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Eleventh Year

AUGUST, 1912

Number 1

OFFICIAL PROCEEDINGS

Triennial Convention of the National Fraternal Society of the Deaf, at the A. I. U. Temple
Columbus, Ohio, July 1 to 6, 1912

Morning Session, July 1.

Monday morning, July 1, at 10:15 o'clock, the convention was called to order by Grand President Bristol. The meeting place was in the auditorium in the A. I. U. Temple, 44-50 West Broad St., Columbus, Ohio.

At the President's request, Brother James H. Cloud offered invocation.

President Bristol then stated that as Mayor Karb, of Columbus, was present and waiting to address the convention, formal organization would be put over, as the Mayor was a pretty busy man and should not be kept waiting.

The Mayor was then introduced, and, interpreted by Mrs. F. P. Gibson, made a most cordial welcoming address, during which he referred to the fact that he had been the friend of several of the Columbus members and of others among the local deaf for many years, so he felt that he was but renewing such friendships in making new ones among the visitors. He extended a general invitation to all to visit the city's public buildings and institutions, adding that it was not necessary to present the city's key to the convention as the latch string was out to all.

At the conclusion of the Mayor's address, Principal Robert Patterson, of the Ohio School for the Deaf, was introduced and in behalf of Superintendent Jones, who was unable to be present owing to illness, welcomed the officers, delegates, and visitors for Ohio's splendid state school, extending to all the invitation to inspect its buildings and grounds at any time during their stay. Mr. Patterson also spoke of matters in connection with the deaf of his city and state, their progress and welfare, their fine school and grand charity—the Ohio Home. He also referred to the fact that, in a way, the Frats thought they were meeting on hostile territory, and wished as far as was in his power to disabuse their minds of that idea; the securing of legal standing by the Society in his state having removed whatever opposition there may have been, as far as Columbus was concerned. He concluded by refer-

ring to the historic ground which the members of the convention were meeting on, giving a brief history of the Ohio school and other points of interest in the city.

Brother Cloud responded on behalf of the convention to both Mayor Karb's and Principal Patterson's addresses and asked that a standing vote of thanks be given both, and that Mr. Patterson convey to Superintendent Jones the greetings and best wishes for a speedy recovery of the assembly. This was adopted by a "rising vote."

At this juncture several motions were made, but the President reminded the assembly that the convention was not yet formally in session and not duly organized until the report of the Credentials Committee and the official roll had been called.

After a few informal remarks from the President and others, announcement was made that the Credentials Committee would report at the opening of the afternoon session at two o'clock, and the regular order of business be taken up at once. Then adjournment was taken.

Afternoon Session, July 1.

The convention was called to order at two o'clock, President Bristol in the chair.

The President appointed Brother Burckham of Columbus, and Branum of Knoxville, visiting members, as Sergeants-at-Arms, for the convention.

Secretary Gibson then read the official roll of officers and delegates.

The following officers responded as present:

E. Morris Bristol—President.
William C. Fugate—Vice-President.
H. Pierce Kane—2nd Vice-President.
Philip Morin—3rd Vice-President.
Francis P. Gibson—Secretary.
N. Lee Harris—Financial Secretary.
G. A. Christenson—Treasurer.
(Chairman of Trustees Allman not present; excused.)

The following delegates responded, as arranged by Divisions:

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

Detroit—John J. Hellers, Casimir Sadofsky, Maurice Neidenberg.

Saginaw—Alternate sent; W. J. Cumiford.

Louisville—Patrick Dolan, John W. Michaels.

Little Rock—Adam M. Martin.

Nashua—Daniel Shea.

Dayton—Charles H. Cory, Elmer Lewis.

Bay City—Not represented.

Cincinnati—Bert C. Wortman, Buford Allen.

Evansville—Matthew D. Lyon.

Nashville—Thomas Ogilvie.

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

Olathe—Edward H. McIlvain.

Flint—Thomas P. Mohan, Frank Drake.

Toledo—Mathias Steinwand.

Milwaukee—Henry B. Plunkett, Ladimir Kolman.

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

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

Cleveland—Kreigh B. Ayers, Herman Koelle.

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

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

St. Louis—George D. Hunter (alternate for A. O. Steidemann), John H. Burgherr, James H. Cloud.

New Haven—Gilbert F. Marshall, Joseph P. Youngs.

Holyoke—John E. Hagerty, Arno Klopfer.

Los Angeles—J. Orrie Harris, Simon Himmelschein (alternate for Milton M. Miller).

Atlanta—Percy W. Ligon.

Caney—Not represented.

Philadelphia—William L. Davis, Harrison Yoder.

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

Omaha—Perry E. Seely, Isaac J. Wittwer (alternate for J. Schuyler Long).

New Orleans—H. Lorraine Tracy.

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

Boston—Not represented.

The reading of the roll being concluded, Secretary Gibson reported that the credentials of Brother Cumminford, of Saginaw, were questioned by the Credentials Committee, and the matter was set before the convention for adjustment. His election as delegate had taken place after the time set in the By-Laws and the committee did not wish to seat him without the consent of the assembly.

President Bristol here announced that the roll call having shown that a quorum was present, the convention should be considered as duly organized and in session.

Brother Koehler here moved that the Saginaw delegate be given his seat under a suspension of the rules governing his election. Seconded by Brother Darrow. After some discussion during which the previous question was called for, a vote was taken and the motion passed by 52 ayes, 1 nay.

The case of Toledo Division was here taken up. But one delegate, Brother Steinwand, had responded to the roll, while the other delegate reported as elected, Brother Curry, was present in the hall but not seated among the delegates. Enquiry showed that Toledo Division had cut down its delegates to one, owing to the Division not feeling able to pay the expenses of two. After some discussion, during which a motion not to seat Brother Curry was made and withdrawn, Brother Hunt, with Brother Cloud seconding, moved that the Division's action stand as originally taken (two delegates) and Brother Curry be seated. At this juncture Brother Curry raised the expense question and the motion was amended by Brother Cloud to the effect that question be left to the Division to settle. The motion passed unanimously. However, Brother Curry failed to take his seat and it was left to his choice whether he would do so or not. (In this connection it should be noted that during the rest of the convention Toledo Division was represented solely by Brother Steinwand.)

Brother Pach, Brother Chambers seconding, here moved that as the minutes of the preceding convention had been printed in the official organ they should be dispensed with. Passed unanimously.

Secretary Gibson here read the following telegram from Brother Olaf Hanson, President of the National Association of the Deaf:

"Greetings and best wishes for a successful convention. May the Frats and the N. A. D. pull together for the good of the deaf. Each has its sphere of usefulness; both deserve to prosper and should work together in friendly co-operation."

The Secretary was directed to reply to this telegram and extend the Society's fraternal grip of greeting to the N. A. D., its reading and the response ordered being met with great applause.

Reports of officers being in order, President Bristol then read his report

and address. [This report, together with those of the Grand Secretary, Grand Treasurer, and the Grand Financial Secretary will appear in full in other columns.—Secretary.]

Treasurer Christenson then read his report covering the period from August 1, 1909, to June 30, 1912.

On motion of Brother Fisher, seconded by Brother Himmelschein, the report was accepted; but on motion of Brother Koehler, seconded by Brother J. Harris, it was also referred to an auditing committee; Brother Norris amending the motion, Brother Kennedy seconding, to also refer the report of the Financial Secretary to the same committee; passed.

Financial Secretary Harris then read his report covering the same period as that of Treasurer Christenson.

President Bristol appointed as members of the Auditing Committee Brothers Koehler, Tracy, and Davis.

On motion of Brother Koehler, seconded by Brother Allen, the Grand Secretary's report was ordered tabled for reading at a later session.

For the Grand Division Claims Committee, Secretary Gibson here outlined the case of Brother Pierce, of Nashua Division, who had been deprived of a \$50 accident benefit through the failure of the Division Treasurer to understand his Division's action as to paying Brother Pierce's dues while disabled. The Claims Committee did not feel that it could handle the matter with all due authority and laid it before the convention. Brother Shea, of Nashua Division, explained the case in detail, and after some discussion it was ordered paid on motion of Brother Norris, seconded by Brother Koehler.

The Claims Committee also called to the convention's attention the matter of the death claim of Brother Ben Brown, of Malvern, Ark., whose death occurred May 30th, and whose dues for April and May were not shown in the May statement of Little Rock Division's Treasurer, he having received them the day following his remittance to the Financial Secretary. Brother Martin, Treasurer of Little Rock Division, took the floor and offered full explanation of the matter, and after some discussion, in which the case was shown to be one in which the Society could well afford to waive technicalities and consider it wholly from the fraternal side, if necessary. Brother Pach moved that the claim be ordered paid; seconded by Brother Marshall. The vote was unanimous.

Brother Anderson, seconded by Brother Pach, here offered the following resolution:

Resolved, That in the action of this convention on the claims of Brother Pierce and the late Brother Brown there shall be nothing therein that shall be construed as establishing a precedent.

Passed and ordered inserted.

At this juncture Brother Dolan moved that adjournment be taken to 9:00 a. m. the following day; Brother J. Harris seconded; passed.

Morning Session, July 2.

The meeting was called to order at 9:00 a. m., President Bristol in the chair. Secretary Gibson being detained, Brother Pach was requested to act as Secretary pending his arrival.

Invocation was offered by Brother George F. Flick.

On motion of Brother Cohen, seconded by Brother Anderson, roll call was suspended until Secretary Gibson arrived, a count of the delegates present showing a quorum.

Brother Anderson here moved that routine business be proceeded with, but withdrew his motion to allow some announcements being made by the Local Committee.

Brother Neuner, for the Local Committee, then announced that it had been found impossible to change the date set for the banquet as some had requested be done. To stop further discussion, Brother Hunt here moved that postponement of talk on this subject be set for three years thence; seconded by Brother Mohan and passed.

At this juncture Secretary Gibson arrived and roll call was read showing all delegates in their seats.

The case of Brother Curry, of Toledo's delegates, here came up again and on motion of Brother Koehler, seconded by Brother Colby, Brother Curry's seat was declared vacant and his name erased from the roll of delegates.

Brother Cohen moved that a time limit of two minutes be set for debate on each question to any one speaker; Brother Barrow seconded. Passed without opposition.

Brother Cloud, seconded by Brother Anderson, moved the reading of minutes be postponed to the last session. Passed.

The Secretary read a letter of greetings to the convention from Mrs. G. E. M. Nelson, Chairman of the Empire State Industrial Exhibit Committee of the N. A. D., in which Mrs. Nelson also called attention to the lectures Brother Hunt was scheduled to deliver at Buffalo, N. Y., July 10-12, in the interests of the N. A. D. and N. F. S. D.

President Bristol here read a report from Chairman of Trustees Allman, in which Brother Allman made the brief statement that his Board had found everything satisfactory in connection with its work on the books of the Treasurer and the Financial Secretary.

At this point the work of the Grand Division Law Committee was taken up, Chairman Morin announcing that he would read to the convention in their proper order, beginning with Article I of the Constitution, all suggestions and changes submitted to his committee.

However, before taking this work up it was asked that the roll of the convention by Divisions be read to ascertain the sentiment of the Divisions regarding the admission of women to membership and so settle that question at once. The roll was read and the result taken down by the number of votes each Division

was entitled to in the convention. The vote cast was as follows—numbers showing votes cast: For the admission of women—Chicago (24), Little Rock (2), Dayton (2), Springfield (2), Indianapolis (8), St. Louis (5), New Orleans (4); Total 47. Against the admission of women—Detroit (7), Saginaw (2), Louisville (4), Nashua (2), Cincinnati (3), Evansville (2), Nashville (2), Olathe (2), Flint (2), Toledo (2), Milwaukee (4), Columbus (2), Knoxville (2), Cleveland (2), Brooklyn (6), New Haven (4), Holyoke (2), Los Angeles (2), Atlanta (2), Philadelphia (5), Kansas City (2), Omaha (2), Kalamazoo (2). Total 65. The proposition was declared as failing to pass.

The work on the Constitution was then resumed.

Brother Koehler moved to strike out Section 3 of Article IV; Brother Cloud seconded. The ayes and nays vote was disregarded and the roll called. Result showed 42 for and 70 against the motion. Failed.

A slight change in the same Article advised by the Society's actuary—Section 1—was adopted. The words "at the time of becoming members thereof" being inserted after the age limitations. The change was adopted on Brother Dolan's motion, seconded by Brother Corey.

At this juncture Secretary Gibson stated he had many suggested changes and additions submitted by Actuary Draper and that all were of importance and value. It was moved by Brother Koehler, seconded by Brother Cloud, that Actuary Draper's changes be adopted as they came, and that he be authorized to revise the final proofs of the new edition of the Constitution and By-Laws when same were printed. Passed unanimously.

