS, ITINERANT MERCHANTS OR TRANSIENT VENDORS OF MERCHANDISE IN THE CITY OF ALEXANDRIA, LOUISIANA, DECLARING IT TO BE A NUISANCE FOR THOSE ENGAGING IN SUCH PURSUITS TO GO IN OR UPON PRIVATE RESIDENCES WITHOUT HAVING BEEN REQUESTED OR INVITED TO DO SO; PROVIDING PENALTIES FOR THE VIOLATION HEREOF; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH."

SECTION 1. BE IT ORDAINED BY THE COUNCIL OF THE CITY OF ALEXANDRIA, LOUISIANA in legal session convened that the practice of going in and upon private residences in the City of Alexandria, Louisiana by solicitors, peddlers, hawkers, itinerant merchants, or transient vendors of merchandise not having been requested or invited so to do by the owner or owners, occupant or occupants of said private residences for the purpose of soliciting orders for the sale of goods, wares and merchandise and/or disposing of and/or peddling or hawking the same is declared to be a nuisance and punishable as such nuisance as a misdemeanor.

SECTION 2. BE IT FURTHER ORDAINED, ETC., that any person violating the provisions of this ordinance shall upon conviction thereof be fined not more than \$100.00 or imprisoned not more than 30 days or both fined and imprisoned in the discretion of the Court.

SECTION 3. BE IT FURTHER ORDAINED, ETC., that the provisions of this ordinance shall not apply to the sale, or soliciting of order for the sale, of milk, dairy products, vegetables, poultry, eggs and other farm and garden produce so far as the sale of the commodities named herein is now authorized by law.

SECTION 4. BE IT FURTHER ORDAINED, ETC., that it being deemed by the Council of the City of Alexandria, Louisiana that an emergency exists, this ordinance shall go into effect immediately upon its passage.

SECTION 5. BE IT FURTHER ORDAINED, ETC., that all ordinances or parts of ordinances in conflict herewith are hereby repealed.

On account of its balmy climate, the South for many years has been the happy hunting ground and recruiting section for that species we have long dubbed peddling deaf beggars.

Without doubt these were some of those the City Fathers had in mind when they drew up and passed Ordinance No. 500.

If every municipality would pass a similar Ordinance, the nuisance and disgrace of peddling deaf beggars would be eliminated in short order.

The City of Alexandria is to be congratulated. Hereafter, peddlers will shun it like the pox.

Rome

MARIO SANTIN, one of our members living in New York, attended the International Congress of the Deaf held in Rome, Italy

in September. As far as we know, he was the only representative from the United States.

Through Brother Santin, the Society sent felicitations to the Congress.

He reports that 16 out of 35 Nations participated and that the United States was included, with reservations, in the new International Association of the Deaf which was formed. Of this new body, Brother Santin was elected one of six vice presidents.

England and Belgium were not represented at the Congress.

The next meeting will be held three years hence, in Rome.

Per Capita Tax

THE convention of the society in July raised the General Expense tax from 35c to 45c per capita.

The change became effective August 1, 1951.

Hence those members who paid dues in advance at the old rate for the month of August and beyond should pay their Treasurers an additional 10c per month for the months they paid in advance.

The kind co-operation of members in this matter will save their Treasurers added work and correspondence.

The increase was made necessary by the greatly increased cost of everything used in the operation of the society.

We Give Up

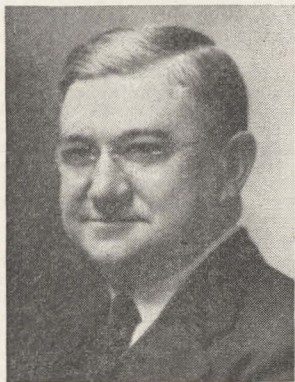
By W. J. MARRA

In Tulsa Daily World

LAST summer a neighbor of mine accused our family of messing up her back yard. Being the only man able to do chores around my yard (I live with an 83-year-old father and two sisters) I felt instinctively the accusation was directed at me. Naturally I wanted to defend myself against the wild and unfounded charges. I went over to a line separating her yard from mine, examined the messed-up ground and found it was the work of a stray dog as there were unmistakable marks of the dog's claws on the ground.

Being deaf and unable to speak well I went to see the neighbor in an effort to tell her I was sorry her yard was messed up and that I had absolutely nothing to do with it. Unfortunately, she could neither read nor write, but her daughter could so I tried to speak to her via a pad and pencil, but she curtly told me that I would have to see her mother first because she was the boss. Pretty soon her mother came onto the scene and tried to wave me away from her yard. I was in a predicament as I could not speak and she could neither read nor write. Being a gentleman I had politely to be on the receiving end of her tongue lashings. Of course, I understood nothing she said.

Now, Editor, what would you do if you were in my position?



George F. Flick

THE Rev. George Frederick Flick died in Baltimore, Maryland on October 4, 1951. He was 74 years old.

He had been confined to his bed since June, 1950, having been stricken during church services in Chicago.

After being hospitalized there for several months, he was removed to Baltimore to be near Mrs. Flick's relatives in that city.

Rev. Mr. Flick had been Episcopal Missionary to the deaf in Chicago and the surrounding territory from 1906 until his retirement in 1950.

He had also been a Grand Trustee of this society from 1912 until his voluntary retirement from that office in 1949. He held the 34th Degree in the Order.

He was a native of Ohio, having attended the Columbus School from which he went to Gallaudet, being graduated there in 1903.

A full account of his life and services to the deaf was published in THE FRAT for April, 1950, following his retirement as a Grand Trustee.

The funeral was held at St. Michaels and All Angels Church in Baltimore on October 8 with the Rector, Dr. Fenn, officiating assisted by the Rev. Otto Berg and the Rev. James Fortune.

Interment was in Druid Ridge Cemetery, Pikesville, Maryland.

He is survived by his widow, Amelia Rouse Flick, of Baltimore.

Works Both Ways

WIVES often object to buying life insurance on the basis that their husbands are well protected with insurance. The fact is, when a husband buys life insurance he is protecting his wife, not himself. Ask this wife if she wouldn't want her husband to be equally protected in case of her death. Would she want him to assume the risk of paying her final expenses if something should happen to her, when he has so well provided for her in case something should happen to him.—Washington National Review.

GUIDE LINES

FOR THE EMPLOYMENT OF DEAF WORKERS

By B. M. SCHOWE, L.H.D.
Labor Research Economist

NOTE: Dr. Schowe compiled these Guide Lines in response to requests from the Hygiene Division of the Military Department of Switzerland and from a large oil company for information "that would aid and guide us in our thinking on this important subject." They cover the main points, which have come to the surface in Mr. Schowe's thirty years of experience in the employment of deaf workers for the Firestone Tire & Rubber Company. Commenting on the points brought out, he says: "This is the missing link in our program of job promotion for the deaf. Our publications for many years have featured 'success' stories telling what the deaf have done. But we have never told employers HOW to go about employing the deaf, what pitfalls to look out for, and so on. This aims to bridge the gap. It is believed that after reading this over, nearly any employer could proceed with confidence in hiring the deaf, even though he had no prior information about them."

