

3-1-1922

## The Frat Volume 20 Number 01 March 1922

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: [https://ida.gallaudet.edu/thefrat\\_1921-1930](https://ida.gallaudet.edu/thefrat_1921-1930)

---

### Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 20 Number 01 March 1922" (1922). *1921-1930*. 13.

[https://ida.gallaudet.edu/thefrat\\_1921-1930/13](https://ida.gallaudet.edu/thefrat_1921-1930/13)

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1921-1930 by an authorized administrator of IDA@Gallaudet. For more information, please contact [james.mccarthy@gallaudet.edu](mailto:james.mccarthy@gallaudet.edu).

# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1948

Twentieth Year

FEBRUARY-MARCH, 1922

Number 1

## THE ANNUAL REPORT.

On another page of this issue is published the society's annual statement of its business for 1921 and its financial condition at the close of the year. There will also be found a table by states, showing gain in number of members and insurance in force. The story which the annual statement and the other figures tell of the society's growth and progress ought to be of much interest to all the members.

Of even greater interest and even more worth your close reading and study is the "valuation exhibit" with the report of the society's actuary, Frederick A. Draper. It shows a surplus in the death benefit funds of \$89,794.23; that is, a margin of more than 35 per cent over the amount necessary for the society to have in hand to make sure of being able to pay the death claims of all present members.

To say the same thing in other words: According to the mathematical calculations upon which the business of life insurance is based, the society must have now in hand a "death benefit reserve" of \$242,463.44; that amount of money in hand now—say the actuaries—will be enough, with interest and the future payments that the members will make before they die, to pay all the death claims of our 4,951 members as these claims arise from year to year.

Does the society have the required \$242,463.44? That is what the valuation report is for—to tell us. The answer is: "Yes—and more." The total amount of death benefit funds in hand and accrued is \$332,257.67; there is where the surplus of \$89,794.23 is found. This surplus back of the reserve makes your life insurance all the more safe.

This showing—a surplus of almost \$90,000.00 and a ratio of 135 per cent solvency by actuarial standards—is indeed evidence of an exceptionally strong financial condition, in which every member may well take keen interest and pride.

It will be seen that the valuation report is of much greater importance than the mere statement of receipts and expenditures from year to year. Only by an actuarial valuation can a society know whether it will be able or not to pay in full the death claims of all its members. Our valuation shows an ample guarantee of the society's ability to meet all death benefit obligations.

We append here the usual tables showing the increase in the society's assets from year to year since the re-organization in 1907, and a summary of the total benefits paid from the beginning:

### Total Benefits Paid.

Death Benefits paid since 1907	\$115,632.71
Death Benefits paid by the parent society, the old F. S. D.	600.00
Sick and Accident Benefits paid since December 2, 1907	60,695.00
Sick and Accident Benefits paid by the old F. S. D.	2,000.00

Grand Total.....\$178,927.71

### Growth in Financial Strength.

Balance from old F. S. D., turned over to N. F. S. D.	
December 2, 1907	\$ 2,947.55
December 31, 1907	3,066.50
December 31, 1908	4,905.58
December 31, 1909	6,692.73
December 31, 1910	10,783.39
December 31, 1911	18,731.71
December 31, 1912	28,013.88
December 31, 1913	45,913.19
December 31, 1914	66,175.59
December 31, 1915	86,209.85
December 31, 1916	114,122.28
December 31, 1917	152,363.03
December 31, 1918	179,305.25
December 31, 1919	221,763.76
December 31, 1920	281,418.90
December 31, 1921	353,050.43

The society's net interest earnings in 1921 were \$18,341.40—a gain of \$4,888.91. The interest rate earned on mean of all funds for the year was 5.75 per cent.

The gain of only 230 new members in 1921 is the smallest recorded for several years. This falling-off was doubtless due to hard times, and is but a temporary condition.

The average age of the 4,951 members on the society's roll December 31, 1921 was 34 1-2 years. The influx of new members (most of them at the younger ages between 20 and 30) has compensated for the advance of one year in the ages of all old members.

The average insurance carried per member is \$814.

All in all, it will be seen that the society had a good year in 1921.

## MANHATTAN DIVISION, No. 87.

Manhattan Division, No. 87, was installed in New York City, January 18. Vice-President Pach, assisted by Grand Secretary Gibson and Deputy Organizer Lubin, was in charge of the ceremonies, which were public and attended by representatives of several neighboring divisions, among them Brooklyn, Newark, Washington, Baltimore, Richmond, Springfield. Brother Price of Baltimore, who was present, also assisted in the proceedings. One of the events of the evening was the presentation of grand officers' sashes to Brothers Pach and Gibson with the compliments of Brooklyn Division and of a diamond ring to Brother Pach, the gift of the party he personally conducted to Atlanta last summer.

Manhattan Division is an offshoot of Greater New York Division. The latter now reassumes its former name—Brooklyn Division, the Atlanta convention having decided that the four boroughs of Greater New York could be considered as separate cities if convenience dictated that each should have a division.

The charter members of the division are: M. H. Marks, J. P. Radcliffe, A. C. Bachrach, M. P. Monaelesser, Samuel Frankenheim, F. W. Meinken, Benjamin Elkins, M. L. Kenner, N. W. Miller, A. M. Miller, M. O. Kremen, Simon Teich, M. W. Loew, Irving Lovitch, V. R. Anderson, C. C. McMann, W. B. Mellis, Jacques Alexander, H. J. Goldberg, Alexander Smith, J. H. Kent, Louis Blumenthal, J. H. Toohey, S. Zimmerman, Jack Sobel, J. N. Schultz, W. J. Hall, I. G. Moses, Eugene Oxley, S. Goldberg, Henry Plapinger, J. J. Connolly, Joseph Zeiss, M. M. Lubin, Jacob Friedman, F. C. Berger, Culmer Barnes, S. Greenberg, M. Kamensky, S. Goldstein, Joseph Halpert.

Officers elected were Marcus L. Kenner, President; Harry J. Goldberg, Vice-President; Victor R. Anderson, Secretary; J. Pierson Radcliffe, Treasurer; Fred C. Berger, Director; Benjamin Elkins, Sergeant; Charles C. McMann, William B. Mellis, Fred W. Meinken, Trustees.

Meetings will be held on the first Saturday of the month, at Savigny Hall, Lenox Ave. and 121st St., New York.

Boost for the Order.



## THE FRAT

## ANNUAL STATEMENT.

For the Year Ending December 31, 1921, As Made to the Department of Trade and Commerce, State of Illinois.