A motion by Brother Michaels to strike out the words "or the Board of Directors" from the last line of Article V was lost.

Article VI, Section 3, was amended by inserting the words "of the Board of Directors" after the word "consent," making the issuing of a charter to a Division hinge on the consent of the Board of Directors of the Grand Division. Brother Michaels' change.

The Grand Lodge plan proposed by Brother Norris was lost by a ayes and nays vote of 9 for, 40 against.

A new section (Section 4) was added to Article X, as follows:

The officers of the Grand Division shall be paid such salaries or other compensation as shall be determined by the Grand Division.

Another new section (Section 5) was added to the same Article, as follows:

As soon as practicable after taking office the Grand President, with the approval of the Executive Committee of the Board of Directors, shall appoint a Grand Medical Director, who shall be a licensed physician in good standing morally and professionally, and who shall serve for the same term as the other Grand Officers, unless for any reason it should be desirable to terminate his services; which shall be by a majority

vote of the Board of Directors. The Grand Medical Director shall be a member ex officio of the Society in its honorary membership class.

A change to Section 1, Article XI, offered by Brother Michaels, requiring the Grand President to countersign all official communications of the Grand Secretary and Grand Treasurer, was lost. One by Brother Morin, making the Grand President the General Organizer, also was lost.

Brother Michaels' change was tabled on motion of Brother Norris, seconded by Brother Hunt, by a vote of 31 ayes, 2 nays; that of Brother Morin, after a long discussion, was rejected by motion of Brother Koehler, seconded by Brother Cloud; the vote being unanimous.

An addition to the same Section, by Actuary Draper, reading as follows, was adopted:

He (the Grand President) may, with the approval of the Executive Committee of the Board of Directors, waive or reduce the membership fee, for not more than six months, to applicants in newly organized Divisions, and to old Divisions of less than 20 members, also to applicants for reinstatement. He shall, with the approval of the Executive Committee of the Board of Directors, appoint all State Organizers and determine their salaries or other compensation.

At this juncture Brother Ligon moved that adjournment be taken (it was 11:55 a. m.) until 2 p. m., Brother J. Harris seconding, and the session adjourned.

Afternoon Session, July 2.

Assembled at 2 p. m., President Bristol in the chair. Roll call showed 3 absentees. (They came in later.)

Secretary Gibson read letters from the Secretary of Boston Division, the mayor of the City of Milwaukee and the Citizen's Business League of Milwaukee.

That from the Secretary of Boston Division explained why the Division was unable to send delegates to the convention—the organizing of the Division being so near to convention time that it had been found impossible to raise sufficient funds in time—and conveyed the thanks of Boston Division to all who had so generously assisted in the sale of its tickets for its drawing, and closed with: "We are with you all in thought and spirit, and our wish is that the result of your labors will bring even more profitable results for the good of our already splendid organization."

The Secretary was directed to reply to the letter and convey the convention's greetings to No. 35.

The letters from the Mayor of the City of Milwaukee and the Citizen's Business League, of that city, conveyed an earnest invitation to the Society to hold its next convention in Milwaukee.

At this point Brother Ayers offered a motion, seconded by Brother Seely, that the President appoint a committee of 15 to take charge of the revising of the laws then in the process of report by the Law Committee and report at a later session and thus have that work out the way for

the taking up of other business. On being put to vote it failed to pass.

Law Committee's proposition to add a 4th Vice-President to the Grand Officers was rejected on motion of Brother Koehler, seconded by Brother Cloud, by a vote of 45 to 1. (Article XI, Section 2.)

Brother Michaels' proposition to amend Section 6 of same Article that the Trustees should employ an expert to investigate matters in connection with investments was, on motion of Brother Norris, seconded by Brother Koelle, not accepted. A roll call vote was taken on this, the result being 78½ to 32½ against the change.

The following new Section was added to Article XI on advice of Actuary Draper, Brother Koehler, seconded by Brother Fisher, moving its adoption.

The Grand Medical Director shall ascertain the qualifications and standing of licensed physicians wherever applicants for membership or claimants for sick or accident benefits are to be examined, and shall authorize, and designate to the Subordinate Divisions, such physicians as he may select for such services. He shall have the final approval or rejection for physical reasons of all applications which pass through his hands.

At the same time the following new Section was added to Article X, by motion of Brother Koehler, seconded by Brother Fisher:

The nomination and election of Grand Officers shall take place at such time during each triennial session of the Grand Division as it may by resolution provide. When there is more than one candidate for the same office, it shall require a majority of all the votes cast to elect, and when there are more than two candidates for the same office, the one receiving the least number of votes on each ballot shall be dropped until an election is had. During the nomination and election of officers no motion, except to take a recess, shall be made or acted upon.

Brother Koehler moved that a Committee on Resolutions be appointed; Brother Hunt seconded. Passed unanimously. President Bristol appointed Brothers Koehler, Fisher and Norris on this committee.

As a new Section had been added to Article X covering the salaries of the officers of the Grand Division, Article XVI became obsolete and on motion of Brother Koehler, seconded by Brother Anderson, it was stricken out and ordered that the succeeding Articles be renumbered accordingly. The succeeding Committee on Resolutions was ordered to attend to the matter of salaries. Passed unanimously.

A suggestion by Brother Brady, of Philadelphia Division, that Subordinate Divisions have a Financial Secretary was considered as not an advisable change and dropped.

Brother Morin's amendment to Section 3, Article XIX, adding the following to the duties of the Secretary of Subordinate Divisions was passed on motion of Brother Koehler, seconded by Brother Wortman:

He shall see to the proper endorsement, filling out and registry of all applications coming before his Division. (To follow the word "safety" in the present Section.)

At this point a petition was presented to the President requesting action looking toward an early adjournment and change in plan of banquet. President Bristol stated he regretted he would be obliged to deny same, for reasons all could see were very good.

Brother Cloud moved that an evening session be held and that adjournment be taken until 8 p. m. Brother Koelle seconded. Passed.

Evening Session, July 2.

Order was called at 8 o'clock, President Bristol in the chair. Roll call showed 3 absentees, but they arrived shortly after.

Secretary Gibson announced the result of the application contest which was started some 18 months previous by the General Organizer. The contest closed June 30 and a count of the endorsing showed that but one member had come within the rules as to prizes. The winner was Brother Tracy, of New Orleans Division, who had a total of 20 applications to his credit, and the first and only prize was his. (Brother Tracy was greeted with a round of applause, he being present.) Secretary Gibson also announced that although they were not within the limits for prizes, Brothers Underwood, of Philadelphia; Seely, of Omaha; Lines, of Portland; Carlisle, of Bangor; were due for honorable mention.

President Bristol here announced that Brother Mohan, one of Flint Division's delegates, was obliged to leave for home owing to the death of Mrs. Mohan's mother. The sympathy of the convention was expressed and he was excused from further attendance.

Work on the Constitution changes was then resumed.

In Section 6, Article XIX, a change was made in the terms of Division Trustees, and the same change ordered made in Article XXIII, making a Trustee's term 3 years, one to be elected to such term at each annual election excepting that new Divisions should follow the present one, two and three years terms on the first election. This change suggested by Actuary Draper; adopted.

A change in Section 8 (State Organizers), submitted by Brother Cohen, was withdrawn and Actuary Draper's suggestion to strike out the last sentence of the Section and retain the rest was adopted. That part struck out being "All applications from * * *")

In Section 1, Article XX, (First clause) the announcing of applicants was stricken out, and the future arrangement will be to print only the names of those admitted. This at Actuary Draper's suggestion.

The Fourth clause of the same Section was changed to read: He shall be required to undergo a physical examination by some duly licensed physician having authority from the Grand Medical

Director to make such examinations, the same being duly written out on a blank form furnished by the Society, which shall show the condition of the applicant's health at the time of applying for admission. (The balance of the clause was entirely eliminated.)

Brother Cohen moved that the Fifth clause, same Section, be changed to read:

He shall be admitted to a local or Subordinate Division by a vote which shall contain less than five black balls or unfavorable ballots in a Division meeting having more than 50 members present; in a Division meeting having less than 50 members present three black balls shall reject. Reconsideration of an unfavorable ballot can take place if a majority of the members present vote for such action, but only at the meeting at which the candidate was rejected. A second ballot may take place at the following regular meeting, and such ballot shall be final.

Seconded by Brother Davis; passed.

At this juncture Brother Pach moved that all changes which had not yet been made and which were to be brought up should be typewritten and copies made for each delegate so the work could be expedited. Brother Wortman seconded. A vote showed but two, in favor of the motion. Failed.

Brother Cohen submitted the following addition to Section 2, same Article (social membership):

He shall file an application in writing with the Secretary of the Subordinate Division to which he is to be attached.

Brother Ligon moved its adoption, Brother Norris seconding. Passed.

In Article XXIII the terms of the Division Trustees were changed, making the wording: " * * * who shall hold office for three years, except when a Division is just organized, when they shall hold office for one, two and three years respectively. (Change suggested by Actuary Draper; adopted.)

For the same Article a change offered by Brother Norris that Division elections be held in July and January, making the terms six months instead of one year, was moved for adoption by Brother Cory, seconded by Brother Ligon. A vote on same showed but one in favor of the motion. Failed.

Brother Cory's amendment to Article XXIV, calling for three readings at Division meetings of all amendments, abrogations or alterations, was rejected on motion of Brother Cohen, seconded by Brother Koehler.

The work on the Constitution was concluded at this point, with the understanding that it would be taken up again should it be necessary to go back, and By-Laws changes declared in order.

By-Laws, Article IV, Section 3, was changed to read as follows:

Each Subordinate Division shall be allowed one regular delegate, and their respective representation or voting powers distributed as follows: Divisions of less than 20 members, one vote; for every 20 members above 20, one vote more, or

one vote to every 20 members on the Division roster. (Actuary Draper's change.)

Section 4, same Article, was changed to read:

Divisions shall pay their delegates' expenses to and from conventions. (This was re-numbered and styled Section 5.)

Brother Cohen offered the following new Section, seconded by Brother McIlvain and passed; to be Section 4:

Each Subordinate Division shall elect two alternates and they shall have precedence in the order of their total vote to appointment as regular delegate should the regular delegate be unable, through illness or, otherwise, to represent the Division at the Grand Division meeting. Alternates shall be elected as provided in Section 1 of this Article.

Brother Morin offered a change to Section 7 making only those present at conventions eligible to election as officers. Failed.

Owing to the change in the methods of electing State Organizers— to be appointed by the Grand President hereafter—Section 9, same Article, was ordered stricken out.

A new Section 11 was added, reading as follows:

No officer or number of officers of the Grand Division or of any Subordinate Division have any power to modify or waive any of the laws of this Society, or any requirement thereof. (Draper.)

At this point Brother Koehler, seconded by Brother Colby, moved to adjourn. Failed to pass.

Brother Cohen moved that a Ritual Committee be added to the Board of Directors' Committees, Article VI, but action was deferred.

In Section 6, same Article, the words "Old Age and Total Disability" were inserted following the word "Accident" in connection with the describing of various claims, on Brother Morin's suggestion.

Section 8, same Article, was changed to read as follows, at suggestion of Actuary Draper:

The Executive Committee shall consist of the Board members residing in Chicago and shall have power to attend to all details not covered by the other committees, and make such arrangements and expenditures as in its judgment are for the good of the Society, or as may be delegated to it by the Board of Directors.

Brother Cloud moved to adjourn to 9 a. m. the following day, Brother Youngs seconding. Passed and adjournment taken at 10:35 p. m.

Morning Session, July 3.

Order was called at 9 o'clock, President Bristol in the chair.

Invocation was offered by Brother John W. Michaels.

Previous to roll call, Chairman Schwartz, of the Columbus Local Committee, made announcement of the arrangements for the picnic the following day. Brother Neuner, of the Local Committee, then announced the winners in

the guessing contest which Columbus Division had conducted. (The contest was in the guessing, previous to January 1, 1912, the number of the last certificate issued in the month of June, 1912.) Brothers Barrow and Gibson, of Chicago, were tied for the nearest (and correct) guess, 1381; Brothers Buell, of Chicago, and Cowan, of Philadelphia, tied for second nearest guess, 1380. Brother Neuner stated the division of the prizes would be left to the winners.

Roll call showed 3 absentees, but they arrived shortly after.

The work on the By-Laws was then resumed and Brother Cohen's motion to put a Ritual Committee on the list of Board of Directors' Committees (Article VI) was taken up.

Brother Norris moved that the matter be referred to a committee of three which should report at the afternoon session; Brother Allen seconded. Failed to pass by a vote of 34 to 10.