VOCATIONAL TRAINING

A CONSIDERABLE range of vocational training is featured in residential schools for the deaf in this country and can be depended upon to speed up induction and on-the-job training processes.

EDUCATION

Nearly all of the deaf have school training in speech and lip-reading. These accomplishments have only limited



Schowe

use in employment, however. The essential educational requirement is that the deaf have sufficient facility in language to understand simple written instructions, and enough arithmetic to make out their daily time cards. Although most of the school-trained deaf can qualify in this respect, the employer should satisfy himself on this point before hiring.

ON-THE-JOB TRAINING

The cardinal principle is simply this: Show them how. (Don't try to TELL them how.)

SAFETY

Deaf school children learn the principles of safety which particularly apply to them as a routine matter of self-preservation for daily living. Such children are naturally more safety conscious than normal hearing children. They are already safety "motivated." All that is necessary is to SHOW them the safe practices and procedures which all workers in the plant must learn.

NOISY JOBS

Deaf workers may be good on noisy jobs AND MAY NOT. Some have residual hearing and may be uncommonly sensitive to certain kinds of noise. However, since they have no usable hearing which can be damaged by noisy surroundings, they may be used to very good advantage in cases where there is no abnormal sensitivity.

RANGE OF EMPLOYMENT

It is unfair to the individual skills and abilities of deaf people to put arbitrary limits on their field of usefulness. In general, they will do best on one-man operations at bench or machine where manual dexterity is at a premium. One other simple test of their employability has almost universal application. Employees frequently become deafened after long service on the job, but only rarely is it necessary to remove them by reason of their deafness. The safe rule is that if a deafened employee can do the work, then a deaf youth can be taught to do it.

START WITH ONE

When hiring deaf workers for the first time, it is generally advisable to start with one. Give this first man time to become acquainted and learn the routine of the shop. If more than one start together, they will naturally associate with each other rather than with hearing workers. It will take them longer to learn shop practices and procedures and there will be less incentive for them to become regular members of the shop team.

SEGREGATION

For similar reasons, segregation is not recommended. As a rule, best results are obtained when deaf workers have hearing neighbors on the job. This way the deaf workman soon gets the feeling that he really "belongs" and becomes a valued associate of all his fellow-workers.

INDUCTION

If deaf workers are a novelty in the department, it will be helpful if an experienced employee with a friendly disposition takes the deaf beginner under his wing for a few days and makes certain that he gets correct information about the whys and wherefores of shop practice. Deaf employees generally are well received by hearing associates on the job, but they may be diffident and slow to make friends unless there is an out-giving personality in the department who will show some interest in their progress.

Women Know

THE price of roast beef, of a quart of milk, of shoes for Johnny and Sue, of movies, and rent, and all the other items that must be bought and paid for during the month—these are costs the average woman can understand. Make use of such costs in your sales talks.

When talking insurance before husband and wife, stay away from lump sums. Mention, instead, income in monthly amounts—amounts the wife is used to dealing with and understands.

Break down the premium outlay in small units, then compare it to the price of so many quarts of milk, or pairs of shoes.—Modern Woodmen "Axe."

News from the



Divisions

NOVEMBER

17. Social	Toledo
17. Smoker	Cleveland
17. Dance	New Haven
17. Turkey Day Party	Atlanta
17. 35th Anniversary Banquet	Davenport
17. Annual Dance	Worcester
17. Party	Houston
24. Social	Canton

DECEMBER

1. Smoker	Detroit
1. Christmas Party	New Haven
1. Christmas Party	Buffalo
1. Smoker	Syracuse
1. Christmas Party	Albany
1. Social	Springfield, Mass.
1. Smoker	Richmond
1. Christmas Dinner	Hollywood
2. Christmas Party	Berkeley-Oakland
8. Social	Waterbury
8. 20th Anniversary Banquet	Westchester
8. Christmas Program	Faribault
9. Social	Reading
14. Christmas Party	Binghamton
15. Christmas Party	Dayton
15. Christmas Party	Toledo
15. Christmas Party	San Francisco
15. Christmas Party	Houston
16. Christmas Party	Springfield, Mass.
29. Pre-New Year's Party	Utica
31. New Year's Eve Party	Portland, Ore.
31. Watch Nite Party	Washington, D.C.
31. New Year's Eve Party	Albany
31. New Year's Eve Dance	St. Paul-Minn.
31. New Year's Eve Party	Spokane
31. New Year's Eve Party	Peoria
31. New Year's Eve Party	Duluth

JANUARY

5. "500"	Richmond
12. Golden Jubilee Banquet	Detroit
12. Annual Ball	Boston, Mass.
12. Social	Waterbury
12. Whist Social	Lowell

FEBRUARY

2. Entertainment and Dance	Philadelphia
9. 50th Annual Mask Ball	Chicago No. 1
9. 43rd Annual Mask Ball	St. Louis
16. 43rd Annual Ball	Brooklyn
23. Annual Banquet and Dance	Richmond

SAGINAW No. 3 (Frank Dunham)—Saginaw's first annual rifle match found the weather a questionable friend in the early A.M. and a perfect pal from noon on. The suspense, excitement and drama of a rifle match must be witnessed in order to inherit the mixed emotions prevailing among the contestants and spectators alike. Brother Gardner of Flint carried the entire burden for that Division and was successful in capturing two of five first places. Other winners were Bros. Lehtinen, Theaker and yours truly, of the Saginaw Division. Prior to the actual meet, Bro. Lehtinen gave a solo exhibition, but try as he might his shots came nowhere near the target, much less the bull's-eye. However, when the chips were down, he made his shots count.

Brother Minaker attended our October meeting. He is now at his winter home, 70 Sargent Drive, Snyder, N.Y., and invites correspondence from his Brothers.

An expedition from Division No. 3 left on Oct. 11 for Brimley, a village of 300 in upper Michigan. The townsfolk there are besieged with black bears and have sent out a state-wide call for volunteers to liquidate or drive the bears back into the woods.

LOS ANGELES No. 27 (J. A. Goldstein)—The Division will stage its first Christmas Party in many years after its regular business meeting on Dec. 1. Refreshments will be served and all

members are urged to attend and join in the spirit of the occasion.

The third annual picnic held last Aug. 19 at Brookside Park, and co-sponsored by Los Angeles Division No. 27 and Hollywood Division No. 119, was a huge success. Over 550 were present and a general good time was had by everyone. Vee Pee Palmer of No. 27 chairmanned the event.

Members are herewith notified that election of officers will hereafter take place in November. Postals are being sent out to that effect.

SEATTLE No. 44 (Oscar Sanders)—Bro. Rex Oliver was the only one fortunate in catching a fish at the recent Puget Sound Salmon Derby held in Tacoma. The fish, weighing only two pounds, brought Rex a prize of \$21.00.

Bro. Carl Spencer was present at our October meeting. He now resides in Livingston, Montana, where he operates a barber shop.

Bro. Harold Stickel is to be credited for the well-attended Frat party held Sept. 29. He amused the audience with several of his clever monologues. Prizes were awarded to Bro. Lowell of Tacoma for wearing the most colorful socks, and to his daughter, Mrs. Wonder, for wearing the prettiest hat.