	Mortuary Funds	Reserve Funds	Sick and Accident Fund	General Expense Fund	Organ- izing Fund	Conven- tion Fund	Totals
Balance from previous year.....	\$ 4,772.45	\$253,288.76	\$10,993.47	\$5,271.09	\$1,183.99	\$ 5,909.14	\$281,418.90

## INCOME.

	Mortuary Funds	Reserve Funds	Sick and Accident Fund	General Expense Fund	Organ- izing Fund	Conven- tion Fund	Totals
Membership fees.....	\$	\$	\$	\$ 1,132.00	\$ 376.00	\$	\$ 1,508.00
Mortuary assessments.....	66,777.68						66,777.68
Per capita taxes.....			14,662.85	12,919.41		2,927.02	30,509.28
Special assessment.....						4,648.00	4,648.00
Recording and registry fees.....				78.75			78.75
Total received from members.....	\$66,777.68	\$	\$14,662.85	\$14,130.16	\$ 376.00	\$ 7,575.02	\$103,521.71
Deduct payments refunded.....	14.77		3.25	6.30			24.32
Net amount received from members ..	\$66,762.91	\$	\$14,659.60	\$14,123.86	\$ 376.00	\$ 7,575.02	\$103,497.39
Interest on mortgage loans.....		10,190.82	606.01				10,796.83
Interest on bonds.....		4,963.33					4,963.33
Interest on bank deposits.....		119.79					119.79
Sale of lodge supplies.....				568.29			568.29
Sale of sundry supplies.....				87.74			87.74
Exchange on checks, etc.....				136.36			136.36
Rent for part use of office.....				120.00			120.00
Surety bond premiums.....				110.60			110.60
Borrowed money.....				9,000.00		15,000.00	24,000.00
Profit on sale of bonds.....		148.34					148.34
Increase in book value of bonds and mortgages.....		813.90					813.90
Total income.....	\$66,762.91	\$ 16,236.18	\$15,265.61	\$24,146.85	\$ 376.00	\$22,575.02	\$145,362.57
Sum of balance and income.....	\$71,535.36	\$269,524.94	\$26,259.08	\$29,417.94	\$1,559.99	\$28,484.16	\$426,781.47

## DISBURSEMENTS.

	Mortuary Funds	Reserve Funds	Sick and Accident Fund	General Expense Fund	Organ- izing Fund	Conven- tion Fund	Totals
Death benefits.....	\$13,739.30	\$	\$	\$	\$	\$	\$ 13,739.30
Sick and accident benefits.....			8,960.00				8,960.00
Total benefits paid.....	\$13,739.30	\$	\$ 8,960.00	\$	\$	\$	\$ 22,699.30
Salaries of officers and trustees.....				\$5,787.50			5,787.50
Salary of Medical Director.....				320.00			320.00
Salaries of office employees.....				3,798.33			3,798.33
Expenses of officers, committees, etc.....				150.22			150.22
Insurance Department fees.....				708.34			708.34
Rent of office.....				1,625.00			1,625.00
Printing and stationery.....				65.25			65.25
Postage.....				219.99			219.99
Lodge supplies.....				565.19			565.19
Official publication (The Frat).....				1,665.53			1,665.53
Expenses of convention.....						10,955.79	10,955.79
Legal expenses.....				25.00			25.00
Furniture and fixtures.....				170.75			170.75
Office expenses.....				694.30			694.30
Surety bond premiums.....				121.40			121.40
Sundry supplies.....				62.90			62.90
Borrowed money repaid.....				9,000.00		15,000.00	24,000.00
Interest on borrowed money.....		96.25					96.25
Total disbursements.....	\$13,739.30	\$ 96.25	\$ 8,960.00	\$24,979.70	\$	\$25,955.79	\$ 73,731.04
Balance, before transfers.....	57,796.06	269,428.69	17,299.08	4,438.24	1,559.99	2,528.37	353,050.43
Balance, after transfers.....	\$ 7,796.06	\$319,428.69	\$17,299.08	\$4,438.24	\$1,559.99	\$ 2,528.37	\$353,050.43

ASSETS.  
Ledger Assets.

Mortgage loans on real estate, all first liens.....	\$249,015.01
Book value of bonds.....	90,479.06
Cash in society's office.....	665.33
Cash in bank.....	12,591.03
Secretary's contingent fund.....	300.00

Total ledger assets, as per balance.....\$353,050.43

## Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 3,924.62
Interest accrued on bonds.....	1,353.13
Market value of bonds over book value.....	\$ 2,180.94

Total admitted assets.....\$360,509.12

## LIABILITIES.

Death claims unpaid December 31, 1921.....	\$ 3,500.00
Sick and accident claims unpaid.....	610.00
Salaries accrued, etc.....	173.59
Assessments paid in advance.....	882.51
Total liabilities.....	\$ 5,166.10



## EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE.

	No.	Amount
Certificates in force, December 31, 1920.....	4,807	\$3,855,750.00
New certificates written in 1921.....	374	360,500.00
Increase of insurance on old members.....		20,500.00
Gross totals.....	5,181	\$4,236,750.00
Deduct deaths, lapses and decreases.....	230	207,000.00
Certificates in force December 31, 1921.....	4,951	\$4,029,750.00
Certificates terminated by death.....	27	21,250.00
Certificates terminated by lapse.....	203	177,500.00
Decreases of insurance on old members.....		8,250.00
Total terminations and decreases.....	230	\$ 207,000.00

## EXHIBIT OF CLAIMS.

Death Claims.		No.	Amount
Death claims unpaid December 31, 1920.....		1	\$ 1,000.00
Claims incurred during 1921.....		27	21,250.00
Total.....		28	\$ 22,250.00
Claims paid during the year.....		22	13,739.30
Balance.....		6	\$ 8,510.70
Saved by partial forfeitures.....			2,510.70
Claims rejected.....		2	2,500.00
Claims unpaid December 31, 1921.....		4	3,500.00
Sick and Accident Claims.		No.	Amount
Disability claims unpaid December 31, 1920.....		17	\$ 450.00
Increase in such estimated liability during the year.....		56	1,565.00
Claims incurred in 1921.....		315	7,555.00
Totals.....		388	\$ 9,570.00
Claims paid during the year.....		366	8,960.00
Disability claims unpaid, December 31, 1921.....		22	\$ 610.00