Brother Cory, Brother Allen seconding, moved the ritual work be referred to the Emergency Committee of the Board. Failed.

Brother Koehler, Brother Davis seconding, here called for the previous question and moved the adoption of the Cohen amendment. Discussion ceased and the matter went to a vote, on motion of Brother Norris, seconded by Brother Hellers. Vote was unanimous for its adoption.

The amendment (addition) adds a Ritual Committee to Section 2, Article VI, and the following new Section 9 to the Article.

The Ritual Committee shall be composed of five members and its duty to adopt, devise and establish such ritual, robes and paraphernalia for the Society as it may deem best. The committee shall have full supervision of the exemplification of all ritual work and make any changes which in its judgment may seem best adapted to secure uniformity. It shall be the duty of the Chairman to explain, and instruct the Director of all Subordinate Divisions, by correspondence the rules and regulations as adopted.

Section 2, Article VII, was changed to read "The Board of Directors may suspend," in place of the present reading "The Grand Division may suspend." (Draper.)

First clause, same Section, was changed to give the power of waiving meeting dates to the Executive Committee of the Board of Directors. (Draper.)

A new clause was proposed for insertion in the same Section by Brother Hale, of New Haven Division, to be known as Clause Ninth, as follows:

(Suspension or dissolving of a Division:) For selling intoxicating liquors, directly or indirectly in the name of the Division.

Brother Koehler moved it be adopted, Brother Seely seconding. After a lengthy discussion in which several took part, Brother Hunt moved it be tabled, Brother Sadofsky seconding, and it was tabled by a vote of 37 to 7.

Section 4 was amended to comply with the change made in the First clause of Section 2. (Draper.)

Section 9 was amended so as to make a forfeit of Division charter subject to the approval of the Board of Directors before taking effect. (Draper.)

Section 11 was amended so as to make admissions specified therein possible if the Executive Committee of the Board of Directors approved of same. (Draper.)

Brother Morin suggested that Section 15 be amended by adding to its present reading "* * * but no Division shall admit to membership any applicant who resides in another state where there are one or more Divisions located, without first obtaining the consent of such Divisions.

Brother Hunt moved that the change be adopted, Brother Barrow seconding. After some discussion the motion passed by a vote of 39 to 1.

Brother Morin's suggestion to strike out Section 17 and to insert a new Section in Article VIII giving members endorsing applications \$1 fee for their work was rejected on motion of Brother Norris, seconded by Brother Ogilvie. This motion also carried with it in its rejection a suggestion offered by Brother Cohen to make the part of the fee given to Divisions \$1, instead of the present \$2 arrangement. The Section was ordered amended to comply with the new law governing State Organizers only.

Brother Norris moved that Section 2, Article VIII, be amended to contain a provision for the administering of the fraternal obligation to a non-resident member by any member in good standing chosen by the Division President to administer such. This was seconded by Brother Drake, and ordered written up in the final revision. Failed to pass.

Changes in Sections 4 and 5, same Article, proposed by Brother Morin, defining resident and non-resident members differently from the present reading, were rejected on motion of Brother Koehler, seconded by Brother Barrow.

In connection with the foregoing action, Brother Seely moved that the Board of Directors Executive Committee be instructed to clearly define each Division's charter limits and arrange for the printing of new charter forms; Brother Hunt seconded. Passed.

At this point Brother Hunt moved that the session stand adjourned at 12 o'clock noon should debate carry the session past that hour. Seconded by Brother Kennedy. Passed.

There was considerable discussion regarding the changes made in Article XIX, Constitution and Article VIII, By-Laws, some desire to go over them again being manifested. Brother Davis, seconded by Brother Koehler, moved that those Articles stand as they were, other changes having been put up for Article VIII and a new Section 11 proposed by Brother Morin. Brother Davis' motion was passed, but gave way to a motion allowing the reconsidering of Brother Norris' change to section 2, made by Brother Seely, which passed, and on

motion of Brother Wortman, Brother Koehler seconding, Brother Norris' change was adopted. (Section 2.)

It being 12 o'clock, the session adjourned, as per Brother Hunt's motion, until 2 p. m.

Afternoon Session, July 3.

Order was called at 2 p. m.; President Bristol in the chair.

Roll call showed 4 absent or tardy.

The business of changing By-Laws was resumed. Chairman Morin, of the Law Committee, announced that it should be understood that all amendments passed by a referendum vote of the Divisions in March, 1911, would be incorporated in the final revision before the new edition of the Constitution and By-Laws was printed.

Changes to Section 2, Article IX, submitted by Brother Morin were: one by himself advising a change in the wording which had already had attention by previous amendment and one by Brother Underwood, of Philadelphia, making the "disability period" seven days, instead of fourteen. Brother Cory moved the adoption of same, Brother Youngs seconding. After some discussion a vote was taken showing 10 for; 36 against. Failed.

On motion of Brother Koehler, seconded by Brother Norris, the matter of hazardous sports as outlined in Article X, Section 1, Fourth Clause, was referred to Actuary Draper with authority to revise same.

Section 2, of the same Article, was amended by adding to it the following: "* * * and only one-half of the amount of the benefit shall be payable if death ensues within one year of the date of the certificate. (Actuary Draper's change.)

Section 1, of the same Article, was to be entirely changed by the elimination of the \$100 and \$750 classes of death benefits and the adding of different plans from that now in use, but action on the adoption of these changes was laid over until Actuary Draper had addressed the convention—as arranged for—July 5th.

Article XI, Section 1, was rewritten so as to read as follows, at Actuary Draper's suggestion:

Benefit certificates (death) shall be issued in amounts of \$250, \$500 and \$1,000 and shall be made payable only to the person or persons specifically named on the certificate, who shall be his heir or heirs, or be related to the member by blood, or as wife or affianced wife, or who is dependent on the member, as may be permitted by the laws of the states in which the Society operates.

Section 5, of the same Article, was amended by the insertion of requirements that members entering a higher class should be examined by an authorized physician, and pay any difference in the reserve fund requirements due to such entry.

Article XII, Section 3, was laid over to the session at which the new plans were to be discussed and at that time have the rate tables adjusted accordingly.

Section 4, of the same Article, brought forth several changes as a report of the Grand Treasurer had shown that the present monthly assessment for the Sick and Accident and the Expense Funds of 25 cents and 5 cents extra for the official paper was not proving sufficient for the needs of the Sick and Accident Fund. Brother Morin suggested that an uniform assessment of 35 cents monthly be made, covering both Funds. Brother Koehler, seconded by Brother Allen, moved that the amount be made 40 cents; Brother Cohen amended this motion setting the amount at 35 cents, as Brother Morin suggested; seconded by Brother J. Harris. A vote on Brother Cohen's amendment (by roll call) gave 55½ as in its favor and 56½ as against. (Failed.) Brother Koehler's motion being put to vote also failed to pass by a vote of 54½ in its favor and 56½ as against. Brother Cohen then moved that a special assessment of 50 cents be called to cover the present deficit; seconded by Brother Colby; Brother Koehler amending, seconded by Brother Davis, that the calling of such assessments be left with the Board of Directors as provided in Section 5, same Article, but in this special instance the call should be made by the convention. Passed.

The following was added to Article XIII, Section 4: In the event of a member changing his postoffice address he shall at once notify the Secretary of his Division of such change. The mailing of notices of special assessments and other official correspondence to the address last designated by the member shall be sufficient notice thereof, and proof of the receipt of such notices and communications shall not in any case be necessary. Notices of assessments may also be published in the official publication of the Society which goes to each member and in such form be considered as being sufficient official notice of same in case written notices are not sent out. (Draper.)

Article XIV, Section 1, had an additional Clause 12 added thereto, as follows: For using the emblem or name of the Society, or its abbreviation—N. F. S. D.—without permission, as specified in Article 1, By-Laws, or for any unworthy object or purpose. Divisions shall have the same law governing the use of the Division name. (Draper.)

Article XII, Section 5, and an additional change, so that the Section as now amended reads: An emergency assessment or special assessment may be levied on each member at any time it may be deemed necessary, for any amount, for the benefit of either or all of the Funds. The Board of Directors shall make such assessment call through official notice published in the official publication at least one month before the time set for its payment. (Draper.)

At Brother Cohen's suggestion, the following new Section 12 was added to Article XIV: Any officer of a Subordinate Division absenting himself from three consecutive meetings without sufficient excuse shall have his office de-

clared vacant and the Division shall proceed to elect his successor. Adopted unanimously.

Brother Cohen moved that the Fifth Clause of Section 1, Article XV (Trials), be struck out; seconded by Brother Steinwand. The motion failed to pass.

Changes to Article XVII submitted by Brothers Morin and Cohen concerning an Organizer's Fund failed of adoption as the retaining of Section 17, Article VII, left the disposition of the fees as had been previously made of them.

Brother Koehler moved adjournment at 5:30 p. m., Brother Colby seconding, and adjournment was taken to 8 o'clock, same evening.

Evening Session, July 3.

Order was called at 8 p. m.; President Bristol in the chair. Roll call showed 3 absentees, who came in later.

President Bristol announced that the first business of the evening would be the receiving of the report of the Ritual Committee, through Chairman Pach, and that no other business would be considered until that had been given attention. Brother Pach then gave an exposition of what his committee had incorporated in its report, illustrating various changes submitted for insertion and amending the present ritual. At the conclusion of Brother Pach's report a large class of visiting members were obligated and put through a part of the initiation. It was decided, after some discussion, that final action as to the acceptance of the report would be taken up at a later session, and adjournment was taken at 9:30 p. m. for the smoker arranged by the Local Committee.

(During the smoker Brother Norris exhibited a line of regalia made by a Columbus lodge supply house, and Brother Pach showed the robes and jewels in use by Brooklyn Division. Both urged that a uniform method of costuming, etc., be adopted by all the Divisions and that the new Ritual Committee of the Board of Directors give the matter its early attention.)

(Announcement was made by the Local Committee as to the arrangements for the picnic the following day—July 4—and that the adjournment of the convention was taken to the morning of July 5, the 4th being an all-day session.)

Morning Session, July 5.

Order was called at 9 a. m.; President Bristol in the chair.

Brother Jacob M. Koehler offered the invocation.

Roll call showed all present.

Brother Barrow moved that all business (the regular order) be laid aside and Actuary Draper be requested to address the convention, as had been previously arranged for this session. Brother Hunt seconded this motion and it was passed unanimously.

Mr. Draper then took the floor, with Mrs. F. P. Gibson acting as interpreter, and at once entered upon the explaining of the various plans he had submitted and the outlining in detail of the report he had made as to the adjusting of the

Society's reserve, illustrating his talk with blackboard figures. He requested that any of the members present who desired to ask questions on the various matters he outlined, do so, and explained in each case that was put to him. His talk took up some two hours' time and proved, as was shown by the expressions of the members, a most valuable and instructive exposition of many important matters concerning the Society. At its conclusion the thanks of the convention was extended to him and the Board of Directors commended for its action in arranging for his being present.

On motion of Brother Pach, seconded by Brother Anderson, it was ordered that Mr. Draper's suggestions be embodied in all changes being made in the laws and proper provision made for their adoption. (A reiteration of Brother Koehler's motion adopted at the morning session of July 2.) The vote was unanimous.

Brother Cohen here moved that we now proceed to the regular order of business and resume the work on the By-Laws. Seconded by Brother Burg-herr. Passed.

An amendment to Article XVII, Section 2, and a new Section to be known as Section 3 (present Section 3 to become Section 4) were offered by Actuary Draper and ordered inserted as follows:

To Section 2 the following addition:
* * * The Board of Directors may transfer to the Reserve Fund, and other Funds except the Expense Fund, any unused balance remaining in any Funds after paying all just claims against such Funds, subject to the laws of any state in which the Society operates.

New Section 3, as follows: All funds and property of the Society are trust funds and property, which are collected, held and disbursed for the sole benefit of the members of the Society, collectively, and their beneficiaries, and not for profit, and any portion thereof which is held or invested as a surplus, reserve or contingent fund is so held and invested for the use and benefit of the membership collectively, and neither the members or their beneficiaries, families, heirs or dependents have any divisible right therein nor any right to demand any credit, surrender, return or apportionment thereof, except as provided in the Constitution and By-Laws of the Society.

The following changes were made in the plans of death benefits, the present plan of whole life insurance being retained, with the elimination of the \$100 and \$750 classes, at the same rates as have been in use since the Louisville convention—the present rates, for the \$250, \$500 and \$1,000 classes—and to be known as Plan 1 and Plan 2:

Plan 1—Whole Life. Assessments payable throughout life. Benefit payable on receipt and acceptance of due proofs of the death of the member. (Present rate table.)