HOLLYWOOD No. 119 (Connie Marchione)—To relieve the load caused by the increase in the Expense Tax, the Division's local dues will face a 10c drop to 25c, effective January, 1952.

The joint picnic held last Aug. 19 with Los Angeles Division No. 27 went over in the same manner as the previous two years—a big crowd, a jolly time, good games and prizes. This, thanks to the committee.

The Christmas dinner with the Aux-Frats will be held prior to December meeting, Dec. 1, at 6 P.M. After the dinner we will resume our usual monthly meeting. Let's have a full quorum to celebrate Christmas together.

Our Honorary President, Bro. Lewis Peterson, put in a surprise appearance at our October meeting and gave us a detailed story on his heart attack which shelved him for almost a year.

SAN FRANCISCO No. 53 (Alvin R. Brother)

—The Division is looking forward with anticipation to a grand time at its Christmas Buffet and Entertainment on December 15th. Members and their guests can expect something different this year. Brother Kleinfeldt will cater to the inner man with Brothers Lentz, Buenzele, Majourau, and Lozenski as his capable assistants. Brothers Francis Roberts and Earl Norton are on the prowl for talent for the full program of entertainment that will be put on when all have had their chance at the Buffet Dinner and are in a state of bodily and mental satisfaction to enjoy what those two extraordinary talent finders present to them for their entertainment. Do not forget the date, December 15th; place—San Francisco Club for the Deaf, 991 Mission Street, San Francisco, California—and last but

not least, do not forget your non-Frat guest. Every member of the Division will be expected to bring a non-Frat as a guest. We will show them real hospitality, and try to put over the idea that it is important to them to join the Frat.

We are glad to hear that Brothers Whitworth and Bianchi are up and around again. Brother Whitworth missed work for ten weeks, and is still somewhat weak, but glad to be back at work again. Brother Bianchi was laid up for two weeks, and for a while he had the Division worrying as to who could take over if he were not able to run the October Monster Whist Social.

Brother Burgas has transferred to Berkeley-Oakland Division No. 79. We are sorry to see him leave, but we can understand how much easier things will be for him since he lives in Hayward, which makes it quite a task to get to San Francisco for meetings and socials.

Brother Reesink was present at the October meeting, his first meeting since July. He has recovered very nicely from his operation, and his rest and vacation have done him much good. He looks as fit as ever.

Brother Earl Norton has joined the growing ranks of brothers who are non-residents, having moved to Oakland. However, he will still remain a member of San Francisco Division, of which his father and young brother are also members. Earl has always been very active in Division affairs, and has been a pillar of strength to the Division.

The Division now has more non-resident officers than resident officers, the Vice-President, Secretary, Director, Sergeant, Patriarch and Messenger being non-residents. We never expect to equal the record of that Eastern Division which at one time had all of its offices filled by non-residents.

WASHINGTON No. 46 (Larry Ward)—This division has at last found a system to make money on its annual dances. We went over the top to the tune of \$245 at our 16th Annual Dance last October 20th at Hotel Continental; 325 people attended. Brother Walter Hauser was the proudest man that evening when his wife, Jonie, was picked as the most glamorous lady of the dance. She was presented with a beautiful trophy which she said she was going to put on top of her television set. It was an evening most enjoyable to all. The committee deserves credit for pulling this affair out on top.

There will be no more social parties given by this division until New Year's Eve when we will give a Watch Night at District of Columbia Club of the Deaf clubrooms. Brother Leonard Lau will be in charge and he promises a big show with balloons, noisemakers, entertainment and music. Brothers, don't miss this!

BROOKLYN No. 23 (A. Hurwit)—A large attendance was in evidence at the October meeting, the main attraction being our annual rodeo. Fifteen neophytes were present to be indoctrinated into the whys and wherefores of the N.F.S.D. President Iannarone impressively gave them the fraternal obligation and explained the meaning of the symbols on our emblem. Director Philip Weller then took them under his protective wing and, with the assistance of Brothers Milton Cohen, Norman Finkelstein and Nathan Morrell, they were initiated into the mysteries of our Order.

The 43rd anniversary ball committee decided on a change in the main feature of this event. Instead of the usual four-star Broadway show, a new novelty will be the headliner. Chairman Finkelstein assured us that the games will be tough and very amusing. Everyone attending will have a chance to participate in this contest. The usual 10-piece band will furnish the music. The contest will start promptly at 9 p.m. Dancing will start at 10:30 and continue until 2 a.m. For the present, Chairman Finkelstein is more concerned with selling tickets and securing ads for our souvenir journal. Do not fail to contact him or his committee for your set of five tickets and, as usual, a complimentary goes with every set of five tickets sold. Brothers Milton Cohen, William Schulman, Norman Jackson and Isidore Blumenthal are assisting Chairman Finkelstein.

BERKELEY-OAKLAND No. 79 (Emil Ladner)—A hearty welcome was given Bro. Hubert J. Sellner who transferred to our Division from Faribault Division No. 101. He now teaches at the California School for the Deaf.

20th ANNIVERSARY BANQUET

QUEENS DIVISION NO. 115

Saturday, April 19, 1952

8:00 P.M.

DIPLOMAT RESTAURANT
161st Street
Jamaica, Long Island, N. Y.

TICKETS \$4.50

For information and
reservations address
EDWIN LONDREGAN
103-62 104th Street
Ozone Park 16, N. Y.

The delegate's report was well received. The members expressed satisfaction with the changes in the Constitution and By-Laws.

Bro. Earl Norton of San Francisco and Bro. Lynch from Portland were visitors at the September meeting.

BOSTON No. 35 (Edgar V. O'Brien)—The date is January 12, 1952. The affair is our annual ball to be held at the Bradford Roof, Hotel Bradford, Boston. An energetic committee, headed by Arthur Conley, is arranging a program that positively guarantees an evening of pleasant surprises. This is an open invitation to all the deaf of New England to attend the ball. Tickets are \$1.50, including tax.

Annual election of Division officers having been officially changed to the November meeting by the recent convention, we wish to call to the attention of all our members the change of our November meeting date from the first to the second Saturday in November, so as not to conflict with a previous commitment. Every member who has no good reason for absence is urged to attend.

The Division has taken an active interest in the auxiliary movement and a committee has been chosen to formulate plans to arouse the interest and enthusiasm of all eligible women. When plans are completed, full information will be made available to every prospective Aux-Frat in Boston Division territory.

AKRON No. 55 (Robert Lankenau)—A little reminder: Meetings commence at 7:30 P.M. on the first Saturday of each month, with socials afterward.

Bros. Falcon and Lankenau each recently donated a pint of blood to Bro. Grimm who fell and broke his hip. We are happy to add that Bro. Grimm is now home and recovering slowly.

The Division extends a welcome to our newest member—Bro. Core of Louisiana. We sincerely hope he will remain with us for a long time to come.

November is supposed to be the month for smokers so the Akron Division is now making plans and will notify all brethren who have not yet ridden the goat where and when we will hold ours.