## VALUATION EXHIBIT.

## Death Benefit Funds and the Sick and Accident Benefit Fund.

Assets.		Liabilities.	
Mortuary funds.....	\$ 7,796.06	Unpaid death claims.....	\$ 3,500.00
Reserve funds.....	319,428.69	Mortuary assessments paid in advance.....	613.67
Interest accrued.....	5,032.92	Net reserve for death benefits on certificates in force.....	238,349.77
Total death benefit funds in hand and accrued.....	\$332,257.67	Total liabilities chargeable against death benefit funds.....	\$242,463.44
Sick and accident benefit funds in hand.....	17,299.08	Unpaid sick and accident claims.....	610.00
Interest accrued.....	244.83	Sick and accident taxes paid in advance.....	122.20
Excess of market value over book value of bonds owned.....	2,180.94	NET Sick and Accident Fund (carried as reserve for sick and accident benefits).....	16,811.71
	\$351,982.52	Surplus of assets over liabilities.....	91,975.17
			\$351,982.52
Ratio of Total Assets in the Death Benefit Funds and the Sick and Accident Benefit Funds to Total Liabilities chargeable against these funds.....			
(This valuation is made with full level premium reserves—that is, without preliminary term.)			
135.37%			
Expense Funds.			
General expense fund.....	\$ 4,438.24	Salaries and expenses accrued.....	\$ 173.59
Organizing fund.....	1,559.99	Expense taxes paid in advance.....	146.64
Convention fund.....	2,528.37	Total current liabilities.....	\$ 320.23
		Reserve for convention expenses.....	2,528.37
		Balance available for expenses of management and maintenance.....	5,678.00
Total, all expense funds.....	\$ 8,526.60		\$ 8,526.60

## ACTUARY'S CERTIFICATION.

This valuation indicates that, on the basis of the National Fraternal Congress and American Experience tables of mortality with interest at four per cent, the future assessments of the society, at the net rates now being collected, together with the now invested assets, are sufficient to meet all certificates as they mature by their terms, with a margin of safety of \$91,975.17 (or 35.37%) over and above the statutory standards.

State of Illinois }  
County of Cook }

Frederick A. Draper, being duly sworn, deposes and says that he is the actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of the National Fraternal Society of the Deaf as of December 31, 1921, and that the same are correct and true to the best of his information, knowledge and belief.

(Signed) FREDERICK A. DRAPER,

Actuary.

Subscribed and sworn to before me this 24th day of January, 1922.

(Signed) ANNA M. NIZZE,

Notary Public.

## SHOWING GAINS IN MEMBERSHIP AND INSURANCE DURING 1921—BY STATES.

STATE	No. of Divisions	December 31, 1920 Members	December 31, 1920 Insurance in force	Gain in 1921 New Members	Gain in 1921 New Insurance written	Gains by Transfer Members	Gains by Transfer Insurance	Deaths	Losses by Lapses	Transfers	Insurance Written Off	December 31, 1921 Members	December 31, 1921 Insurance In Force
Alabama.....	1	31	\$ 30,250	4	\$ 2,500	1	\$ 1,000	---	3	---	\$ 2,500	33	\$ 31,250
Arkansas.....	1	65	60,500	10	8,000	4	3,500	1	3	3	5,500	72	66,500
California.....	3	221	170,250	14	10,250	11	11,000	4	16	4	17,250	222	174,250
Colorado.....	1	63	61,500	---	---	1	750	---	3	4	6,250	57	56,000
Connecticut.....	4	96	58,000	4	6,500	2	1,500	2	2	7	8,750	91	57,250
Dist. of Columbia.....	1	67	47,500	7	4,250	6	5,750	1	1	6	6,500	72	51,000
Georgia.....	1	99	76,250	4	3,500	5	4,000	---	10	4	9,750	94	74,000
Illinois.....	3	426	368,500	36	43,250	13	11,500	5	10	11	23,250	449	400,000
Indiana.....	2	194	142,000	6*	3,750	1	1,000	---	6	5	8,500	190	138,250
Iowa.....	4	90	85,000	11	12,000	12	12,000	1	1	2	2,750	109	106,250
Kansas.....	2	78	74,500	6	5,750	5	4,000	---	3	3	6,250	83	78,000
Kentucky.....	1	56	40,000	2	1,000	4	4,000	1	1	2	2,500	58	42,500
Louisiana.....	1	65	53,750	10	11,500	1	1,000	---	---	2	3,500	74	62,750
Maine.....	2	69	55,000	1	500	2	2,000	1	---	1	2,000	70	55,500
Maryland.....	1	67	36,750	8	7,500	---	---	---	5	4	6,000	66	38,250
Massachusetts.....	6	218	161,750	16	8,750	4	3,000	---	8	3	5,750	227	167,750
Michigan.....	5	286	269,500	9	9,250	1	500	1	16	9	30,500	270	248,750
Minnesota.....	1	108	107,500	12	15,750	5	4,500	---	8	2	10,000	115	117,750
Missouri.....	2	218	192,000	19	21,250	14	15,250	1	2	7	8,750	241	219,750
Nebraska.....	1	85	79,500	8	9,500	2	2,000	---	6	13	20,000	76	71,000
New Hampshire.....	1	14	7,750	---	---	---	---	---	1	---	1,000	13	6,750
New Jersey.....	1	85	52,750	4	3,250	1	500	---	1	2	2,000	87	54,500
New York.....	6	463	308,500	29	24,250	14	7,500	1	13	2	12,750	490	327,500
Ohio.....	7	609	493,000	29*	30,250	12	10,750	4	27	40	62,000	579	472,000
Oregon.....	1	49	41,000	7	5,000	2	1,250	---	9	---	8,500	49	38,750
Pennsylvania.....	5	340	209,500	29	23,500	4	3,500	2	7	8	10,500	356	226,000
Rhode Island.....	1	44	25,000	1	1,000	1	250	1	2	---	2,250	43	24,000
South Dakota.....	1	14	15,500	4	7,500	2	2,500	---	2	4	5,000	14	20,500
Tennessee.....	3	88	72,500	4	7,000	10	6,750	---	1	5	7,500	96	78,750
Texas.....	4	179	184,250	15	25,000	4	4,000	1	17	3	22,500	177	190,750
Utah.....	2	39	32,500	5*	8,250	2	1,500	---	8	1	6,500	37	35,750
Virginia.....	2	12	11,250	26	21,000	8	5,250	---	1	1	3,500	44	34,000
Washington.....	2	65	59,250	5	6,000	---	---	---	2	1	5,000	67	60,250
West Virginia.....	1	42	32,000	5	4,250	3	2,250	---	1	---	250	49	38,250
Wisconsin.....	3	162	141,000	24	30,000	3	2,500	---	7	1	8,250	181	165,250
Totals.....	83	4,807	\$3,855,750	374	\$381,000	160	\$136,750	27	203	160	\$343,750	4,951	\$4,029,750

\*Includes an old member reinstated.