Plan 2—Paid Up Installment Benefit at Age 70. Assessments payable until member reaches his seventieth (70th) birthday, and cease at that date; members

holding \$1,000 class certificate to be paid \$100 on said date and a like amount yearly for ten years. Balance of amount due, if the member dies before receiving full number of installments, paid in one sum to beneficiary. For other amounts of benefit (classes) the installment old-age payments will be in the same proportion, one-tenth of the amount of benefit (\$25 on the \$250 class; \$50 on the \$500 class.)

The rates adopted for Plan 2 are as follows (monthly in advance):

Age.	\$250	\$500	\$1,000
18 to 21	\$0.25	\$0.50	\$1.00
22	.26	.52	1.03
23	.27	.53	1.06
24	.28	.55	1.10
25	.29	.57	1.14
26	.30	.59	1.17
27	.31	.61	1.21
28	.32	.63	1.25
29	.33	.65	1.30
30	.34	.68	1.35
31	.35	.70	1.40
32	.37	.73	1.46
33	.38	.76	1.52
34	.40	.79	1.58
35	.41	.82	1.64
36	.43	.86	1.71
37	.45	.89	1.78
38	.47	.93	1.86
39	.49	.98	1.95
40	.51	1.02	2.04
41	.54	1.07	2.14
42	.57	1.13	2.25
43	.59	1.18	2.36
44	.62	1.24	2.48
45	.66	1.31	2.61
46	.69	1.38	2.76
47	.73	1.46	2.91
48	.77	1.54	3.08
49	.82	1.63	3.26
50	.87	1.74	3.47
51	.93	1.85	3.69
52	.99	1.97	3.93
53	1.05	2.10	4.20
54	1.13	2.25	4.50
55	1.21	2.42	4.84

The foregoing rates were adopted and ordered inserted as an amendment to Section 3, Article XII, By-Laws.

Brother Norris brought up a plan for a Sub-Social Division idea, but on its coming to a vote it was rejected by a vote showing but 3 in its favor, after considerable discussion.

At this juncture Brother Seely, seconded by Brother Wittwer, moved that the session stand adjourned at noon and re-assemble at 2 o'clock.

The remainder of the time up to noon was taken up with the discussion of a new Article on Prohibited Risks, submitted by Actuary Draper, and it was ordered inserted in its proper position in the By-Laws.

Adjournment taken at noon.

Afternoon Session, July 5.

Order was called at 2 o'clock; President Bristol in the chair. Roll call showed all present.

Secretary Gibson read a letter of greeting from the Secretary of Nashville Division.

Brother Cohen moved that all unfinished law business be tabled and other

unfinished and new business be taken up; Brother Koehler seconded. Passed with one vote against.

Chairman Koehler of the Auditing Committee, gave the following report:

Your Committee organized by electing Brother Tracy Secretary and Brother Davis Accountant. We have examined the books and vouchers of the Grand Financial Secretary and the Grand Treasurer, and to the best of our ability, and find that the Reports as submitted are substantially correct; and we desire to commend the faithful endeavor of the Grand Treasurer to keep correct accounts of all receipts and expenditures. So far as your Committee is competent to judge, the books and accompanying vouchers are carefully kept. However, we have the following recommendation to make: (1) That a change be made in the Treasurer's system of keeping books, viz.: requiring that sources of interest (from banks, mortgages, bonds, etc.) be specifically noted in the books. (2) That the Board of Directors employ an expert certified public accountant to go over the Grand Treasurer's books for the time Brother Christenson has been Treasurer. This does not imply any irregularity on his part, but your Committee finds that the books have not been examined by any competent authority and makes this recommendation in the interest of accuracy. Furthermore, that hereafter the report of the Grand Treasurer to the Grand Division be accompanied by a certificate from a certified public accountant. (3) That all bank books be accompanied by verification of the banks. (Report signed by J. M. Koehler, H. L. Tracy, W. L. Davis, Committee.)

Brother Norris moved that the report be accepted, with its recommendations; Brother Colby seconded. Secretary Gibson called attention to the fact that the books had been examined by the Illinois Insurance Department's examiner in 1911, also that the bank books as submitted to the Committee were in themselves verification of amounts on deposit in the case of the savings bank accounts, and with the account subject to check there had been submitted a statement from the bank showing amount was correct, so that the third recommendation of the Committee had already been complied with. With this correction, the motion passed unanimously.

Brother Koehler, Chairman of the Committee on Resolutions, reported as follows:

Whereas, Various disputes and disagreements between the N. F. S. D. as a whole and its Divisions individually and other organizations have been adjusted with credit to all parties concerned, and,

Whereas, The opponents of the N. F. S. D. have in all cases shown a willingness to meet us halfway, be it

Resolved, That the Grand Division of the N. F. S. D. in convention assembled extend to all parties concerned a vote of thanks and appreciation, and be it further

Resolved, That the Grand Division of the National Fraternal Society of the

Deaf endorse all movements and organizations that are working for the advancement of the deaf. (Resolution No. 1.)

Resolved, That before the opening of our next convention the Law Committee of the Board of Directors shall have printed a sufficient number of copies of its report to supply each Grand Division officer and delegate with one copy; the same to be distributed on the opening day of the convention. (Resolution No. 2.)

Resolved, That before the next convention assembles the President shall select a Business Committee of three members, including himself as Chairman. It shall be the duty of this Committee to devise ways and means for the expeditious handling of the business of the convention. (Resolution No. 3.)

Resolved, That Article X, Section 4, of the Constitution, as adopted at this convention, shall govern the elections of this convention. (Resolution No. 4.)

Resolved, That the President shall on the first day of our next convention appoint a Committee (of five) on Nominations. It shall be the duty of this Committee to prepare a list of candidates for the various offices and report the same when called upon by the convention. (Resolution No. 5.)

Resolved, That the thanks of this convention be extended to Mayor Karb; Dr. Patterson; the Grand Division officers; the Local Committee; Mrs. F. P. Gibson; the M. C. Lilley Company, for the loan of regalia and insignia for the exemplification of degree work; and to the officers and committees of the management of the Ohio Home for Aged and Infirm Deaf. (Resolution No. 6.)

Whereas we are in all cases indebted to the citizens of a city wherein we hold our conventions to a greater or less degree, be it

Resolved, That the Local Committee in charge of our next convention shall make all purchases of supplies and grant all concessions to the business men of the city entertaining us, so far as it is possible to do so. (Resolution No. 7.)

Resolved, That a standing Committee on Necrology be appointed by the President and that under its direction memorial services be held by the Grand Division during its convention at such time as it may decide. (Resolution No. 8.)

Resolved, That the salaries of the Grand Division officers be fixed at the following amounts for the next three years: The Grand President—\$25.00 per annum and official expenses; also \$3.00 per diem for time consumed while on official business. The Grand Vice-Presidents—the same compensation as the Grand President's when filling his position. The Grand Secretary—\$1,200.00 per annum and official expenses. The Grand Financial Secretary—\$100.00 per annum and official expenses. The Grand Treasurer—\$100.00 per annum and official expenses. The Chairman of Grand Division Trustees—\$25.00 per annum.

(Continued on Page 9.)



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

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

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

Members changing their addresses should at once notify the editor.

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



AUGUST, 1912.

SPECIAL NOTICE.

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

SPECIAL ASSESSMENT.

As called in the July issue of The Frat, a special assessment is now due and should be paid in September to avoid "arrears." No further notice of same will be given, so non-resident members should pay particular attention to this notice. This assessment is not required of members whose certificates are dated August 1, 1912, or thereafter.

EDITOR'S NOTICE.

This issue of The Frat being almost entirely given over to official matter we have been obliged to leave out editorials, announcements, Division News, etc. It has been quite a task to get the proceedings in one issue, and in consequence of the work entailed and the fact that there has been an unusual amount of other work at headquarters, the issue is again delayed past its usual publication day. We apologize, but ask that allowances be made, and hope to have things coming out on time and in better shape after this issue.

INDIANAPOLIS ANNOUNCEMENT.

Brother J. M. Koehler, of Kansas City, has been booked for a lecture under the auspices of Indianapolis Division, Saturday evening, September 7, in that city. Local announcement will be made as to the hall. Brother Koehler's ability as an entertainer guarantees a treat in store for the Indianapolis deaf. Brother Robert E. Binkley, 416 E. 25th St., Indianapolis, is chairman in charge of the event, and may be written if additional information is wanted by non-residents.

Omaha—1915.

NEED OF ACTIVE WORK.

If a lodge is wide awake and the members are interested in its progress and are doing everything in their power to promote the welfare and prosperity of the lodge, you may be sure that there is someone who does the planning and who manages and directs its affairs. It may be the chief officer or one or more of the officers, or even a lay member. No matter who it is, there is some one who does it, for whenever there is successful operation there is also sure to be some one who takes the initiative and exerts influence enough to carry out the plans and to bring about success.

The member who possesses this qualification is a leader and no matter what office he holds or whether he holds any office, he should be recognized and appreciated, for no lodge can be a success unless there is some one to take the initiative and make plans to promote its growth and prosperity.

A lodge that chooses its officers wisely and recognizes merit regardless of rank or position, is bound to succeed, while on the other hand, one that disregards the qualification of its members cannot possibly be a success.

If the meetings of your lodge are not interesting and the members stay away, there is a reason for it, and it is in all probability due to the lack of a leader, some one to plan ways and means to interest the members and induce them to attend the meetings and work for the increasing of the membership.

A meeting might be designated for a class initiation or visitation meeting, with a notice to the members long enough in advance to enable them to join. This is one of the many ways to start a progressive movement in your lodge, and it is your duty to insist upon it if the officers whom you have chosen neglect it.

Make an aggressive campaign. Every member is urged not only to contribute a new member himself, but to do what he can to get the other members of his lodge to do likewise and if the officers have made no plans for a campaign, you should take the initial step yourself by bringing the matter up at an early meeting and urging upon the officers and members the necessity of having a definite plan of operation arranged by the officers.—*Exchange.*

HEALTH HINTS.

Alcohol is one of the best of cosmetic remedies.

Deep breathing in pure air is a health preservative.

Sunshine, exercise and fresh air are the best cure for insomnia.

Warts and moles can be removed by touching with muriate of ammonia.

A glass of hot water before breakfast is a laxative and tones up the system.

Scars can be lessened by nightly rubbing with cocoa butter or almond oil.

BROTHER BRISTOL HONORED.

National Fraternal Society of Deaf Presents Charm to Him.

E. M. Bristol, a member of the Daily Journal composing department force, has been signally honored by the National Fraternal Society of the Deaf.

At a recent convention of the society in Columbus, O., the members voted to present Mr. Bristol as a token of the esteem in which his services are held, a beautiful gold watch fob. The present has just been received by Mr. Bristol. On the face of the fob surrounding the emblem of the order is the inscription "Past Grand President, 1909-1912, N. F. S. D." On the reverse side is the inscription, "Presented to E. M. Bristol by the N. F. S. D. Convention at Columbus, O., July 1-6, 1912."

Mr. Bristol is a graduate of the Michigan School for the Deaf and has been a prominent worker in the national association for a number of years.—*Flint (Mich.) Journal, August 18.*

LIST OF APPLICATIONS.

- 23. William M. Smith, Buffalo, N. Y.
- 23. Joseph Zeiss, New York, N. Y.
- 23. Charles R. Pickruhl, Brooklyn, N. Y.
- 1. Claude A. Ziegler, Seattle, Wash.
- 31. Charles O. Duffield, Kansas City, Mo.
- 30. James L. Patterson, W. Philadelphia, Pa.
- 31. John W. Manson, St. Joseph, Mo.
- 35. Ernest Graham, Hopedale, Mass.
- 35. William G. Abbott, Stoneham, Mass.
- 35. Harry W. DeVoe, Roxbury, Mass.
- 35. Frank J. Quinn, Everett, Mass.
- 21. Albert G. Lepley, Youngstown, O.
- 31. Elbert R. Haines, Chillicothe, Mo.
- 1. Edmond Deshaies, Lewiston, Maine.
- 1. Mahlon A. Bradbury, Auburn, Maine.
- 23. William Klein, Buffalo, N. Y.
- 32. Errol Warren, Creighton, Neb.
- 24. Harry Berwin, St. Louis, Mo.

JULY DISABILITY CLAIMS.

W. C. Johnson, Fountain City, Tenn.	\$10.00
J. T. Pierce, Lowell, Mass.	50.00
L. E. King, Atkins, Ark.	10.00
T. P. Knaut, Reading, Pa.	10.00
J. Gotthainer, Chicago, Ill.	15.00

Total for the month\$95.00

Cucumber cream will whiten the skin.