The Division will certainly miss one of its oldest and loyal members when Bro. Zitnik leaves for Arkansas. At the same time we all wish him a pleasant trip and many more years of life in his new environment.

QUEENS No. 115 (Edwin Londregan)—1952 will mark the 20th anniversary of the Queen's Division. At our October meeting it was decided that a banquet would be a fitting tribute to such length of establishment, so President Londregan was chosen chairman of the banquet committee. The Diplomat Restaurant on 161st St., Jamaica, N.Y., will be the scene of the affair. It will be remembered that our fifth anniversary banquet was held there and those who attended will testify to the excellence of the cuisine. The management has promised to outdo themselves to provide a repast unequalled.

Bro. Aufort, a former Queens Division member, was a visitor with Mrs. Aufort at our Halloween social last Oct. 13. They now reside in San Diego and were spending his vacation in New York renewing friendships and acquaintances. We were amazed to see what good effect the California climate had on their health.

Mrs. W. Griffiths, a constant attendant at our socials, enlivened the Halloween social by bringing the family cat to give the impression of having a familiar spirit. However, the feline insisted on being a friendly and ordinary pussycat.

SPRINGFIELD, MASS., No. 67 (E. D. Cameron)—On Sept. 7, Bro. Osmola gave an interesting account of his trip to Chicago for the Convention. A nice crowd was on hand to enjoy Bro. Osmola's speech and the social following.

The Foliage Festival held on Oct. 12 at Hotel Highland was a success in spite of a rather small crowd due, probably, to other affairs being held on the same date. The skits performed by an all-deaf cast went off nicely. The beauty contest was won by Miss F. Watson of Ludlow, Mass., while Mr. Ward, of Waterbury, Conn., captured the most handsome male award. Movies were shown on the following day, Sunday, with doughnuts and coffee being served afterward.

1951 Membership Campaign

Aaron Hurwit.....	Brooklyn	12
Walter H. Maack.....	St. Louis.....	8
S. R. McCall.....	Baltimore	7
Oscar Sanders.....	Seattle	6
Joseph G. Miller.....	Manhattan	5
Sylvan G. Stern.....	Philadelphia	5
S. E. Scott.....	Fort Worth	5

Due to the election of officers being held at the November meeting, the usual social is being postponed to December 1. This social will be handled by Bro. Brunsell.

Our sixth annual Christmas party is set for the third Sunday in December. More complete details will be revealed in the next issue of THE FRAT.

OMAHA No. 32 (Thomas R. Peterson)—Bro. John Thompson is no longer with us, having passed away the 5th of October following a stroke. In point of age, Bro. Thompson was the oldest member of our Division, having been almost 76 at the time of his death. He had been connected with our Division since 1912, the year after our charter was issued.

That Bro. Thompson was a loyal frater, everyone in the Omaha Division will agree. Until failing health confined him to a rest home a year ago, he never missed a Frat meeting and always wore that little Frat button on his coat lapel, testifying to his intense love for the N.F.S.D.

The night before interment, the Omaha Division members—about 35 in all—gathered in a body at the mortuary and conducted their own Frat funeral service, led by Bro. Jelinek who did his part admirably well. The pallbearers were all Omaha Division men: Bros. Jelinek, Treuke, Falk, Macek, Neujahr and Beran. A letter to the Division from Mrs. Blaha, Thompson's daughter, says that she thought the Frat service was a beautiful gesture of respect and friendship of the Division for her father, and she thanks the entire Omaha Division for it.

We will miss John and his ever-constant,

cheerful smile that he seemed to reserve for his Omaha Frat brothers only. His great faith in the N.F.S.D. and his loyalty to it are two things we will always remember about him.

This is being written aboard the NYC's Pace-maker, bound for Boston where the reporter and his wife are to be present at the wedding of her older son, John, and a Boston girl.

ALBANY No. 51 (E. R. Schuyler)—Despite conflict with another affair being held on the same date, a fairly good crowd attended our grand ball on Sept. 29. The floor show was a splendid one and patrons reported a good time. Next year we will see to it that our annual affair will be the sole affair held in our area on the scheduled date.

Bro. Schuyler, as chairman, will play the role of Santa Claus at the Christmas party slated for Dec. 1. Any member having children should bring them to the party to receive gifts from Santa. Grown-ups will exchange gifts via grab-bag. Prizes will be awarded to winners of games and refreshments will be served. Members are requested to notify Bro. Schuyler if they plan to bring their children.

"Did Clarice enjoy her date last night with her new boy friend?"

"No. She was humiliated beyond words. When he started to eat his soup, five couples got up and began to dance."—Montreal Star.



Twenty-seven years after Eugene Field died, children from all parts of the country took pennies to school to help pay for a statue to his memory. The statue, showing bronze figures of an angel and two sleeping children, stands in Lincoln Park, Chicago. The beloved children's poet was born in September, 1850.

Man's canine friend is completely color-blind. To dogs, all colors look like different degrees of black, white, and gray.

Rats are man's worst animal enemies. In the United States alone the loss due to rats each year is \$189,000,000.

The North American shrike, commonly known as the butcherbird, gets its nickname for the unusual manner in which it kills its prey. A shrike captures small birds, mice, and grasshoppers in its strong beak and then forces them onto thorns, fence barbs, or broken twigs, in the same manner a butcher hangs meat on hooks.



DON'T DO IT

By Grenville Kleiser

Do you covet power and praise?

Don't do it.

Are you wasting useful days?

Don't do it.

Golden hours go fleetly by,

This is the day to really try.

Do you criticise or sigh?

Don't do it.

Do you speculate in stocks?

Don't do it.

You'll get stranded on the rocks.

Don't do it.

Guard your money well to-day,

Sound investment is the way,

Get-rich-quick methods do not

pay,

Don't do it.

Want to own the biggest car?

Don't do it.

Long to be a social star?

Don't do it.

Simple things are much the best,

Alternate your work with rest,

Do not lose your youthful zest,

Don't do it.



Thanksgiving

Upon the past we dwell this day,
Our gains and losses go on parade;
And when the final review is done,
We find our load was justly weighed.

We express our thanks—oh, sweet relief!

As we gaze upon a world in grief.

Tho we feel that fortune's shifting hand
Has favored friends and neighbors best,

We are thankful still, the traveled trail
Led not unto where comrades rest.
Tho the mark of strife is written plain,

We know our efforts were not in vain.
There's myriad things to be thankful for
As we retrospect this Thanksgiving Day;

When our blessings all are added up,
And light turned on our erring way,

We find much grief was spared our soul,
And merciful the Hand that took the toll.

Frank C. Morgan

A golfer, trying to get out of a trap, said to a fellow player:

"The traps on this course are very annoying, aren't they?"

The second golfer, trying to putt, replied:

"Yes they are. Would you please close yours?"—Voo Doo.



When a man is pushed, tormented, defeated, he has a chance to learn something; he has been put on his wits, on his manhood; he has gained the facts; learns his ignorance; is cured of the insanity of conceit; has got moderation and real skill.