## TREASURER'S REPORT.

## Division Collections for January.

Chicago.....	\$ 1,081.28
Detroit.....	321.66
Saginaw.....	21.32
Louisville.....	137.22
Little Rock.....	161.66
Nashua.....	35.55
Dayton.....	193.52
Bay City.....	13.85
Cincinnati.....	345.60
Evansville.....	35.93
Nashville.....	61.61
Springfield, O.....	50.55
Olathe.....	216.00
Flint.....	154.67
Toledo.....	87.24
Milwaukee.....	149.61
Columbus.....	243.67
Knoxville.....	100.14
Cleveland.....	204.38
Indianapolis.....	437.24
Brooklyn.....	561.21
St. Louis.....	336.51
New Haven.....	13.98
Holyoke.....	40.71
Los Angeles.....	342.82
Atlanta.....	159.00
Philadelphia.....	407.28
Kansas City.....	430.52
Omaha.....	287.06
New Orleans.....	316.93
Kalamazoo.....	58.70
Boston.....	202.56
Pittsburgh.....	203.20
Hartford.....	71.25
Memphis.....	116.84
Portland, Me.....	179.31
Buffalo.....	110.19
Portland, Ore.....	134.52
Newark.....	132.48
Providence.....	58.09
Seattle.....	91.86
Utica.....	78.21
Washington.....	187.85
Baltimore.....	131.78
Syracuse.....	44.57
Cedar Rapids.....	102.95
Huntington.....	149.45
Albany.....	87.86
Rochester.....	54.16
San Francisco.....	127.29
Reading.....	90.68
Akron.....	439.60
Salt Lake City.....	72.30
Rockford.....	129.09
Springfield, Ill.....	189.50
Davenport.....	42.13
Worcester.....	72.70
St. Paul.....	428.87
Ft. Worth.....	133.22
Dallas.....	166.13
Denver.....	166.71
Waterbury.....	23.83
Springfield, Mass.....	30.83
Waco.....	100.30
Ogden.....	20.64
Pittsfield.....	23.99
Bangor.....	42.88
Kenosha.....	148.56
Birmingham.....	55.89
Sioux Falls.....	78.50
Wichita.....	83.20
Spokane.....	77.96
Des Moines.....	111.82
Lowell.....	51.71
Berkeley.....	59.89

Delavan.....	140.57
Houston.....	72.50
Scranton.....	66.42
Richmond.....	74.25
Norfolk.....	32.04
Johnstown.....	49.27
Sioux City.....	17.57

Total collections.....\$12,565.39

## TREASURER'S STATEMENT.

## For January, 1922.

Balance, December 31, 1921.....	\$353,050.43
Division collections.....	12,565.39
Interest, mortgage loans.....	233.75
Interest, bonds.....	762.50
Interest, banks.....	14.95
Rent, Chicago Division.....	10.00
For exchange on checks.....	.70
Refund, Officer's expenses.....	3.87
Buttons, rings, fobs, charms.....	57.75
Recording and registry fees.....	14.50
Subscriptions to The Frat.....	3.40
Surety bond premiums.....	1.50

Total, balance and income.....\$366,718.74

## Disbursements.

Death benefits.....	\$ 1,000.00
Sick benefits.....	435.00
Accident benefits.....	175.00
Interest accrued.....	62.22
Organizing expenses.....	208.89
Salaries.....	648.32
Clerical services.....	235.00
Officers' expenses.....	30.00
Insurance Department fees.....	25.00
Printing, The Frat.....	131.92
Postage.....	25.45
Office expenses.....	18.20

Total disbursements.....\$ 2,995.00

## Recapitulation.

Total, balance and income.....	\$366,718.74
Total disbursements.....	2,995.00
Balance, January 31.....	\$363,723.74

## JANUARY DISABILITY CLAIMS.

*Chas. Cires, Glendale, N. Y.....	\$ 10.00
Roy Grimse, Chicago.....	10.00
A. Anderson, Bottineau, N. Dak.....	15.00
A. J. Meehan, Chicago.....	10.00
*J. N. Brown, Dillon, S. C.....	20.00
Chas. W. Haig, St. Louis.....	30.00
J. G. Schmidt, San Francisco.....	15.00
*Preston Masters, Portland, Ore.....	50.00
*D. F. Murray, Pittsfield.....	20.00
J. E. Calhoun, Summerfield, N. C.....	15.00
Amron Borochoy, Bronx, N. Y.....	50.00
Joseph Rothman, Cleveland.....	35.00
E. P. Olson, Sioux Falls.....	40.00
J. A. Branfick, Baltimore.....	35.00
Herman Zaresky, Philadelphia.....	50.00
*Leo Gorzenski, Bay City.....	15.00
Samuel Platsky, Baltimore.....	15.00
F. H. Rendon, Laredo, Tex.....	50.00
*Chas. H. Bell, Wichita.....	50.00
*W. F. Shuback, Martins Ferry, O.....	10.00
Earl Maddox, Austin.....	15.00
W. P. Feters, West Milton, O.....	50.00

Total for the month.....\$610.00

## MARRIAGES

August 3—Frank Sayles, Jr., Evansville, Wis., and Miss Amy Peterson, Tomah, Wis.

October 1—Elmer G. Peterson, Des Moines, Iowa, and Miss Pearl Jaffee, Kansas City, Mo.

December 3—Ronald J. Collins, Akron, O., and Miss Myrtle E. Margan.

December 17—Exie L. Saylor, Cincinnati, O., and Miss Myrtle E. Stephenson, Covington, Ky.

December 26—Cyrus E. Thompson, Blackwell, Okla., and Miss Blanche Fair, Sharon, Kansas.

January 24—Chas. D. Tobelman, New Orleans, La., and Miss Myrtle E. Chenevert, Planckville, La.

January 28—Alfred W. Anderson, formerly of Chicago, and Letha R. Wood, at Sacramento, Cal.

## ENGAGEMENTS.

Theodore Bonkowski, Chicago, Ill., and Miss Jessie Stevens, Smithfield, Ill.

Harry F. Smith and Miss Helen R. Nickel, both of Philadelphia, Pa.

## OBITUARY.

## Harry Turner.

Brother Harry Turner of Washington Division died December 26. He was in his 29th year. He joined the society in September 1914, through Washington Division.

## John Brochak.

Brother John Brochak died at Cleveland, Ohio, February 7. He was in his 41st year. He joined the society in September, 1913, through Cleveland Division.

## Roy Theodore Wheeler.

Brother Roy Theodore Wheeler of New York was killed by a fall from a window February 13. During lack of employment of his trade as painter he had taken work at window-washing. It is said the safety device he was using was defective. He was in his 42nd year. He joined the society in November 1920, through Brooklyn Division.

## Clarence P. Jones.

Brother Clarence P. Jones died at Pueblo, Colorado, February 23. He was in his 52nd year. He joined the society through Chicago Division in September, 1906, and was its first member from Colorado. He was a charter member of Denver Division, assisting in its organizing in 1918.

## Clarence L. Polar.

Brother Clarence L. Polar died at his home in New London, Wisconsin, March 2. He was in his 51st year. He joined the society in September, 1919, through Milwaukee Division.