Red lips cannot be acquired artificially; they usually indicate good health and a large quantity of iron in the blood.

To thicken the eyebrows and lashes apply vaseline or lanoline in which a small quantity of quinine has been mixed.

Apples are wholesome and easily digested. Eaten on an empty stomach before breakfast they make a good laxative.

OFFICIAL PROCEEDINGS.

(Continued from Page 7.)

Other members of the Board of Trustees—\$10.00 per annum. (Resolution No. 9.)

Whereas, New laws have been enacted, regulating Fraternal Beneficiary Societies, in many states in which the Society is operating, and desires to continue business therein, and

Whereas, The provisions of these laws make it necessary that any deficiency in the Reserve Funds existing on July 1, 1912, or thereafter, be removed, be it

Resolved, That the proportionate amount of the deficiency in Funds, applicable to each outstanding benefit of date prior to January 1, 1912, (the same being approximately thirty (30) per cent of the Reserve liability as of July 1, 1912, as computed by the National Fraternal Congress table of mortality and interest at 4 per cent per annum) be deemed and hereby is made a charge against such benefits, the same to continue as a charge bearing interest at 4 per cent per annum, until such time, as by reason of payments made in reduction thereof, and the surplus accretions of the Society, duly transferred to the credit thereof, such proportionate or member's share of said deficiency be removed, and be it further

Resolved, That members shall reduce said charges by extra cash payments equal to at least one-fifth of said present proportionate deficiency per annum, unless he shall elect to have his benefit redated to such date computed in whole years, as will make his proportionate equity in the Reserve Fund equal the amount of Reserve liability on his benefit, and be it further

Resolved, That on or before October 1, 1912, each member shall notify the Grand Secretary in writing of his election of the manner by which he will remove the said charge against his benefit (Resolution No. 10.)

At this juncture Brother Cloud moved that the resolutions be acted on one by one and in their order: Brother Seely seconded. This motion passed.

On motion of Brother Seely, Brother Cloud seconding, Resolution No. 1 was passed unanimously. On motion of Brother Hellers, Brother J. Harris seconding, No. 2 was passed. On motion of Brother Cloud, Brother Kennedy seconding, No. 3 was passed.

Brother Cloud, seconded by Brother Hunter, moved that No. 4 be rejected. Vote on same was 20 for rejection and 26 for acceptance; resolution adopted.

Brother Cloud moved that No. 5 be rejected; Brother Seely seconded. Vote on same was 47 for rejection and 1 for acceptance; resolution failed of adoption.

Resolutions Nos. 6 and 7 were adopted on motions of Brother Cohen, seconded by Brother Koelle in both instances. On motion of Brother Seely, Brother J. Harris seconding, No. 8 was adopted.

Brother Cloud moved that Resolution No. 9 be amended so as to make the annual salary of the President \$37.50; that

of the Financial Secretary and the Treasurer \$150.00 each; that of the Chairman of Trustees \$37.50; and of the other Trustees \$15.00 each, or an increase of one-third in each instance over the former salaries. Brother Burgherr seconded this motion. Brother Pach offered the additional amendment that the name of F. P. Gibson be put in that part of the resolution in connection with the Secretary's salary and so make it understood that the increase therein was conditional on Brother Gibson's re-election. This addition was accepted by Brother Cloud. Vote being taken the result was 52 in favor of the amendment, 2 not voting. The resolution was declared unanimously adopted as amended.

(Secretary's Note.—The resolutions are given as brought in by the committee, but it is understood that the amendments thereto go in their final recording, so their reading should be here treated as if the amendments were inserted.)

A resolution submitted by Brother Morin was reported unfavorably by the committee and ordered tabled on motion of Brother Seely, seconded by Brother Kennedy, by a vote of but 2 against its tabling.

On motion of Brother Seely the Auditing and Resolutions Committees were given a vote of thanks.

Brother Norris moved that an evening session be held at 8 o'clock and finish up what business might come up and also attend to the Ritual work. Brother Wear seconded. Passed.

The question arose as to whether a formal motion had been made and passed as to the adoption of the new plan (Plan 2) submitted by Actuary Draper at the morning session and Brother Cloud, seconded by Brother Seely, moved its formal adoption. Passed unanimously.

(Secretary's Note.—The above plan is the one outlined in The Frat for June and which was then called "Plan No. 3." The plan outlined in the same issue and called "Plan No. 2" was not adopted as will be seen below.)

Brother Seely moved that the "Plan 2" submitted by Actuary Draper be struck out of the changes considered and that the "Plan 3" be known as Plan 2. Seconded by Brother Ayers, and passed.

Brother Hunt moved that Secretary Gibson be excused from reading his report at this convention, but that it should be printed in the proceedings. Brother Drake seconded. Passed.

The President appointed Brothers Michaels, Barrow and Ayers a Committee on Necrology, to report at a later session.

Brother Pach moved that Grand President Bristol be remembered by the convention with a gold fob and charm—he having previously requested President Bristol to call Vice-President Fugate to the chair, which was done. Brother Cumiford seconded this motion and it was adopted unanimously. Brother Pach announced that a committee would attend to the matter.

Vice-President Fugate remained in the chair to the end of the session.)

Brother Colby moved to adjourn, seconded by Brother Youngs. Failed to pass.

Secretary Gibson brought up the question of having all Division Treasurers bonded to the Grand Division under the "cover-all" surety bond plan, and explained if the Divisions wished to also have the bond cover their local funds a pro rata charge could be made for their share of the premiums. Brother J. Harris moved that the plan be adopted, the Board of Directors to arrange for its being put into effect. Seconded by Brother Hellers. Passed unanimously.

Secretary Gibson spoke of the various state insurance department license fees and thought that some arrangement should be made for the Divisions bearing their share of the expense as in some states it was larger than in others and where there were more than one Division the expense could be borne jointly. After discussion, Brother Cloud moved that all such fees be paid by the Grand Division. Brother Seely seconded. Passed unanimously.

Brother Kennedy moved to adjourn until 8 p. m. Seconded by Brother Ogilvie. Passed, and adjournment taken at 6 p. m.

Evening Session, July 5.

Order was called at 8 o'clock; President Bristol in the chair. Roll call showed all present.

Brother Cohen was called to the platform and asked that business be suspended for a few minutes. He then made a speech at the conclusion of which Brother Barrow uncovered a silver loving cup which Brother Cohen then presented to Secretary Gibson, with the appreciation and fraternal regard of the convention, including officers, delegates and visiting members. Secretary Gibson was unable to respond for the time being, and was obliged to request that Brother Cohen take his place as Secretary for a few minutes, and was excused.

During Brother Cohen's having charge of the recording, a matter concerning a discussion between Brothers Koehler and Seely came up and Brother Seely requested that Brother Koehler explain on the floor his attitude in the matter also in connection with some remarks Brother Koehler had made anent the payment of a certain disability claim, the request being made in the form of a motion. Brother Davis seconded the motion. A vote on same by delegates showed 29 in its favor and 5 against, but the calling of the roll was demanded. The vote on roll call was 61 in favor and 31 against. Brother Koehler then took the floor and in his defence admitted that he had made the remarks to which exception was taken and would demand that the Division in question take action as he could not make any unsupported charges, and asked that he be given time to prepare his case. At this juncture Brother Gibson came in and suggested that the matter be tabled and submitted to the Board of Directors. Brother Norris moved that Secretary Gibson's suggestion be a motion; sec-

ended by Brother Fisher. The matter was then tabled by an unanimous vote.

(Brother Cohen then ceased recording and Secretary Gibson resumed his position, after he had asked the convention to excuse him for the display of feeling made, and thanking all, most sincerely, for their gift of the loving cup.)

Business being resumed, Brother Pach's Ritual Committee came up again for discussion, and Brother Tracy moved that the report be accepted and referred to the new Board of Directors Ritual Committee for final revision; Brother Hellers seconded. Carried.

Brother Cloud, seconded by Brother Wortman, moved that the convention proceed to select the 1915 convention city. Passed. The following cities were put in nomination for the honor.

St. Louis, by Brother Cloud; Kansas City, Mo., by Brother Koehler; Milwaukee, by Brother Plunkett; Omaha, by Brother Seely; Philadelphia, by Brother Davis; Los Angeles, by Brother J. Harris.

After speeches in seconding of each, Brother Norris, seconded by Brother Sadofsky, moved that the voting proceed. Passed. Tellers and a Judge of Election were appointed and written ballots were cast.

During the counting of the votes and while waiting for the result, Brother Cloud, seconded by Brother Wortman, moved that Brother Cohen's idea and plan for a Propaganda Committee be adopted. Carried. The President named the following members of Brooklyn Division as constituting this committee: Brothers Cohen (chairman) Pach, Kane, Shea and Bowers.

The following was announced as the result of the ballot for convention city: Omaha 47½; St. Louis 31½; Philadelphia 11½; Milwaukee 10; Los Angeles 8½; Kansas City 4.

A majority of the votes cast having not resulted, Brother Norris moved to eliminate all cities but Omaha and St. Louis and take a second ballot; seconded by Brother Cummingford, and passed.

During the counting of the second ballot, Brother Cohen spoke of the advisability of headquarters having all necessary modern adjuncts and appliances for the speedy and business-like transaction of its work, and moved that a multigraph and adding machine be purchased; Brother Hellers seconded Brother Cloud amended the motion by having the matter referred to the Board of Directors for action; seconded by Brother Cory. The motion passed as amended.

Announcement was here made of the result of the ballot on convention city as being: Omaha 62; St. Louis 50. Omaha was declared the convention city for 1915. Brother Hunt moved that the choice be made unanimous; Brother Anderson seconded. Carried unanimously.

Brother Norris moved adjournment, seconded by Brother Corey, and adjournment was taken at 10:45 p. m., until 9 a. m. the following day.

Morning Session, July 6.

Order was called at 9 o'clock; President Bristol in the chair.

Brother H. Lorraine Tracy offered invocation.

Roll call showed 53 delegates present and 1 excused. Brother Jones, of Atlanta Division, had asked to be excused and had left for home after attending but two days' sessions.

The Committee on Necrology through Chairman Michaels gave the following report:

The Committee on Necrology respectfully but regretfully reports that He above has, in His great wisdom, sent the Death Angel to the homes of 22 of our brethren, since the last meeting of the Grand Division, and borne them to the home beyond.

The following is the list:

Frank P. Chambers; Nashville Division.

Rufus Parker; Nashville Division.

Sherby Bullard; Detroit Division.

Alva Calkins; Olathe Division.

Albert W. Gordon; Bay City Division.

George Marquis; Saginaw Division.

John J. McCarthy; Detroit Division.

Edwin O. Herr; Cincinnati Division.

William C. Neighbors; Caney Division.

Charles M. Aiken; Saginaw Division.

George L. Reynolds; Brooklyn Division.

Daniel Murphy; Bay City Division.

Charles N. Kellogg; Detroit Division.

Ambrose Gadbury; Louisville Division.

Charles Yarwood; Chicago Division.

Frederick Page; Chicago Division.

John D. Coffield; Chicago Division.

George E. Clark; Indianapolis Division.

Alfred F. Wood; Cincinnati Division.

Joseph Hartz; Toledo Division.

Harry Stapleton; Cincinnati Division.

Ben T. Brown, Little Rock Division.

The Committee not being very well posted as to these brothers, suggests that the delegates from the Divisions they belonged to will come forward and make brief remarks as to each.

We also recommend that this convention, as a testimonial of fraternal love for all brothers in good standing, create a memorial tablet, about 12x14 inches, with the following inscription thereon:

"In memory of our brother—, by the National Fraternal Society of the Deaf, —Division No.—."

The tablet to be furnished and placed upon the grave of the deceased brother by the Division to which he belonged. (Signed by J. W. Michaels, K. B. Ayers, W. Barrow; Committee.)

In response to the Committee's suggestion, delegates from each Division represented in the above mortuary list made brief remarks in connection with each member thereon.

Brother Seely moved that the memorial stone idea be not accepted, but the rest of the report be approved. Brother Cloud asked that the motion be amended so as to leave the memorial stone matter to the Board of Directors; Brother Hunter seconded. Carried.

Brother Norris, seconded by Brother Anderson, moved that the Ritual Com-

mittee be instructed to prepare a funeral ceremony for use of the Divisions where practicable. Adopted by a vote of 33 ayes; 1 nay.

Brother Seely, seconded by Brother Wortman, moved that the business of electing officers be taken up at once. Passed.