RALPH WALDO EMERSON

Cut Lapse and Loss

FIRST—sell the right prospects. Having a permanent policyowner depends a lot on starting with a good prospect.

Second—sell the right policy. Don't load the man with the big family and a small income with a 20 Year Endowment.

Third—sell the policy right. Sell income, not face value. Sell settlements, not cash values. Sell needs, not policies.

Fourth—get the annual premium with the application. Don't ask him if he wants to pay now. Just assume that he does.

Last—don't take your policyowners for granted. Keep in touch with them—avoid lapses, and sell more insurance.—Live Wire.

Good Prospects

WOMEN have three outstanding needs for life insurance—and they are not, as many people seem to think, different from those of men. There is little of the "let's wait and see" attitude in the average woman's thinking. She has imagination and ability to look ahead, which far outshines the boasted foresightedness of the male.

Women know they need money for retirement, protection for dependents, and a safe savings plan. When the underwriter neglects to consider those needs, he is failing to render a complete service to the public—for women form a large segment of the insurance-buying public.—Life Insurance Selling.

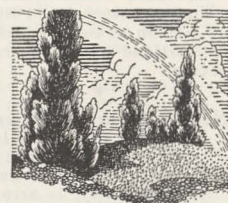
How Long?

IN PLACE of a long, involved or technical lead into the subject of a retirement plan, a prominent New York general agent suggests asking the prospect, "When you retire, how long do you want your income to last?" The prospect's most natural answer will be, "For life," which is practically an invitation to get out the application.—Metropolitan Life Field News.

A clergyman, playing golf with a judge, missed the ball several times. The judge looked intently at the pastor's reddening face and said:

"That's the most profane silence I've ever known."—Message Signaleer.

Just let a wife say to an average husband: "You were so handsome tonight, dear. I was proud of you." Then watch his face light up with noble, unselfish joy because he has given pleasure to others.—Snelling Bulletin.



BEAUTY I WOULD KNOW

By Helen Loomis Linham

The beauty of the sunset may compel

My eyes to feast upon its rainbow hue;

My lips may sing the praises or foretell

The beauty of a rose, as is its due; I fashion words of silver from the rain;

I weave from stars a gleaming melody;

But yet there shines a joy akin to pain

In beauties of the heart more fair to me;

When labors cease and evening sweetly waves

Her magic wand across the drowsy crest

Of earth, and darkness steals the day, yet saves

The dusk for sleeping babes upon the breast

Of mothers, and the evening lamp is low,

Oh, this is shining beauty I would know.

"Daddy," said Junior, "my homework tonight is to write a composition showing that the white man is much smarter than the Indian. Can you help me?"

"I'm afraid not, son. When the Indians had the country to themselves, there was no debt, there were no taxes and the women did all the work. How can anyone claim that the whites are smarter than that?"—American Eagle.

A NEW PUBLICATION

The

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

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MEMBERSHIP QUOTAS

DIVISION	1951 QUOTA	New Members
Chicago No. 1	50	11
Detroit	30	6
Saginaw	10	
Louisville	10	2
Little Rock	10	3
Dayton	10	5
Cincinnati	20	2
Nashville	10	
Olathe	10	
Flint	20	
Toledo	20	
Milwaukee	20	1
Columbus	30	1
Knoxville	10	1
Cleveland	20	2
Indianapolis	30	3
Brooklyn	50	14
St. Louis	30	8
New Haven	10	
Holyoke	10	
Los Angeles	30	2
Atlanta	10	4
Philadelphia	30	5
Kansas City	20	3
Omaha	10	7
New Orleans	10	3
Boston	30	
Pittsburgh	20	
Hartford	10	
Memphis	10	1
Portland, Me.	10	1
Buffalo	10	
Portland, Ore.	10	2
Newark	10	
Providence	10	6
Seattle	10	6
Utica	10	1
Washington	20	1
Baltimore	20	4
Syracuse	10	2
Cedar Rapids	10	
Albany	10	
Rochester	10	
San Francisco	10	1
Reading	20	2
Akron	30	6
Salt Lake City	10	1
Rockford	10	
Springfield, Ill.	10	
Davenport	10	1
Worcester	10	
St. Paul-Minneapolis	20	5
Fort Worth	20	6
Dallas	20	4
Denver	10	1
Waterbury	10	
Springfield, Mass.	10	
Bangor	10	3
Birmingham	10	2
Sioux Falls	10	3
Wichita	10	1
Spokane	10	
Des Moines	10	
Lowell	10	
Berkeley-Oakland	10	
Delavan	10	4
Houston	10	
Scranton	10	
Richmond	10	
Johnstown	10	1
Manhattan	30	6
Jacksonville	10	3
Peoria	10	
Jersey City	10	
Bronx	10	2
Columbia	10	
Charlotte	10	3
Durham	10	2
Grand Rapids	10	1
Toronto	20	11
Duluth	10	
Canton	10	
Faribault	10	1
Council Bluffs	10	1
Fort Wayne	10	3
Chicago No. 106	10	6
Binghamton	10	
Wilkesburg	10	1
San Diego	10	1
Eau Claire	10	
Vancouver	10	1
Westchester	10	
Queens	10	1
Hollywood	10	2
Kitchener	10	
Trenton	10	3
Danville	10	2
Colorado Springs	10	
Ogden	10	1
Baton Rouge	10	2

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N. F. S. D.

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Faribault, Minn.

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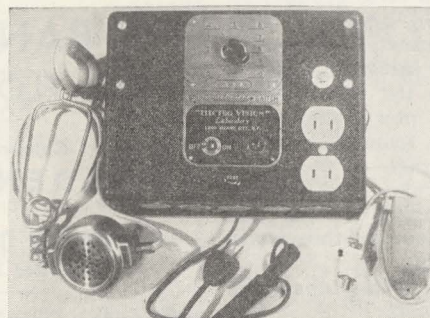
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Home

No place on earth is a country's worth
Judged by rich towers and domes;
But her assets mount, by a careful
count

Not of people, but of homes.
'Tis not a ship on the restless waves
That the true home seems to be,
But a light-house set on a rugged
rock,

And guiding those at sea.
Lit by the beam of God's own face
Where He sits at eve to rest,
Lit by love and prayer and Grace
In the place that His presence
blessed.

Where the Galilee blue, kisses foot-
prints, true

Of the Savior's weary feet—
Lies potential power, the nation's
dower

In the humblest homes we meet.
The craft of earth, may follow the
gleam

Of beautiful bubbles that blow
But their boats careen, on the sinking
sands

Where false lights dash and go.
But one white light of the tender
gleam

Reaches across the foam!
Till the danger is past, the cable,
fast—

And bright are the lights of home.

Bess L. Stafford

Contacts

IT IS extremely important to build and maintain a large quantity of high quality contacts. For example: Officially and definitely identify yourself with some organization such as a service club or a civic group.

Exchange leads on prospects with real estate men, salesmen of home appliances, automobile salesmen, etc.

Make it a rule to list the brothers and sisters of each new policyowner and get information from them when you deliver the contract.

At regular intervals, run through your check book stubs. Be sure to write life insurance among those with whom you do business.