## JANUARY DEATH CLAIMS.

Paid to Mrs. Amelia Turner, Washington, D. C., for death benefit of Harry Turner, Certificate No. 2149, deceased December 26, 1921, \$1,000.00



## TREASURER'S REPORT.

## Division Collections for February.

Chicago.....	\$ 782.19
Detroit.....	224.95
Saginaw.....	22.74
Louisville.....	118.40
Little Rock.....	136.08
Nashua.....	13.88
Dayton.....	72.13
Bay City.....	16.35
Cincinnati.....	138.58
Evansville.....	61.14
Nashville.....	41.92
Springfield, O.....	28.62
Olathe.....	93.23
Flint.....	117.12
Toledo.....	138.89
Milwaukee.....	169.63
Columbus.....	113.75
Knoxville.....	71.55
Cleveland.....	143.82
Indianapolis.....	248.40
Brooklyn.....	383.14
St. Louis.....	327.15
New Haven.....	20.96
Holyoke.....	51.85
Los Angeles.....	171.88
Atlanta.....	100.73
Philadelphia.....	251.21
Kansas City.....	125.27
Omaha.....	152.66
New Orleans.....	138.04
Kalamazoo.....	38.74
Boston.....	204.77
Pittsburgh.....	167.46
Hartford.....	51.93
Memphis.....	37.41
Portland, Me.....	100.10
Buffalo.....	97.30
Portland, Ore.....	97.21
Newark.....	114.49
Providence.....	74.62
Seattle.....	100.48
Utica.....	75.67
Washington.....	104.12
Baltimore.....	71.49
Syracuse.....	48.90
Cedar Rapids.....	72.08
Huntington.....	111.23
Albany.....	49.64
Rochester.....	42.35
San Francisco.....	133.89
Reading.....	72.13
Akron.....	284.29
Salt Lake City.....	51.37
Rockford.....	73.20
Springfield, Ill.....	124.38
Davenport.....	54.28
Worcester.....	46.77
St. Paul.....	327.23
Ft. Worth.....	120.42
Dallas.....	147.10
Denver.....	78.06
Waterbury.....	23.83
Bridgeport (Jan.-Feb.).....	40.15
Springfield, Mass.....	39.06
Waco.....	75.05
Ogden.....	17.01
Pittsfield.....	29.51
Bangor.....	46.78
Kenosha.....	67.54
Birmingham.....	88.55
Sioux Falls.....	37.11
Wichita.....	98.44
Spokane.....	41.75
Des Moines.....	44.54
Lowell.....	34.37
Berkeley.....	36.78

Delavan.....	109.22
Houston.....	59.95
Scranton.....	52.91
Richmond.....	53.19
Norfolk.....	55.78
Johnstown.....	27.06
Sioux City.....	32.38
Manhattan.....	60.20

Total collections.....\$8,820.53

## TREASURER'S STATEMENT.

## For February, 1922.

Balance, January 31.....	\$363,723.74
Division collections.....	8,820.53
Interest, mortgage loans.....	1,632.50
Increase in book value of mortgage loan.....	47.50
Rent, Chicago Division.....	10.00
For exchange on checks.....	.89
Sale of buttons and fobs.....	25.00
Recording and registry fees.....	6.25
For surety bond premiums.....	2.70
Subscriptions to The Frat.....	1.20

Total, balance and income.....\$374,270.31

## Disbursements.

Death benefits.....	\$ 2,000.00
Sick benefits.....	580.00
Accident benefits.....	365.00
Rent.....	250.00
Salaries.....	710.82
Clerical services.....	375.00
Actuary's fee and expenses.....	536.00
Surety bond premiums.....	134.35
Insurance Department fees.....	231.00
Office expenses.....	86.38
Printing and stationery.....	19.00
Officers' expenses.....	48.46
Sundry supplies.....	2.00
Postage.....	14.40
Refund of recording fee.....	1.00

Total disbursements.....\$ 5,353.41

## Recapitulation.

Total, balance and income.....	\$374,270.31
Total disbursements.....	5,353.41

Balance, February 28.....\$368,916.90

## FEBRUARY DEATH CLAIMS.

Paid to Mrs. Laura R. Buster, Kansas City, Kansas, for death benefit of Floyd E. Buster, Certificate No. 1813, deceased October 26, 1921, \$1,000.00.

Paid to Mrs. Alva Helberg, New York, New York, for death benefit of Tow Diodolf Helberg, Certificate No. 4921, deceased July 3, 1921, \$1,000.00.

## FOLLY.

Merely taking out life insurance and carrying it for a few months helps no one. It is expensive for the society and a money loser for the insured. Stick to your insurance after you get it. There may come a time when you wish you had held onto it.—[Praetorian Guard.]

Look out for the cars—steam, electric, "hoss" and "gas"!

## TRUSTEES' REPORT.

## Ledger Assets, January 31, 1922.

First Mortgage Loans.....	\$264,015.01
First Mortgage Bonds.....	27,171.89
U. S. Liberty and Victory Bonds.....	47,196.37
Canadian Bonds.....	16,110.80
Farmers Trust Co.....	2,977.45
Central Trust Co.....	371.32
Bank of Montreal.....	168.24
Checks, drafts.....	4,515.20
Secretary's contingent fund.....	300.00
Treasurer's cash.....	897.46

Total ledger assets.....\$363,723.74

## Balances in Funds.

Mortuary Funds.....	\$ 15,034.90
Reserve Funds.....	319,428.69
Sick and Accident Fund.....	18,575.83
Unallocated interest.....	948.98
General Expense Fund.....	5,395.52
Organizing Fund.....	1,377.10
Convention Fund.....	2,962.72

Total in all funds.....\$363,723.74

## Concerning Investments.

Net interest receipts in January, \$948.98. Of current surplus funds, \$10,000 was placed in a city mortgage loan at 7 per cent, and \$5,000 more in a farm loan at 6 1-2 per cent.

## TRUSTEES' REPORT.

## Ledger Assets, February 28, 1922.

First Mortgage Loans.....	\$256,062.51
First Mortgage Bonds.....	27,171.89
U. S. Liberty and Victory Bonds.....	47,196.37
Canadian Bonds.....	16,110.80
Central Trust Co.....	17,219.69
Farmers Trust Co.....	3,593.70
Bank of Montreal.....	230.83
Secretary's contingent fund.....	300.00
Treasurer's Cash.....	1,031.11

Total ledger assets.....\$368,916.90

## Balance in Funds.

Mortuary Funds.....	\$ 18,897.48
Reserve Funds.....	319,428.69
Sick and Accident Fund.....	18,927.38
Unallocated interest.....	2,628.98
General Expense Fund.....	4,391.24
Organizing Fund.....	1,395.10
Convention Fund.....	3,248.03

Total in all funds.....\$368,916.90

## Concerning Investments.

Net interest receipts in February were \$1,680.00; this includes \$47.50 of amortization—increase in book value of a mortgage loan. A farm loan of \$3,000 was paid off, and \$5,000 was received on principal of a city mortgage loan. The reinvestment of these funds, together with current surplus is having the attention of Finance Committee.