President Bristol announced that it was to be understood that the new law governing elections as passed at a preceding session was now in effect and in cases where extra ballots were necessary the eliminating of the candidate receiving the least votes would be made before taking another ballot. Brother Fugate was selected Judge of Election, with two visiting members acting as Tellers.

Nominations being in order, for President, Brother Koehler was nominated by Brother Hunt; Brother Pach by Brother Cloud; Brother Anderson by Brother Norris; Brother Cohen by Brother Morin.

During the counting of the ballots, Brother Fisher moved that the rule prohibiting smoking be suspended; seconded by Brother Allen; carried.

The result of the first ballot was as follows: Pach 45½; Koehler 38; Anderson 17; Cohen 12½. No result being had a second ballot was ordered, Brother Cohen's name being eliminated.

During the counting of the second ballot, Brother Neuner brought up the case of a former Ohio member who had paid in the initiation fee and then dropped out without paying any dues, through some influence brought to bear by non-members. Brother Seely moved that there be a suspension of the rules declared in this case and the party allowed to again apply free of initiation fee if he so desired; Brother Cloud seconded. Carried.

Announcement of the second ballot result was: Pach 48½; Anderson 48½; Koehler 12; Scattering 2½. No result and third ballot ordered, Brother Koehler's name being eliminated.

The result of the third and final ballot was: Anderson 65; Pach 45. On Brother Pach's motion it was made unanimous.

For First Vice-President, Brother Pach was nominated by Brother Cloud; Brother Plunkett by Brother Norris; Brother Davis by Brother Seely; Brother Morin by Brother Klopfer. At Brother Pach's request his name was withdrawn by Brother Cloud.

While the ballots were being counted, Brother Norris moved that as soon as the result was announced a recess be taken until 1 o'clock; seconded by Brother Lyon; carried.

Some misunderstanding having come up regarding the dropping of Mr. Allison, of Little Rock Division, the matter was fully explained by President Bristol, Secretary Gibson and Treasurer Martin, of Little Rock Division. Brothers Michaels and Cloud also took part in the discussion. Brother Cloud moved that the convention sustain the action taken in the matter by the Division and Grand Officers; that the law be adhered to. Brother Seely seconded. Carried.

Brother Koehler moved that Actuary Draper be admitted to the Society as an honorary member; Brother Hellers seconded. Carried.

The result of the ballot for First Vice President was here announced, as follows: Plunkett 55½; Davis 34; Morin 21½. No result.

A recess was here taken until 1 o'clock.

Afternoon Session, July 6.

Order was called at 1 o'clock; President Bristol in the chair. Roll call showed all present.

As the first ballot for First Vice-President had not given to any one candidate a majority of all the votes cast, as the new law required, Brother Plunkett getting 55½ votes, but one-third of a vote short of the required 56, a second ballot was ordered, eliminating Brother Morin's name.

While waiting for the result of the second ballot, Brother Holycross, in the name of Columbus Division, spoke of the fine attendance, the pleasure it had given Columbus Division to entertain the convention, etc. Secretary Gibson responded and spoke of the willingness the Local Committee had shown in "learning;" how Division Secretary Nuener had done his full share of the work, and how the convention itself had found everything satisfactory in the arrangements, and asked that the "salute" be given Columbus Division by the convention, and that sort of a rising vote of thanks added to those of the already adopted resolutions. It was given with a vim.

The result of the ballot was then announced as: Plunkett 71; Davis 40.

Nominations for Second Vice-President were then made. Brother Davis by Brother Cohen; Brother Morin by Brother Klopfer; Brother Curry by Brother Steinwand; Brother Tracy by Brother Allen; Brother Chambers by Brother Kennedy; Brother Ayers by Brother Koelle; Brother Cohen by Brother Cory.

The first ballot resulted as follows: Davis 54; Cohen 19; Tracy 13; Morin 8; Chambers 9; Ayers 4; Curry 2. No result.

Brothers Curry, Ayers, Chambers and Tracy withdrew and a second ballot was taken with Brothers Davis, Morin and Cohen in the race. The result of this second ballot was: Davis 79; Cohen 28; Morin 2.

Nominations for Third Vice-President were made as follows: Brother McIlvain by Brother Cloud; Brother Michaels by Brother Fisher; Brother Tracy by Brother Norris; Brother J. Harris by Brother Himmelschein; Brother Elliott by Brother Plunkett; Brother Chambers by Brother Marshall.

The result of the first ballot was: Michaels 48; Tracy 27; Chambers 14; McIlvain 13; Elliott 6; J. Harris 2. No result.

For the second ballot all but Brothers Michaels, Tracy and Chambers withdrew. The result of this ballot was Tracy 52; Michaels 33; Chambers 24. No result. Brother Chambers was eliminated and

a third ballot taken, resulting in Tracy 71; Michaels 39.

Brother Michaels moved that the result be made unanimous; Brother Chambers seconding. Passed.

For Secretary, Brother Michaels nominated Brother Gibson; Brother Klopfer amending that it be by acclamation; seconded by Brother Drake. Carried.

For Financial Secretary, Brother Cloud nominated Brother Neuner; Brothers Ayers amending that it be by acclamation; seconded by Brother Koelle. Carried.

For Treasurer, Brother Christenson nominated Brother Barrow, and Brother Buell was nominated by Brother Himmelschein.

Ballot on these nominations resulted: Barrow 80; Buell 31.

For Chairman of Trustees, Brother Hunt nominated Brother Christenson; Brother Kennedy amending that it be by acclamation; Brother Barrow seconded. Carried.

For Chicago members of the Board of Trustees, Brother Klopfer nominated Brother Buell; Brother Leiter by Brother Barrow; Brother Clinnen by Brother Barrow. There being three candidates for two offices, Brother Hunt, seconded by Brother Cory, moved that the two receiving the largest number of votes be declared elected. Adopted. Result of the ballot was: Buell 50; Clinnen 33½; Leiter 24½, and Brothers Buell and Clinnen were declared elected.

For Columbus members of the Board of Trustees the same manner of election was ordered. Brother Norris nominated Brother Schwartz; Brother Wark by Brother Wortman; Brother Romoser by Brother Cory; Brother Holycross by Brother Ligon. Result was: Schwartz 51; Holycross 37; Wark 19; Romoser 3. Brothers Schwartz and Holycross were declared elected.

The following was declared the complete list of Grand Division officers for the term 1912-1915:

Harry C. Anderson, Indianapolis, Ind., President.

Henry B. Plunkett, Milwaukee, Wis., 1st Vice-President.

William L. Davis, Philadelphia, Pa., 2nd Vice-President.

H. Lorraine Tracy, Baton Rouge, La., 3rd Vice-President.

Francis P. Gibson, Chicago, Ill., Secretary.

Christopher C. Neuner, Columbus, O., Financial Secretary.

Washington Barrow, Chicago, Ill., Treasurer.

Gustavus A. Christenson, Chicago, Ill., Chairman of Trustees.

Horace W. Buell, Jr., Leo J. Clinnen, Chicago, Ill., Frederick G. Schwartz, Edwin I. Holycross, Columbus, O., Members Board of Trustees.

All the newly elected officers being present, they were called up before President Bristol and the oath of office administered to each and President Bristol in a few well chosen words, admonished each as to the importance of their positions and the fact that they would be responsible for the welfare of the So-

ciety during the next three years. Each in his turn promised that he would have full appreciation of the fact.

Brother Seely here moved that the Law Committee, and especially its chairman, Brother Morin, be given the convention's thanks for its labors. Brother Pach seconded. Carried.

Brother Koehler moved that the reading of the minutes of all the sessions be dispensed with and that they be printed in the proceedings, and in The Frat; seconded by Brother Colby. Carried.

At this juncture there was some discussion of an unpleasant nature between two of the delegates and matters of a personal nature were brought up which President Bristol thought should not be taken up by the convention. It was urged that the two shake hands and agree to "bury the hatchet" and resume the old fraternal relations. This they agreed to do, amid the applause of the assembly.

There being no more business before the convention President Bristol made a few general remarks; at their conclusion he requested Brother Cloud to pronounce benediction, after which Brother Cohen was requested to lead in the signing of "Auld Lang Syne," which he did, accompanied by the entire assembly.

A motion to adjourn, sine die, was made by Brother Norris, seconded by Brother Ayers. It was carried—and "Columbus—1912" passed into our history, with the assembly's salute to old and new officers.

FRANCIS P. GIBSON,
Grand Secretary.

PRESIDENT'S APPOINTMENTS.

In addition to the list of State Organizers announced in the July issue of The Frat, the following have been appointed by Grand President Anderson:

Arkansas—Charles P. Coker, Little Rock.

Connecticut—Gilbert F. Marshall, Bridgeport.

Kansas—Edward H. McIlvain, Olathe. Massachusetts—D. McGregor Cameron, Roxbury.

Michigan—Collins C. Colby, Kalamazoo.

Missouri—John H. Burgherr, St. Louis.

The following committees on the Board of Directors have been appointed, as provided in Article VI, By-Laws:

Law Committee—H. Lorraine Tracy, William L. Davis, Henry B. Plunkett.

Claims Committee—C. C. Neuner, Francis P. Gibson, Washington Barrow.

Executive Committee—Francis P. Gibson, Washington Barrow, G. A. Christenson.

The appointment of the new Ritual Committee is deferred.

JULY DEATH CLAIM.

Mrs. Carrie Brown, Malvern, Ark., in payment of death benefit of Ben. F. Brown, Certificate No. 295; deceased May 30, 1912; Malvern, Ark.; valvular heart trouble; paid July 10, 1912; \$500.00.

GRAND PRESIDENT'S ADDRESS.

And Report as Delivered at the Columbus Convention.

To the Members of the Grand Division in Convention:

In giving a brief resume, as required by our Constitution, of the work and progress which our Society has made in the last three years, I shall confine myself to such matters as may properly come in my address, leaving the statistics and all other such data to the Grand Secretary and Grand Treasurer, who will give them in their reports.

It is a matter for not a little gratification on our part to survey what has been accomplished. It is a survey of a period of steady and healthy growth in spite of the many almost insurmountable obstacles thrown in our path. The spirit of fraternalism is gradually taking root among the deaf of the country as evidenced by the increasing membership. The deaf everywhere are being educated as to the value of carrying insurance for the protection of their families as well as of uniting themselves into a brotherhood for mutual help. The false conceptions heretofore held of our Society are passing away; mistrust and prejudice have given way to confidence in the Society's ability to conduct its business and of meeting all the demands imposed upon itself. In other words, we are placing our Society on a footing as a safe and sound one—one that merits encouragement and help from every intelligent and fair-minded deaf man in the land.

While the method of collecting facts, figures and data is as yet imperfect and exact mortality statistics are not available, for our Society has been in operation for only a few years, our records are showing the trend of the general death rate. As years roll along we are better enabled to obtain accurate data.

The events in these past three years have proved our wisdom in adopting the National Fraternal Congress rate table, for no sooner than it became operative than deaths among our ranks became frequent. The rate has averaged four per thousand in 1909; eight in 1910; four in 1911. So far this year it has been one every month. Still, comparing our death rate with that of many of the fraternal societies for the hearing it will be found to be not high, but an average one, and it should not occasion any uneasiness on our part.

Undoubtedly many of you have kept a close tab of what has been happening among the various fraternal societies of the country and have observed their tendency towards readjusting their rate tables in order to meet the changing conditions of the day. Our rates will be found to be based on a sound, business-like and adequate basis—adjusted to conform to actual conditions. Occasionally we meet a few who are not willing to face the facts and the truth, but they may be said to be in a very small minority. We have by this time come to a realizing sense that the change made was a wise move—that we must make the

rates commensurate with the protection afforded. Aside from this, we also realize that it involves the stability and permanence of the Society—its very life. With the data available from year to year we are enabled to compute our rates on a safe, sane and sound basis, as well as to lay our Society on a substantial and permanent foundation.

From a membership of some 740 in 1909 we have grown to have on our rolls nearly 1400 members today. This certainly is a record we have every reason to be proud of. We are now counting on many more of the prominent deaf men of the land becoming members. Still there is much more to be done in the organizing work. Perhaps it could be accomplished if more energy and enthusiasm were employed, but it would involve the expenditure of a large amount of money—larger than our finances would allow. In considering this phase of the question it would be well for us to use judgment.

In 1909 our cash balance was a little under \$6,000. It has now grown to be over \$21,000, notwithstanding the heavy drain on our treasury by the payment of several death claims. New Divisions has been a matter of rather slow growth, ten having been organized since the convention at Louisville.

We are proud to say that every claim of which we have received proofs has been paid. Since its organization our Society has expended hundreds, yea, thousands of dollars for the relief of its members and beneficiaries, as will be shown by its records. This will go a great way to show our Society's ability to take care of itself and to handle its finances honestly and intelligently.