Here are some activities that will develop natural contacts:

Civic activities—civic clubs (Lions, Rotary, etc.); Community Chest work; political clubs; Boy Scout work.

School activities—college fraternity, college alumni, high school alumni, parent-teacher associations.

Religious activities—church council, committee work, Sunday School work, Young Peoples activities.

Recreational activities.—The Pelican.

NEW MEMBERS

DETROIT No. 2—Curtis A. Holbrook.
DAYTON No. 8—Melvin L. Poynter.
ST. LOUIS No. 24—Tommy J. Markham.
KANSAS CTY No. 31—Clifford L. Jones.
PORTLAND, ORE., No. 41—Clyde E. Mulkins.
SEATTLE No. 44—Raymond P. Barton, James F. Ripplinger.
SYRACUSE No. 48—William E. Jennings.
ST. PAUL-MINNEAPOLIS—No. 61—Donald D. Ross, Mike J. Zroka.
DALLAS No. 63—Thomas E. Withrow.
BANGOR No. 71—Fred A. Jack, Raymond L. Buxton.
FORT WAYNE No. 104—James D. Kemper.
BATON ROUGE No. 128—Raleigh J. Dupre.

THE GET-ONE DEGREE

DETROIT No. 2—A. F. Japes.
DAYTON No. 8—Paul Hall.
ST. LOUIS No. 24—Tommy J. Markham.
KANSAS CITY No. 31—Earl Smith.
PORTLAND, ORE., No. 41—Clyde Keim.
SEATTLE No. 44—Oscar Sanders (2).
SYRACUSE No. 48—Allan S. Pabst.
ST. PAUL-MINNEAPOLIS No. 61—Marvin Olson, Calvin E. Wilson.
DALLAS No. 63—Robert F. Hays.
BANGOR No. 71—R. Pinette, A. Garceau.
FORT WAYNE No. 104—Garnel B. Walker.
BATON ROUGE No. 128—Joel Lee Tarver.

COMEBACKS

ST. LOUIS No. 24—William B. Hill.
OMAHA No. 32—Loris E. Merrill.
DAVENPORT No. 59—Arthur Heritage.

ENGAGEMENTS

George R. Jones, Huntington Park, Cal., and Barbara Link, Walnut Park, Cal.

MARRIAGES

Apr. 14—Herschel L. Johnson and Lucile Neal, both of San Diego, Cal.
May 19—Harold Seaman, Jr., and Myrtle Race, both of Syracuse, N. Y.
July 22—Roy P. Blaylock, Memphis, Tenn., and Sarah E. Cutshall, Iuka, Miss.
Oct. 6—Neil Jensen and Phyllis Krajewski, both of St. Paul, Minn.

DEATHS

July 17—Eva Seay, wife of Andrew C. Seay, Wilmington, Del.
Sept. 12—Mrs. Flora Schurman, wife of Harry Schurman and mother of William Schurman, Brooklyn, N. Y.
Sept. 18—Infant son of Mr. and Mrs. Ephraim Wahrhaftig, Philadelphia, Pa.

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A private, anxious to make an impression on his sarge: "I have traced my ancestry back to an Irish king."

Tough sarge: "Sure, that's aisy. What chanst has a dead man to defend himself?"

Little Jack Horner
Sat in a corner
Eating a pumpkin pie
He put in his thumb,
And his mother admonished:
"John, dear, Emily Post
Frowns upon digital extraction
Of plums."

"How are you getting along in your driving?" inquired an interested friend of the novice.

"Oh, fine," she bragged. "Yesterday I went 50 miles an hour, and tomorrow I'm going to try opening my eyes when I pass another car."

Mark Twain was once asked the difference between a mistake and a blunder. He explained it this way: If you walk into a restaurant and walk out with someone's silk umbrella and leave your own cotton one, that's a mistake. But if you pick up someone's cotton umbrella and leave your own silk one, that's a blunder.

Jimmy seemed a bit backward in school, and his mother decided to have a psychiatrist look him over. The doctor started with a few questions.

"How many ears has a dog, Jimmy?"

"Two," replied the boy.

"How many legs?"

"Four."

"And how many eyes has a dog?" asked the doctor.

"Golly, Doc," said Jimmy finally, "haven't you ever seen a dog?"

Employer, to newly hired steno: "Now I hope you thoroughly understand the importance of punctuation?" Steno: "Oh, yes, indeed, I always get to work on time."

"Hi, luscious. Which way you going?"

"You despicable wolf. You abominable cad. That's no way to address a lady who lives at 567 Hester Avenue, Telephone 3847-J."

Arthur Nikisch, the conductor, used to be stopped on the street by innumerable admirers. His hand would be kissed by swooning ladies. They used to beg for locks of his hair. To this last request he was also amenable, mailing to each admiring applicant a few strands of hair.

"At this rate," a friend warned him, "you will grow bald in no time."

"Not I," Nikisch answered, with a wink, "my dog!"

SEPTEMBER COLLECTIONS

Grand Division	\$ 29.53
Chicago, Ill., No. 1	460.86
Detroit, Mich.	262.17
Saginaw, Mich.	48.44
Louisville, Ky.	94.57
Little Rock, Ark.	125.98
Dayton, O.	202.88
Cincinnati, O.	179.84
Nashville, Tenn.	148.01
Olathe, Kans.	115.55
Flint, Mich.	176.11
Toledo, O.	208.56
Milwaukee, Wis.	216.84
Columbus, O.	122.87
Knoxville, Tenn.	65.55
Cleveland, O.	306.86
Indianapolis, Ind.	262.04
Brooklyn, N. Y.	676.57
St. Louis, Mo.	213.03
New Haven, Conn.	95.09
Holyoke, Mass.	89.28
Los Angeles, Cal.	354.24
Atlanta, Ga.	128.14
Philadelphia, Pa.	420.68
Kansas City, Mo.	233.66
Omaha, Neb.	138.37
New Orleans, La.	166.82
Boston, Mass.	222.35
Pittsburgh, Pa.	146.14
Hartford, Conn.	100.23
Memphis, Tenn.	107.20
Portland, Me.	77.97
Buffalo, N. Y.	70.64
Portland, Ore.	129.71
Newark, N. J.	128.42
Providence, R. I.	96.06
Seattle, Wash.	193.62
Utica, N. Y.	125.84
Washington, D. C.	296.21
Baltimore, Md.	157.21
Syracuse, N. Y.	100.42
Cedar Rapids, Iowa	63.86
Albany, N. Y.	96.20
Rochester, N. Y.	91.85
San Francisco, Cal.	189.48
Reading, Pa.	204.00
Akron, O.	272.40
Salt Lake City, Utah	65.06
Rockford, Ill.	71.46
Springfield, Ill.	76.02
Davenport, Iowa	89.62
Worcester, Mass.	54.83
St. Paul-Minneapolis, Minn.	212.70
Fort Worth, Texas	175.33
Dallas, Texas	237.67
Denver, Colo.	182.26
Waterbury, Conn.	27.66
Springfield, Mass.	96.30
Bangor, Me.	39.85
Birmingham, Ala.
Sioux Falls, S. D.	81.12
Wichita, Kans.	116.56
Spokane, Wash.	65.49
Des Moines, Iowa	72.99
Lowell, Mass.	92.53
Berkeley-Oakland, Cal.	200.73
Delavan, Wis.	104.90
Houston, Texas	230.37
Scranton, Pa.	43.52
Richmond, Va.	73.73
Johnstown, Pa.	46.13
Manhattan, N. Y.	194.12
Jacksonville, Ill.	65.77
Peoria, Ill.	48.96
Jersey City, N. J.	82.14
Bronx, N. Y.	113.71
Columbia, S. C.	93.76
Charlotte, N. C.	140.43
Durham, N. C.	60.79
Grand Rapids, Mich.	137.76
Toronto, Ont.	371.28
Duluth, Minn.	34.68
Canton, O.	34.14
Faribault, Minn.	134.76
Council Bluffs, Iowa	47.94
Fort Wayne, Ind.	80.02
Schenectady, N. Y.	26.87
Chicago, Ill., No. 106	107.61
Binghamton, N. Y.	54.35
Wilkinsburg, Pa.	186.22
San Diego, Cal.	42.43
Eau Claire, Wis.	23.93
Vancouver, Wash.	117.87
Westchester, N. Y.	144.45
Queens, N. Y.	98.29
Montreal, Que.	189.74
Hollywood, Cal.	80.91
Kitchener, Ont.	78.64
Trenton, N. J.	37.70
Danville, Ky.	234.63
Colorado Springs, Colo.	157.57
Ogden, Utah	51.58
Baton Rouge, La.	136.68
Total collections	\$14,278.91