It's all right to say you are a Frat, but—what kind of a Frat are you? The kind that let's well enough alone, or the kind that strives for a Bigger, Better, Brighter N. F. S. D.? Show your colors.—[The Na-Itan-Nic-Nic.]



## FEBRUARY DISABILITY CLAIMS.

*Lewis Newman, Chicago	\$ 10.00
W. H. Engle, Chicago	10.00
*Carl R. Yoder, Carlock, Ill.	45.00
J. J. Hellers, Detroit	10.00
R. H. McKenzie, Liverton, Ont.	50.00
A. A. Stutsman, Dearborn, Mich.	30.00
Horace B. Waters, Detroit	10.00
Chas. E. Adsit, Saginaw	10.00
J. E. Pershing, Springfield, O.	15.00
F. J. Stokes, Springfield, O.	20.00
S. T. Booth, Garnett, Kan.	15.00
*F. C. McCrory, Tiffin, O.	15.00
Alonzo Kingry, Columbus	15.00
John Simko, Cleveland	10.00
W. A. Keene, Wheatfield, Ind.	10.00
Harry J. Goldberg, New York	25.00
E. B. Young, Lexington, Ga.	50.00
*W. W. McLean, Atlanta	10.00
Joseph Mayer, Philadelphia	15.00
*P. E. Parker, Winchester, Kan.	30.00
Logan M. Noah, Lincoln, Neb.	50.00
*F. Blackhall, Wilksburg, Pa.	50.00
*R. E. L. Cook, Memphis	15.00
R. T. Roberts, Baltimore	10.00
A. C. Asper, Rochester	15.00
*James M. Lore, Tamaqua, Pa.	10.00
F. C. Smielau, Selins Grove, Pa.	10.00
Leroy Evans, Kent, O.	25.00
*H. L. Moore, East Akron	50.00
Harry C. Ware, Akron	10.00
A. B. Classen, Akron, O.	10.00
*D. Burrows, Hooper, Utah	25.00
*R. F. Trainor, Pittsfield	10.00
*Claude Blue, Moulton, Iowa	15.00
Gerald W. Bush, Des Moines	30.00
T. H. Koontz, Johnstown	10.00
Culmer Barnes, New York	50.00
Oscar Foland, New York	40.00
*Harry Aldrich, St. Louis	10.00
J. P. Arcand, Montreal, Can.	25.00
S. C. Goodall, Toronto, Can.	10.00
*W. D. Bell, Toronto, Can.	25.00
Frank Riha, Chicago	35.00

Total for the month.....\$945.00

\*Denotes accident claims.

## BIRTHS.

October 28—Mr. and Mrs. John G. Allen, La Salle, Ill., a girl.  
 November 22—Mr. and Mrs. L. T. Rhiley, San Francisco, Cal., a boy.  
 November 27—Mr. and Mrs. John Kessler, Fargo, N. D., a girl.  
 December 4—Mr. and Mrs. E. M. Rasmuss, Chippewa Falls, Wis., a boy.  
 December 4—Mr. and Mrs. Edward Knobloch, Chicago, Ill., a boy.  
 December 6—Mr. and Mrs. W. T. Rice, Bareville, Pa., a girl.  
 December 17—Mr. and Mrs. A. E. Webster, Detroit, Mich., a girl.  
 December 20—Mr. and Mrs. J. E. Fountain, Birmingham, Ala., a girl.  
 December 21—Mr. and Mrs. V. J. Trost, Minneapolis, Minn., a girl.  
 December 21—Mr. and Mrs. L. W. Alderman, Wilmington, N. C., a girl.  
 December 23—Mr. and Mrs. J. L. Gorce, Little Rock, Ark., a girl.  
 December 28—Mr. and Mrs. E. C. Wurt-smith, Detroit, Mich., a girl.  
 December 29—Mr. and Mrs. E. H. McColl, River Rouge, Mich., a boy.  
 December 30—Mr. and Mrs. G. O. Daigle, New Orleans, La., a boy.

January 21—Mr. and Mrs. Tony Sexton, Rosedale, Kans., a boy.

January 24—Mr. and Mrs. J. S. Bufka, Chicago, Ill., a boy.

January 25—Mr. and Mrs. J. E. Crough, Walkerville, Can., a girl.

January 25—Mr. and Mrs. L. M. Hikok, Chicago, Ill., a boy.

January 28—Mr. and Mrs. J. H. Tuskey, Denver, Colo., a girl.

January 31—Mr. and Mrs. Elmer Seth, Caldwell, Idaho, a boy.

February 4—Mr. and Mrs. Bernie Elam, Cincinnati, Ohio, a girl.

February 5—Mr. and Mrs. Irvn A. Burton, Cincinnati, Ohio, a boy.

February 10—Mr. and Mrs. J. M. Freeman, Elmhurst, Ill., a boy.

February 10—Mr. and Mrs. S. C. Goodall, Toronto, Can., a girl.

February 13—Mr. and Mrs. E. A. Vidrine, Alexandria, La., a girl.

February 14—Mr. and Mrs. John Robinson, Piqua, Ohio, a girl.

February 15—Mr. and Mrs. M. F. Morris, Castroville, Cal., a boy.

February 20—Mr. and Mrs. L. W. Price, Knoxville, Tenn., a boy.

## NEW MEMBERS.

1. L. A. Elmer	Columbia, S. C.
1. M. H. Seidlitz	Chicago
1. S. R. Tomlinson	Chicago
1. J. V. Hendley	Durham, N. C.
1. D. B. Pierce	Durham, N. C.
1. D. F. Yerton	Concord, N. C.
1. C. F. Smoak	Columbia, S. C.
1. M. Hertzberger	Chicago
1. J. H. Anderson	Chicago
2. J. A. Braithwaite	Windsor, Can.
17. R. J. Bertrand	Milwaukee
18. E. B. Morris	Glouster
21. A. G. Lepley	Cleveland
21. A. Manky	Cleveland
23. A. Brisament	Brooklyn
23. A. Kamnit	Brooklyn
23. P. J. Kiernan	New York
23. Ralph Zinna	New York
24. I. D. Beffa	St. Louis
24. H. J. Grossman	St. Louis
24. O. W. Tasche	St. Louis
27. F. B. Gries	Los Angeles
30. L. Altman	Philadelphia
31. L. F. Butcher	Kansas City
32. James Upah, Jr.	Chelsea, Ia.
35. J. J. Brady	Fall River, Mass.
35. M. Steinberg	Fall River, Mass.
36. C. E. Reiser	Pittsburgh
36. J. C. Dolph	Erie, Ia.
38. W. G. Goodwin	Memphis
41. A. R. Eden	Portland, Ore.
44. E. E. Stillings	Yakima, Wash.
46. J. H. Davidson	Washington
49. D. G. Cronk	Cedar Rapids, Ia.
54. S. S. Frickert	Allentown, Pa.
54. A. R. Pollitt	Allentown, Pa.
54. O. C. Young	Catasauqua, Pa.
57. O. J. Pearce	Rockford, Ill.
58. A. C. Brown	Jacksonville, Ill.
58. Paul Meyer	Jacksonville, Ill.
61. I. W. Dubey	Faribault, Minn.
74. O. C. Skorheim	Sioux Falls, S. D.
79. C. G. Hutton	Oakland, Cal.
80. Ole Hougstad	Stoughton, Wis.
85. J. R. McIntyre	Johnstown, Pa.
87. Simon Hirsch	New York

## THE GET-ONE DEGREE.

Look over this month's list of "Get Ones." Is anything missing? Look close, and when you have found out what it is, see to it that it is as it should be next month.