Still, as in every walk of life, conditions are changing, and we are daily confronted with new problems to contend with. In order to bring our Society in harmony with these changed conditions, as well as in conformity with the laws of some of the states, our laws must undergo amendment or alteration. In the course of the few days in convention this week a number of changes will be submitted to you for consideration. For the purpose of strengthening our Society financially, socially and in other ways, we have employed an actuary, an expert in his line of work, to look over our laws and to suggest improvements or change, and to explain the working of the several new features which we desire adopted. This actuary, Mr. Draper, of Chicago, will be present here next Friday to assist us in the work and to answer any question that may be asked of him.

However, I would caution you against loading our Society with useless or unwise legislation—only that which will raise us to a higher standard should be adopted. And I hope you will all bear this in mind when deliberating any change or question affecting the welfare and stability of our society.

Only one change took place on the Board of Directors since the Louisville convention. It was that Brother Kleinhans was obliged to resign his office as Chairman of the Board of Trustees in

January, 1911, he having moved to a place out of Chicago. It was with regret that his resignation was accepted, as Brother Kleinhans had proved himself to be a faithful and careful officer, and with him on the Board our meetings were of a most harmonious and profitable nature.

It is with great pleasure, indeed, to observe the prevalence of good and friendly feeling among the members of this Society and those of most others. We have everything to gain and nothing to lose in maintaining such friendly relations, realizing that each one has a mission of its own to fulfill—that of elevating the deaf as a class. The National Association of the Deaf, at its convention in Colorado Springs, gave its approval of our Society and we have also received the endorsements of a large number of the State Associations. Thus our objects and aims are appealing to the better element of the deaf. Our Society will in time be acknowledged as a great humanizing institution for the deaf along practical lines, intellectually, morally and benevolently.

Now, in conclusion, I wish to thank every officer and member who has in any way contributed to the growth and popularity of our Society for his efficient work, sometimes under most trying and discouraging circumstances, and I hope all the deliberations at this convention will be carried through with perfect harmony and good judgment, everyone to lay aside his selfish motives and ever hold in view the interest and welfare of the entire membership.

GRAND SECRETARY'S REPORT.

(As Prepared for the Columbus Convention of the Grand Division and Ordered Printed in the Proceedings.)

In making my report I shall bear in mind the fact that concise and complete papers of that kind are best appreciated and give a simple outline and resume of the more important facts and figures in connection with the three years' period just coming to an end.

At the beginning of my term in 1909 I found that I had quite a little left-over matter to look after, my predecessor leaving office but one day before I took hold, and as most of the correspondence pertaining to the office was never turned over to me and the record work was in a condition that, to say the least, was not as it should be, I had difficulties right at the start. His resignation from the Society soon after still further handicapped me in many ways. However, with the knowledge I had gained of the Society's workings during my connection with it in other offices, and with the assistance of other officers who had been retained, I was able to soon get things into shape. The readjusting of the members' ratings on the N. F. C. basis the of the following year, the revision and printing of a new edition of the Constitution and By-Laws, the printing of the proceedings, all were attended to with as much dispatch as was possible and I believe, since then, the business of head-

quarters has been conducted as carefully and as promptly as could be expected.

The change in rates, which some stated would cost us quite a good many members, went into operation with the loss of but about a dozen, all told, and those were members who seemingly could not grasp the idea that the new rating was really the best kind of an improvement. This speaks for itself as to the spirit of our rank and file.

As soon as these changes went into effect, I applied for licenses from those states that required the N. F. C. rates as conditional to the granting of licenses, and shortly after was able to secure such standing in several. Touching on this matter, I wish to point out that at the time of the Louisville convention, at which the N. F. C. rates were adopted, the Society was licensed in but two states, although it had applied for such standing in some others but was on the "waiting list" owing to its being unable to meet the rate conditions. Today the Society is licensed in 12 different states, has a special permit in one, declared exempt from the operation of the laws of three, and has applications pending in three more. As soon as the conditions as to membership in our \$1,000 class (having 500 members therein) which are imposed in certain states can be met, the Society will be able to enter three other states as well, and as many new Divisions will be established.

At the time of the Louisville convention we had issued, since reorganization in 1907, 739 certificates. July 1st, 1912, the date of this report, certificate No. 1406 was issued, which indicates that our membership has nearly doubled in three years. This gives a yearly average of approximately 222 members, or a monthly average of 18 and a fraction for the three years. 708 applications have been registered in this period, the difference being in "rejections" or withdrawals.

Immediately after the Louisville convention a voucher system was installed at headquarters, whereby every expenditure of the Society's funds had its receipt checked and approved by six different officers—the President, Secretary, Treasurer and three Trustees—so that there could be absolutely no question as to the proper disposal of outgoing funds. This system is still in use and should be retained.

The Grand Treasurer in his report will show figures as to the Society's financial growth, but I wish to call attention to the fact that those figures are even better than those as to membership. They show that we have trebled the amount of funds on hand—more than that, even—since the Louisville convention.

Since the Louisville convention, at which New Haven Division was the most recently organized branch, there have been chartered ten new Divisions—Holyoke, Los Angeles, Atlanta, Caney, Philadelphia, Kansas City, Omaha, New Orleans, Kalamazoo and Boston. We may look for a few more this year. I am told.

The Louisville convention appropriated \$200 for the fitting up of headquarters. Of this amount about \$80 is unexpended and there are several things that I would like to see added to our equipment, but I believe in taking time about their purchase as we desire to go slow on expenses of that nature until our Reserve has had the attention our Actuary states it needs—which will be covered in his report to the convention. Headquarters now has the use of two rooms, the rent of one being shared by Chicago Division, which uses it for committee and board meetings, etc., and it is located right in the heart of Chicago's business district, and convenient in all respects.

In my work as General Organizer I have taken in as fees for that office \$177, and expended \$70, leaving a balance of \$107 in that Fund. These fees were voluntarily turned in by me by agreement with the President. It is my hope that the organizing work will receive special attention at this convention. I believe an active campaign of advertising should be taken up, and one part of it should be a standing advertisement in every paper published in the interests of our class. This matter could well be given to a special "Committee on Promotion," or something of that sort, as to ways and means, and headquarters receive and carry out its suggestions. The school papers (the "little paper family") offer an excellent medium for such a campaign, but in some instances I have found that they do not care to receive advertisements.

Reports as to the benefit claims the Society has paid in the past three years are covered in the Treasurer's report. They speak for themselves—those figures. They more than prove that in the N. F. S. D. the deaf of this country have an organization that is providing something their history does not show they ever had before—life insurance and disability insurance at its actual cost and in an organization where each member is on a basis of equality with the rest, and, I might add, they are more than proving in this Society of ours that they are entitled to a niche in the federation of Fraternity on their own merits. It should be a matter of pride to every "Frat" that his Society is about the only State or National movement of his class that has risen to its present standing without any but its own legs to stand on, paying its own way when it stands in need of outside advice or assistance, going about its mission with an eye single to its purpose alone—of, for and by the deaf always.

Since the Louisville convention the Society has lost 22 members by death. One of these was so unfortunate as to have been suspended just prior to his death, and so obliging us to refuse payment of his death benefit. Another, not included in the 22 was dropped as in arrears but a month before his accidental death. These latter cases but emphasize the oft-repeated warning as to seeing that our dues are promptly paid. The Committee on Necrology will give data as to these

members who have passed before, but I would like to see the Grand Division make some arrangement for holding at its convention a "lodge of sorrow" similar to that of the Elks. We surely would be all the better for paying such a tribute at such times.

The general progress of the Society is reported month by month in our publication, *The Frat*, so any lengthy resume of what has therein been given during the past three years would be but repetition. However, I wish to say at this point that our Division Secretaries and Treasurers, as well as the other officers, should make it a special rule to give the official notices printed in *The Frat* thorough reading and due attention. In so doing they make things easier for headquarters, for their good friend, the Grand Secretary and editor of their paper, saving the expenditure of time, work and postage that inattention calls forth. I believe that all will agree with me in saying that *The Frat* in the hands of its present publishers is proving a paper indeed worth while, and hope that the convention's approval of their work will be shown in instructions to the Board to retain the present arrangement.

During the progress of the convention sessions I shall wish to call attention to various other matters, and as they will appear in the minutes of those sessions I will not touch upon them here.

In conclusion, I wish to repeat what I often have said as to the fact that there is no gainsaying that in the N. F. S. D. we—the deaf—have a great deal to pride ourselves upon. Many a compliment have I received to that effect from men high in fraternal insurance circles and one and all have wished us godspeed in our undertaking. With such encouragement, with the knowledge that we have of the undisputed value our Society is proving to our class, and knowing that we are no longer a probability, but a pronounced possibility, I hope that "Columbus—1912" will mean even better things for our future, and to the "P" of our emblem add Prosperity, Progress and Permanency.

PROHIBITED RISKS.

The following is a copy of the new Section that is to be inserted in the Society's By-Laws, mentioned as having been discussed at the July 5 (morning) session of the Columbus convention. It will be revised and inserted in the new edition of the Constitution and By-Laws books; probably in Article XX, By-Laws.

Section 2—Applications shall not be received from the following classes of persons:

(1) Saloon-keepers, bar-keepers, persons engaged in or about breweries or distilleries, or other persons who are or shall be engaged in the manufacture or sale of malt, spirituous, fermented, vinuous or any intoxicating liquors to be used as a beverage; provided, that employees in restaurants and hotels other than bar-keepers or bar-attendants, who do not sell, but who may serve intoxi-

cating liquors, may be eligible upon approval of the Grand Medical Director, but such approval must be based upon a written statement signed and attached to and made a part of the Medical Examiner's blank, giving a full and truthful description of his employment and the duties thereof, and any omission of facts from such statement or untruthful statements therein shall annul and render void his certificate; and provided further, that this restriction shall not apply to any bookkeeper, accountant, mechanic or employe of any institution engaged in the manufacture or sale of malt, spirituous, fermented, vinuous or any intoxicating liquors to be used as a beverage, who is not in person physically engaged in the process of manufacture or in the handling or sale thereof, nor to any bookkeeper, accountant, mechanic, stockholder, officer or employe of any department store or other commercial institution, or member or employe of a firm whose principal business is the sale of other commodities, but which sells malt, spirituous, fermented, vinuous or other intoxicating liquors in unbroken packages.

(2) Persons who have been rejected by any insurance company or association within two years, unless the cause may be satisfactorily shown as not now existing.

(3) Aviators, paint and color mixers, paper makers, miners and tunnel laborers and mechanics, varnish makers, white lead workers, switchmen, surface flagmen, track repairers, car repairers (except those employed in shops and construction yards), brakemen and conductors on freight trains, railroad engineers and firemen, train baggagemen, railway mail clerks, yardmasters who are required to do switching or coupling of cars, lamp trimmers of high tension electric circuits, linemen engaged in building, repairing or operating high tension electric lines (by high tension circuits and lines is meant those carrying more than 500 volts), structural iron or steel workers engaged in the erection or construction of bridges or high buildings, telegraph or telephone linemen, those engaged in the manufacture or handling of explosives, men engaged in running sandpapering machines in furniture factories, those engaged in grinding steel, all glass blowers except flint glass blowers, all men engaged in navigating the high seas or the Great Lakes, sailors, members of life-saving stations, those engaged in smelting works, outside or under ground, cement mill workers, members of police departments who are engaged directly in police duties in all cities having a population of over 50,000, members of fire and fire insurance patrol departments in all cities having a population of over 50,000 (except engineers of fire departments), all persons who have within five years taken any "home" or other treatment for the liquor, drug or narcotic habits, pugilists.

Section 3—Any member of this Society who, after obtaining membership

therein, shall become engaged in or pursue any prohibited business or employment enumerated in this Article shall thereby forfeit and determine all his interests, privileges and benefits as a member, and all those of his beneficiary, family, heirs or dependents; provided however, that the provisions of this Section shall not operate to forfeit the membership of any member of the Society engaged on July 1, 1912, in any of the occupations enumerated in Paragraph 3 of Section 2 of this Article. Members changing their occupation at any time shall notify the Secretary of their Division of such change, and if the change comes within any of the prohibited occupations the Division Secretary shall at once notify the Grand Secretary of such fact.

(Secretary's Note—It is understood that this new law is to be given final revision before insertion in the new edition of our Laws and if any member desires to submit suggestions for same to Actuary Draper, they may be sent to headquarters so as to reach us by September 15th at the latest.)

GRAND TREASURER'S REPORT.

From August 1, 1909, to June 29, 1912.

(As Rendered to the Columbus Convention.)