TREASURER'S STATEMENT FOR
SEPTEMBER, 1951

Balance and Income	
Balance, Aug. 30, 1951	\$3,364,782.76
Division collections	14,278.91
Interest and dividends	11,775.40
Rents	175.00
Escrow deposits	5,489.59
Exchange deposits	133.46
Liens and surrender charges	43.09
Property insurance premiums	2,131.26
Refund, Insurance Dept. fees	50.00
Withheld income tax	321.60
Withheld social security tax	20.66
Lodge supplies	19.50
Recording fees	2.50
Advertising in The Frat	48.00
Subscriptions to The Frat	5.00
Refund of postage	14.87
Refund, convention expenses	554.63
Total balance and income	\$3,399,846.20
Disbursements	
Death benefits	\$ 3,997.00
Sick benefits	2,435.00
Accident benefits	780.00
Old-age income payments	11.81
Class F income payments	12.50
Cash surrender values	927.78
Benefit after 70	50.00
Refund of dues	3.00
Escrow refund	172.08
Exchange checks	133.46
Convention expenses	44.60
Accrued interest on bonds	51.46
Clerical services	664.34
Employees' income tax	329.70
Insurance Department fees	865.48
Lodge supplies	144.97
Office expenses	40.55
Officers' & Trustees' salaries	1,618.34
Official publication	460.17
Postage, telegraph, telephone	30.26
Printing and stationery	67.50
Property insurance premiums	2,131.26
Real estate operating expenses	424.87
Social security taxes	54.14
Total disbursements	\$ 15,450.27
Recapitulation	
Balance and income	\$3,399,846.20
Disbursements	15,450.27
Balance, Sept. 30, 1951	\$3,384,395.93

TRUSTEES' REPORT

Ledger Assets, Sept. 30, 1951	
Bonds and stocks	\$1,742,717.54
First mortgage loans	1,314,210.01
Bank deposits	213,083.43
Real estate	66,770.47
Certificate loans	38,468.39
Home Office equipment	8,978.77
Cash in society's office	167.32
Total ledger assets	\$3,384,395.93
Balances in Funds	
Mortuary funds	\$2,948,010.74
Sick and accident funds	281,181.44
Accumulated interest	80,539.29
General expense fund	48,560.28
Suspense account	18,558.30
Indemnity fund	5,299.11
Convention fund	2,246.77
Total in all funds	\$3,384,395.93

OBITUARY

BRICK M. MOORE, 73. Entry Feb. 1, 1911. Died Sept. 19, 1951. Certificate No. 1109-D. Council Bluffs Div. No. 103.
GEORGE F. FLICK, 74. Entry April 1, 1912. Died Oct. 4, 1951. Certificate No. 1317-C. Grand Division.
JOHN M. THOMPSON, 76. Entry April 1, 1912. Died Oct. 5, 1951. Certificate No. 1322-C. Omaha Div. No. 32.
EDWARD SWACINA, 61. Entry Oct. 1, 1912. Died Oct. 3, 1951. Certificate No. 1466-D. Delavan Div. No. 80.
ALBERT D. SIMPSON, 77. Entry Jan. 2, 1913. Died Sept. 24, 1951. Certificate No. 1537-D. Akron Div. No. 55.
FRED G. BERRY, 76. Entry Aug. 1, 1915. Died Oct. 9, 1951. Certificate No. 2394-C. Portland Div. No. 39.
MURDOCK McRAE, 87. Entry April 1, 1917. Died Oct. 5, 1951. Certificate No. 3163-C. Los Angeles Div. No. 27.
CHARLES WEINKAUF, 65. Entry Oct. 1, 1919. Died Sept. 2, 1951. Certificate No. 4680-C. Detroit Div. No. 2.

SEPTEMBER DISABILITY CLAIMS

*Roy Mitchell, Chicago, Ill., No. 1	\$ 60.00
John Cipriano, Akron, O.	25.00
Abraham Lee, Akron, O.	20.00
T. C. Cehovic, Cleveland, O.	45.00
J. J. Caplis, Philadelphia, Pa.	150.00
G. L. Esterly, Denver, Colo.	35.00
E. A. Ornsberg, Los Angeles, Cal.	45.00
F. E. Bulmer, Los Angeles, Cal.	100.00
*J. H. Schwartz, Brooklyn, N. Y.	50.00
*Abe Miller, Brooklyn, N. Y.	50.00
R. G. Reagan, Dallas, Texas	135.00
*J. L. Sheppard, Dallas, Texas	105.00
Roy Dildine, Rockford, Ill.	50.00
J. J. Whatley, Brooklyn, N. Y.	120.00
G. T. Ashley, Flint, Mich.	40.00
M. N. Crookford, San Francisco, Cal.	30.00
W. C. Reesink, San Francisco, Cal.	20.00
M. S. Weil, Birmingham, Ala.	30.00
Nathan Nelson, Birmingham, Ala.	45.00
T. E. Samorano, Berkeley-Oakland, Cal.	30.00
*R. J. Ward, Manhattan, N. Y.	75.00
J. H. Huff, Bronx, N. Y.	75.00
Paul Riedel, Indianapolis, Ind.	40.00
E. V. Engelgau, Washington, D. C.	45.00
Herman von Hippel, St. Paul, Minn.	15.00
H. S. Lee, St. Paul, Minn.	30.00
A. L. Granath, Manhattan, N. Y.	150.00
Alex B. McCaul, Toronto, Ont.	40.00
R. M. Hutchings, St. Louis, Mo.	120.00
A. J. Turcotte, Holyoke, Mass.	150.00
William Fiedler, Los Angeles, Cal.	30.00
Mack Padgett, Jr., Atlanta, Ga.	100.00
*K. A. Kalal, Atlanta, Ga.	45.00
L. E. King, Dallas, Texas	50.00
J. A. Sullivan, Hartford, Conn.	45.00
Lawrence Richter, Rochester, N. Y.	20.00
M. E. Hoag, Binghamton, N. Y.	120.00
Daniel Lynch, Westchester, N. Y.	120.00
B. L. Tussing, Toledo, O.	150.00
*H. H. Altemoos, Rochester, N. Y.	100.00
*A. F. Mehl, Akron, O.	120.00
Oron Wall, Birmingham, Ala.	75.00
R. J. Wesolowski, Buffalo, N. Y.	150.00
*Anello Scannapeco, Westchester, N. Y.	75.00
R. E. Allen, Washington, D. C.	45.00
F. C. Lee, Chicago, Ill., No. 1	45.00
Total for the month	\$3,215.00