Chicago Division—H. R. Glover (2) B. J. Taran, J. M. Fant, L. L. Edmondson, R. C. Fortune, A. H. Migatz, O. W. Lorenz.

Detroit—Arthur W. Meek, John E. Crough.

Milwaukee—James Kearns.

Columbus—William F. Mayer.

Cleveland—Thomas J. Saulter (2).

Brooklyn—George Braun, Peter Mitchell, J. A. O'Grady, Dennis A. Hanley.

St. Louis—William H. Schaub (3).

Los Angeles—D. F. Mitchelson.

Philadelphia—Israel Steer.

Kansas City—John A. Butcher.

Omaha—C. C. C. Clark.

Boston—Joseph E. Hart (2).

Pittsburgh—Samuel Nichols, J. M. Rolshouse.

Memphis—Frederick Armstrong.

Portland, Ore.—John O. Reichle.

Seattle—Karl E. E. Johnson.

Washington—Roger O. Scott.

Cedar Rapids—Thomas F. Boyle.

Reading—Corey E. Allen (2), R. B. Van Etten.

Rockford—George A. Freak.

Springfield (Ill.)—F. W. Schoneman, E. R. Gedney.

St. Paul—Matthew Mies.

Sioux Falls—Joseph M. Servold.

Berkeley—James W. Howson.

Delavan—James M. Goff.

Johnstown—Charles McArthur.

New York—Moses W. Loew.

## CALL FOR BIDS.

To All Mid-West Divisions:

At the Chicago "Fraternal," 1920, it was voted to effect a permanent organization, known as the Mid-West Conference of Frat Divisions, same to meet subject to the call of the duly elected Board of Directors—six in number. Not necessarily always held in Chicago.

Not to conflict with the attendance at the Atlanta Grand Convention, no Conference was held in 1921.

Pursuant to the action of the body, permit me to hereby invite bids for the 1922 Mid-West Conference. Bids must specify what social arrangements are guaranteed, listing hotel accommodations and other details.

While an earnest business session on fraternal topics is the lure of the leaders, the pleasure side is the magnet for the many. That city—if any—prepared to give the greatest "good time," gets the plum.

Fraternally yours,

J. FREDERICK MEAGHER,

President, M. W. C.

5627 Indiana Ave., Chicago.

Your little frat button  
 Be sure to always wear;  
 It's a sign that gets you  
 The glad hand everywhere.



**JACKSONVILLE DIVISION, No. 88.**

Jacksonville Division, No. 88, was installed at Jacksonville, Ill., March 11. The event was a two days' affair.

On the evening of the 10th, a degree team from Chicago Division (with No. 1's goat), composed of Brothers George Brashar, Otto Lorenz, Isidore Newman, Ernest Schroeder and Rall Rountree, put the Jacksonville boys through. The election of officers, a smoker and talks occupied the rest of the evening.

On the 11th the public installation was held at the fine I. O. O. F. Hall before a crowd of about 200 people. Assistant Grand Secretary Roberts was installing officer, with the Chicago team assisting at the stations. After the ceremonies, addresses were made by Mayor Crabtree, Col. O. C. Smith, Superintendent, George H. Putnam, Principal, of the state school for the deaf, D. W. George, a veteran deaf teacher, and others. Brother Roberts also gave a review of the history of the society in his installing address.

The charter members of the division are Harry Mather, F. W. Schoneman, R. L. Huff, R. L. Carter, E. S. French, Hiram Huff, G. M. Markley, R. W. Bowman, F. E. Mather, H. A. Molohon, M. R. Shackel, W. F. McLean, T. H. Zimmer, J. P. Manley, W. F. Lebkecher, F. P. Lupien, Ernest Tilton, P. B. Moses, S. R. Burns.

Officers elected were H. A. Molohon, President; S. Robey Burns, Vice-President; Ernest Tilton, Secretary; Harry Mather, Treasurer; Fred E. Mather, Director; Parke B. Moses, Sergeant; Robert L. Huff, Hiram Huff, Fred C. Shoneman, Trustees.

Meetings will be held on the second Thursday of the month at the Gallaudet Club Hall.

**LEWISTON DIVISION, No. 89.**

Lewiston Division, No. 89, was installed at Lewiston, Maine, March 18, with Albert L. Carlisle of Bangor Division as installing officer, assisted by members of Portland and Bangor Divisions.

The charter members of the division are Edward Plummer, A. C. Parker, G. F. Carsley, H. M. Lamb, W. R. Swallow, W. H. Kimball, W. L. Sturgis, E. L. Dresser, T. J. Quirion, Melbourne Dorsey, C. A. Riggs, W. R. Sanborn, E. D. Fogg, Isaac Campbell, M. A. Bradbury, D. W. Gledhill, E. W. Morrell, W. H. Parks, Edmond Deshaies, L. A. Bradbury, F. J. Cyr, L. J. Beaulieu.

Officers elected were: Isaac Campbell, President; Leon A. Bradbury, Vice-President; Mahlon A. Bradbury, Secretary; Elmer D. Fogg, Treasurer; Ernest W. Morrell, Director; Fred J. Cyr, Sergeant; Levite J. Beaulieu, Edward L. Dresser, Donald W. Gledhill, Trustees.

It will meet on the first Saturday of the month at 223 Lisbon St.

April payments are due.

St. Paul—1924.

Have you made the Get-One yet?

**SCRANTON DIVISION, No. 82, N. F. S. D.**

Top Row, left to right—John A. Nowacky, Robert Garbett, Richard J. Lloyd, John Scheuneman, Lewis Garbett, Lawrence J. Rowland, Frank A. Roberts, John J. McGovern, William Morgan, Albert Dunkerly.

Second Row from top—Harry B. Young, Otis L. Clark, Lawrence J. Berrett, J. M. Koehler, Charles L. Clark, Stephen Heiner, Cloyd Drolsbaugh, Morris N. Garbett.

Front Row—Lloyd A. Snyder, Coe Haffler, A. J. Schooley, Andrew Doss.

**SAYINGS OF SOLOMON, JUNIOR.****On What a Frat Should Know and Do.**

My son, it did happen at a gathering of one of our tribes, that one brother did ask for a certain thing, and in return did receive the razzle.