Balances.

Balance from Treasurer Barrow
July 31, 1909\$ 5,883.41

Receipts.

Interest from all sources	\$ 687.32
From Financial Secretary Martin	131.10
From Financial Secretary Harris	38,599.46
Insurance Department Fees (Refunds)	35.00
Renting Headquarters	42.00
General Organizer's Fees	177.00
General Organizer's Refund ..	30.00
Furniture and Fixtures sold ..	8.50
Lodge Supplies sold	303.75
Secretary's Fees	44.75
Refunds (Benefit)	5.00
Sundry Supplies sold	10.20
Special Subscription72
Duplicate Certificates50

Total Balances and Receipts
.....\$45,958.71

Expenditures.

Sick and Accident Benefits	\$ 6,260.00
Death Benefits	10,500.00
Refunds (Dues and fees)	75.02
Legal Expenses	125.00
Insurance Department Fees ..	414.93
Rent and Light	702.93
Secretary's Expenses	90.00
General Organizer	100.00
State Organizer's Fees	8.00
Office Expenses	388.30
Furniture and Fixtures	139.85
Lodge Supplies	224.71
Postage, Express, Telegraph, Telephone	325.53
Officers' Expenses	414.52

Salaries	3,130.76
Advertising, Printing, Stationery	268.75
Southern Optimist	544.14
The Frat	400.00
Interest (Accrued)	21.33
Convention Expenses (Advance)	30.00
Bond Premiums	59.50

Total Expenditures\$24,223.17

Recapitulation.

Receipts	\$45,958.71
Expenditures	24,223.17

Total Balances, June 29, 1912 \$21,735.54

Exhibit of Balances, June 29, 1912.

First Trust and Savings Bank \$	1,160.95
Illinois Trust and Savings Bank	1,160.77
Northern Trust Company Bank	1,160.92
Central Trust Company of Illinois	1,163.47
Central Trust Co. (Checking Account)	1,839.43
Secretary's Fund	300.00
Mortgage Loans	14,250.00
Cash in Treasurer's hands ...	700.00

Total Balances\$21,735.54

Exhibit of Various Funds.

Reserve Fund	\$12,325.43
Mortuary Fund	5,245.66
Sick and Accident Fund (Deficit)	
Special Relief Fund	1,039.63
Expense Fund	3,124.82

Total amount of Funds, June 29, 1912\$21,735.54

TREASURER'S REPORT.

From July 1 to 31, 1912.

Balances.

As per last statement\$21,735.54

Receipts.

Financial Secretary Harris	1,462.34
Interest from banks	70.68
Interest from mortgage	55.00
Rent, Chicago Division	10.00
Button sales	8.00
General Organizer's fees	3.00
Grand Secretary's fees50

Total balances and receipts..\$23,345.06

Disbursements.

Death benefit, Carrie Brown ..\$	500.00
Sick and Accident benefits ...	95.00
Rent and light	37.00
Official publication	50.00
Actuary services	50.00
Mortgage purchases, interest ..	55.44
Lodge supplies, buttons	17.40
Office expenses, supplies	10.21
Printing and stationery	7.54
Officers expenses, N. Harris ..	2.62
Secretary's expenses	15.00
Headquarters postage	6.75
Insurance Department fee	10.00
Convention expenses, officers ..	358.10
Quarterly salaries, officers	72.50
Secretary's salary	66.74

Total disbursements\$ 1,354.30

Recapitulation.

Total balances and receipts ..\$23,345.06
Total disbursements 1,354.30

Total balances, July 31\$21,990.76

Exhibit of Balances.

Mortgage Loans\$17,750.00
Chicago savings banks 1,160.31
Certificate of deposit 1,462.34
In bank subject to check 1,218.11
Secretary's Fund 300.00
Treasurer's cash balance 100.00

Total balances\$21,990.76

FINANCIAL SECRETARY'S REPORT.

From July 1 to 31, 1912.

Collections.

Chicago	\$ 343.68
Detroit	94.66
Saginaw	19.36
Louisville	64.34
Little Rock	19.53
Nashua	9.64
Dayton	69.49
Bay City	6.49
Cincinnati	35.94
Evansville	17.06
Nashville	41.24
Springfield	19.25
Olathe	28.62
Flint	31.64
Toledo	6.56
Milwaukee	37.39
Columbus	18.75
Knoxville	20.62
Cleveland	36.97
Indianapolis	83.58
Brooklyn	54.73
St. Louis	76.07
New Haven	26.68
Holyoke	49.08
Los Angeles	31.65
Atlanta	35.42
Caney	69.42
Philadelphia	19.95
Kansas City	22.08
Omaha	26.36
Kalamazoo	29.38
New Orleans	16.71
Boston	

Total collections\$ 1,462.34

Disbursements.

To Treasurer Christenson\$ 1,462.34

GRAND FINANCIAL SECRETARY'S REPORT.

(As Rendered to the Columbus Convention.)

Receipts.

August to December, 1909 ..\$ 3,006.37
January to December, 1910 .. 11,246.19
January to December, 1911 .. 15,351.55
January to June, 1912 8,995.35

Total Receipts\$38,599.46

Disbursements.

To Grand Treasurer, same period\$38,599.46

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

HARRY C. ANDERSONPresident
10 E. Market St., Indianapolis, Ind.
HENRY B. PLUNKETT1st Vice-President
782 Cass St., Milwaukee, Wis.
WILLIAM L. DAVIS2nd Vice-President
228 S. Third St., Philadelphia, Pa.
H. LORRAINE TRACY3rd Vice-President
917 Asia St., Baton Rouge, La.
FRANCIS P. GIBSONSecretary
606 Schiller Bldg., Chicago, Ill.

C. C. NEUNERFinancial Secretary
Route 4, Columbus, Ohio.

WASHINGTON BARROWTreasurer
606 Schiller Bldg., Chicago, Ill.

G. A. CHRISTENSONChairman of Trustees
606 Schiller Bldg., Chicago, Ill.

Board of Trustees.

G. A. CHRISTENSON, Chairman ..Chicago, Ill.
HORACE W. BUELL, Jr.Chicago, Ill.
LEO J. CLUNENChicago, Ill.
FREDERICK G. SCHWARTZ ..Columbus, Ohio
EDWIN I. HOLYCROSSColumbus, Ohio

State Organizers.

CHARLES P. COKER.....Arkansas
Rogers, Ark.

LEON A. FISKCalifornia
Route 14, Box 260, Los Angeles.

GILBERT F. MARSHALLConnecticut
692 E. Main St., Bridgeport.

WILLIAM E. GHOLDSTONGeorgia
238 Washington St., Atlanta.

EDWARD A. HARTIllinois
1753 Warren Ave., Chicago.

ARTHUR H. NORRIS.....Indiana
Box 65, Parker, Ind.

EDWARD H. McILVAINKansas
Lock Box 212, Olathe, Kan.

WILLIAM C. FUGATEKentucky
1061 E. St. Catherine St., Louisville.

H. LORRAINE TRACYLouisiana
917 Asia St., Baton Rouge.

D. MCGREGOR CAMERONMassachusetts
119 Warren St., Roxbury.

COLLINS C. COLBY.....Michigan
510 Superior St., South Haven.

JOHN H. BURGHERMissouri
1953 Utah St., St. Louis.

PERRY E. SEELYNebraska
4314 Emmet St., Omaha.

DANIEL SHEANew Hampshire
Derry, N. H.

H. PIERCE KANENew York
125 Vermilye Ave., New York, N. Y.

LOUIS J. BACHEBERLEOhio
2421 Moerlein Ave., Cincinnati.

WILLIAM L. DAVISPennsylvania
228 S. Third St., Philadelphia.

WILLIAM H. CHAMBERSTennessee
Box 443, Knoxville.

HENRY B. PLUNKETTWisconsin
782 Cass St., Milwaukee.

FRANCIS P. GIBSON.....General Organizer
64 W. Randolph St., Chicago.

DIVISION DIRECTORY.

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

CHICAGO No. 1.....Chicago, Ill.
Masonic Temple—Second Saturday.
John S. Fisher4657 W. Adams St.

DETROIT No. 2.....Detroit, Mich.
Bamlet Bldg.—Second Saturday.
Rion Hoel420 Hubbard Ave.

SAGINAW No. 3.....Saginaw, Mich.

Engineer's Hall—Second Wednesday.

F. O. Ramage529 S. Fourth Ave.

LOUISVILLE No. 4.....Louisville, Ky.

Robinson Hall—Second Saturday.

William C. Fugate1061 E. St. Catherine St.

LITTLE ROCK No. 5.....Little Rock, Ark.

Charles P. CokerRogers, Ark.

NASHUA No. 7.....Nashua, N. H.

Mechanic Hall—First Saturday.

Daniel SheaDerry, N. H.

DAYTON No. 8.....Dayton, Ohio

Miller's Hall—Second Saturday.

James M. Shepherd718 Keowee St.

BAY CITY No. 9.....Bay City, Mich.

White Eagle Hall—First Monday.

C. F. W. Lawrence.....3312 N. Water St.

CINCINNATI No. 10.....Cincinnati, Ohio

5th & Central Ave.—First Saturday.

Emil Schnelder.....1923 Montrose St.

EVANSVILLE No. 11.....Evansville, Ind.

1718 Canal St.—First Monday.

Matthew D. Lyon704 Gum St.

NASHVILLE No. 12.....Nashville, Tenn.

First Thursday.

Jesse T. Warren200 Third Ave., N.

SPRINGFIELD No. 13.....Springfield, Ohio

Johnson Bldg.—First Saturday.

J. E. Pershing525 W. Southern Ave.

OLATHE No. 14.....Olathe, Kan.

First Tuesday.

E. H. McIlvainLock Box 212

FLINT No. 15.....Flint, Mich.

First Wednesday.

E. M. Bristol.....926 Root St.

TOLEDO No. 16.....Toledo, Ohio

Mitchell Hall—First Saturday.

John E. Curry.....1064 Palmwood Ave.

MILWAUKEE No. 17.....Milwaukee, Wis.

300 Fourth St.—First Saturday.

H. B. Plunkett782 Cass St.

COLUMBUS No. 18.....Columbus, Ohio

W. O. W. Hall—Second Saturday.

C. C. NeunerRoute 4

KNOXVILLE No. 20.....Knoxville, Tenn.

K. of H. Hall—First Saturday.

W. J. Kennedy510 Union Ave.

CLEVELAND No. 21.....Cleveland, Ohio

West Side Turn Hall—Second Saturday.

Herman Koelle.....1262 Beach St.

INDIANAPOLIS No. 22.....Indianapolis, Ind.

Mansur Block—First Wednesday.

N. L. Harris811 Ft. Wayne Av.

BROOKLYN No. 23.....Brooklyn, N. Y.

Imperial Hall, 360 Fulton St.—First Saturday.

Louis A. Cohen.....72 E. 96th St., New York, N. Y.

ST. LOUIS No. 24.....St. Louis, Mo.

1210 Locust St.—Second Friday.

James H. Cloud.....2606 Virginia Ave.

NEW HAVEN No. 25.....New Haven, Conn.

I. O. O. F. Hall—First Saturday.

G. F. Marshall692 E. Main St., Bridgeport

HOLYOKE No. 26.....Holyoke, Mass.

Bridge Street Turn Hall—Second Saturday.

Philip Beausoleil41 Phoenix St., Springfield

LOS ANGELES No. 27.....Los Angeles, Cal.

517 S. Broadway—Second Thursday.

Leon A. FiskRoute 14, Box 260

ATLANTA No. 28.....Atlanta, Ga.

W. E. Gholdstonc-o Foote-Davies Co.

CANEY No. 29.....Caney, Kan.

Second Monday.

John B. MartinBox 665

PHILADELPHIA No. 30.....Philadelphia, Pa.

1617 N. Broad St.—First Friday.

R. E. Underwood.....1749 N. Stillman St.

KANSAS CITY No. 31.....Kansas City, Mo.

415 W. 13th St.—First Friday.

J. I. Jenkins1113 E. 11th St.

OMAHA No. 32.....Omaha, Neb.

Gardner Hall—Second Thursday.

Perry E. Seely4314 Emmet St.

NEW ORLEANS No. 33.....New Orleans, La.

Second Thursday.

Max J. Kestner1636 Arabella St.

KALAMAZOO No. 34.....Kalamazoo, Mich.

Second Saturday.

Clarence A. CoreyGeneral Delivery

BOSTON No. 35.....Boston, Mass.

D. McG. Cameron119 Warren St., Roxbury

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

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

MONTHLY DUES.

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

TABLE OF RATES.

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

SPECIAL \$100 CLASS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

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