*Denotes accident claims.

SEPTEMBER DEATH CLAIMS

*George Rigg, Newark, N. J.	\$ 877.00
Guy L. Esterly, Denver, Colo.	250.00
*Edward M. Burnett, Denver, Colo.	366.00
Lewis P. Garbett, Sr., Binghamton, N. Y.	1,000.00
Harry H. Young, Olathe, Kans.	500.00
*Glen H. Smith, Sr., Cedar Rapids, Iowa	390.00
*Walter J. McCormick, Atlanta, Ga.	583.74
Total for the month	\$3,966.74

*Denotes paid-up benefits.

BIRTHS

Apr. 21—Mr. and Mrs. Werner Hoewisch, Milwaukee, Wis., a girl.
May 19—Mr. and Mrs. Leo Latz, Minneapolis, Minn., a boy.
June 3—Mr. and Mrs. Ned Adams, Toledo, Ohio, a boy.
July 8—Mr. and Mrs. Gerald Beckwith, Los Angeles, Cal., a boy.
July 11—Mr. and Mrs. Woodrow Zimmerman, Washington, D. C., a girl.
Aug. 30—Mr. and Mrs. Richard Lapan, Northampton, Mass., a girl.
Aug.—Mr. and Mrs. Wilbur Morris, Toledo, Ohio, a boy.
Aug. 27—Mr. and Mrs. Robert Sampson, Boston, Mass., a girl.
Sept. 8—Mr. and Mrs. Eugene Walkowiak, Saginaw, Mich., a boy.
Sept. 10—Mr. and Mrs. Frank Dunham, Saginaw, Mich., a boy.
Sept. 18—Mr. and Mrs. Robert Whitehurst, Richmond, Va., a boy.
Sept. 19—Mr. and Mrs. Liberatore Iannarone, Brooklyn, N. Y., a boy.
Sept. 20—Mr. and Mrs. Sherwood Benn, Toronto, Can., a boy.
Sept. 22—Mr. and Mrs. Glenn Coffey, Norfolk, Va., a boy.
Sept. 23—Mr. and Mrs. E. A. Koshechnik, Everett, Wash., a boy.
Sept. 25—Mr. and Mrs. Ralph Blue, Des Moines, Ia., a boy.
Oct. 1—Mr. and Mrs. David Gough, Kansas City, Mo., a boy.
Oct. 5—Mr. and Mrs. John L. Anderson, Chicago Heights, Ill., a girl.
Oct. 5—Mr. and Mrs. Neil Mayberry, Des Moines, Iowa, a girl.
Oct. 10—Mr. and Mrs. Robert Yiengst, Reading, Pa., a boy.
Oct. 15—Mr. and Mrs. James Curtis, Kansas City, Mo., a boy.

National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; Southern Vice Pres., Sam B. Ritzenberg, 1525 No. 36th Place, Birmingham, Alabama; Western Vice Pres., Einer Rosenkjar, 13000 Otsego St., Van Nuys, Cal.; Eastern Vice Pres., Bernard Teitelbaum, 4014 Saline St., Pittsburgh, Pa.; Northern Vice Pres., Wesley Lauritsen, 723-6th St., N.E., Faribault, Minn.; Secretary-Treasurer, L. Stephen Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, Frank B. Sullivan, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees, Harrison M. Leiter, John A. Kelly, John B. Davis, 433 So. Oak Park Ave., Oak Park, Ill.; Chief Agent in Canada, John F. Gotthelf, 1524 Mt. Pleasant Road, Toronto, Canada.

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 over a hundred principal cities of the United States and Canada.

Objects

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

Death, Sick and Accident Benefits

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

To a member disabled by sickness or accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

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

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

Cost of Joining

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

How to Join

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

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

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

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

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

SICKNESS AND ACCIDENT BENEFITS AND RATES

Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$.30	\$.60	\$.90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

MONTHLY NET RATES FOR DEATH BENEFITS

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65	CLASS J 5-Yr. Term	CLASS K 20-Yr. Endow.
18	\$1.25	\$2.09	\$1.69	\$.67	\$3.70
19	1.27	2.12	1.74	.68	3.70
20	1.30	2.15	1.79	.68	3.71
21	1.33	2.18	1.85	.69	3.71
22	1.36	2.21	1.90	.69	3.72
23	1.39	2.25	1.96	.69	3.73
24	1.42	2.29	2.03	.70	3.73
25	1.46	2.32	2.10	.71	3.74
26	1.50	2.36	2.17	.71	3.75
27	1.53	2.40	2.24	.72	3.76
28	1.57	2.44	2.33	.73	3.76
29	1.62	2.49	2.41	.73	3.77
30	1.66	2.53	2.50	.74	3.78
31	1.71	2.58	2.63	.75	3.80
32	1.76	2.63	2.74	.76	3.81
33	1.81	2.68	2.85	.77	3.82
34	1.86	2.73	2.96	.79	3.84
35	1.92	2.78	3.09	.80	3.85
36	1.98	2.84	3.22	.82	3.87
37	2.05	2.90	3.36	.83	3.89
38	2.12	2.96	3.52	.85	3.91
39	2.19	3.02	3.69	.87	3.94
40	2.26	3.09	3.87	.89	3.96
41	2.35	3.16	4.07	.92	4.00
42	2.43	3.24	4.29	.94	4.03
43	2.52	3.32	4.54	.98	4.07
44	2.62	3.40	4.80	1.01	4.11
45	2.73	3.49	5.09	1.05	4.16
46	2.84	3.58	5.42	1.10	4.21
47	2.96	3.68	5.78	1.15	4.27
48	3.08	3.79	6.19	1.22	4.33
49	3.21	3.90	6.65	1.28	4.40
50	3.36	4.02	7.17	1.36	4.48
51	3.51	4.14	7.74	1.45	4.57
52	3.67	4.28	8.43	1.54	4.67
53	3.84	4.42	9.23	1.65	4.78
54	4.03	4.57	10.18	1.77	4.90
55	4.22	4.74	11.31	1.90	5.03

Rate for age at nearest birthday to be taken.