Whereupon he did slink back into his seat, vowing dire things.

And when the gathering had been adjourned, he gave vent unto his wrath, and howled and growled, and snapped and snarled until his audience became weary.

Neither did it avail anyone to urge a muffler.

And when I did venture to express unto another member my sympathy for the disgruntled one and my regret at his outburst, he gave answer as follows:

"Nature did make him a good second fiddler, but he set out to make improvements upon Nature's handiwork.

"And in consequence whereof, a good wheel horse became a rank jackass."

Whereupon I relapsed into silence, the moral being too obvious to require further comment.

An optimist seeth things that are worth seeing.

A pessimist seeth things that are not.

The one smelleth the rose, the other curseth the thorn.

The pessimist seeth the hole in the cruller, and waileth he hath been robbed of so much to eat.

The optimist sayeth the hole was put in to make the cruller light.

And when I see a pessimist in our ranks, I know of a verity that the spelling might be abbreviated to make pest, and no harm done unto our noble language.

For he is a nuisance, which throweth cold water upon all schemes to improve the Order, tearing down rather than build up.

Neither will he brook correction, taking shelter behind the mistaken plea of fraternal privilege.

Such do not belong, but since they are, they must be borne.

I spake unto a man whom I desired to get into our ranks.

He did retort, among other things, that it was not the cost of joining that kept him out, but the upkeep after joining.

He did reason as follows: "It costeth but five shekels to get in, but thereafter it would cost about forty a year to stay in. I pray thee to excuse me and to desist thine exhortations."

But I made reply in this fashion: "It costeth but two hundred or so to give thee a wooden overcoat and sink thee six feet in the sod, but it will cost thine wife many hundreds more to keep together the family for which thou art responsible.

"Since thou art pleased to put such a low value upon their affections and regard, thou canst wend thine way Pluto-ward without further argument from me."

But he decided to postpone his trip, and hastened unto a medical examiner.

I tell thee, my son, happiness is a state of mind which can be best attained by attending to all fraternal obligations, written and unwritten. For the man which doth these things shall be crowned with the diadem belonging unto the Prince of Good Fellows.

Selah.





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

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

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

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

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

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

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

Acceptance for mailing at special rate of postage  
provided for in Sec. 1103, Act of Oct. 3, 1917, author-  
ized July 17, 1918.



FEBRUARY-MARCH, 1922

\$368,916.90.

St. Paul—1924.

Numbers 87, 88 and 89 are welcome to  
the circle. May their rolls never grow  
smaller.

The getting out of the February issue  
was so delayed it was thought best to com-  
bine it with March and so allow April's  
to come when it should.

Give this issue more than the once-  
over. It has facts and figures that tell the  
world just what a splendid organiza-  
tion our members belong to—just what  
you are if you are a frat.

The home office will move to new  
quarters about April 25, a much better  
suite of rooms having been leased in a  
modern office building. The new address  
will appear in the April Frat.

The Editor regrets it has not been  
possible for him to write up and print the  
story of his recent trip through the South.  
If the opportunity comes later it will be  
taken care of.

Yes, the papers must have their fun.  
Another tells us of the deaf orator who  
keeps his fingers in trim through his occu-  
pation as masseur—and his customers  
say he's a first class operator.

Our freedom of speech is imperiled. A  
press dispatch tells of an Omaha deaf  
woman getting out an injunction to stop  
her husband from wiggling wicked fingers,  
another from West Chester, Pa., tells of  
a boy charged with cutting off the fingers  
of a tattle-tail! Watch your finger move-  
ments.

The annual statement as rendered to  
the state insurance departments by which  
the society is licensed, is printed in this

## Notice of Remission of Assessments.

Resolution of the Executive Committee of the Board of Directors of the  
NATIONAL FRATERNAL SOCIETY OF THE DEAF, authorizing and ordering  
remission of two stated monthly assessments in 1922 on members of twelve  
months or longer standing in Classes C, D, and E, operating on the American  
Experience—4 per cent basis.

WHEREAS, The laws of states in which the society is licensed to do business  
and the society's own laws authorize a refund of surplus by a reduction of the  
contributions required from members whenever such surplus exceeds five per  
centum (5 per cent) of the net reserve liability on certificates of the members  
in the group concerned; and

WHEREAS, The valuation made as of December 31, 1921, discloses a surplus  
of more than 40 per cent over the total reserve liability on certificates of members  
in Classes C, D, and E; and

WHEREAS, The society's actuary, Fredrick A. Draper, has approved and  
recommended the waiving of two monthly assessments on all members who  
have been on the rolls in aforesaid Classes C, D, and E for twelve months or  
longer;

THEREFORE, In view of the above-stated facts and the actuary's recom-  
mendation, the Executive Committee of the Board of Directors of the  
NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders  
that those members in Classes C, D and E who have been on the rolls for  
twelve months or longer at the time the assessments fall due shall not be re-  
quired to pay the regular monthly assessments for April and October of the  
current year 1922.

H. C. ANDERSON, Grand President,  
F. P. GIBSON, Grand Secretary,  
G. F. FLICK, Chairman of Trustees,  
E. M. ROWSE, Grand Treasurer,  
A. L. ROBERTS, Assistant Grand Secretary,  
Executive Committee, Board of Directors.

Chicago, Ill., February 6, 1922.

### KEEP YOUR DUES PAID UP.

Are you one of those careless chaps  
Who let their life insurance lapse  
And tho' you meet with no mishaps,  
You're always facing grim "Perhaps"?  
Now, lest you taste the bitter cup  
Take pains to keep your dues paid up.

And there's your wife and kiddies dear,  
Provide for them while you are here—  
For rainy days as well as clear,  
And you need never have a fear.  
You know they will both dine and sup  
If you just keep your dues paid up.

If there's no "make-good" on your page,  
Then you've reached the don't-care stage,  
And so you tag-a-long an age  
While your brothers scold and rage,  
Come! keep your record incorrupt—  
See that your dues are all paid up.

And when you're old and work no more,  
The wolf can howl around your door—  
Yes, howl and howl, until he's sore.  
But you foiled him long before—  
Your peace he cannot interrupt  
If you have kept your dues paid up.

—M. B.

### ALL IN A WEEK.

(Found in the "Farmers Almanac.")  
The year had gloomily begun—  
For Willie Winters, a poor man's  
He was beset with bill and dun,  
And he had but very little  
"This cash," he said, "won't pay my dues;  
I've nothing here but ones and"  
A bright thought struck him and he said:  
"The rich Miss Goldbrick will I"  
But when he paid his court to her,  
She lisped, but firmly said, "No!"  
"Alas!" he cried, "then I must die!  
I'm done! I'll drown, I'll burn, I'll"  
They found his gloves, his coat, his hat,—  
A coroner upon him

Sun.
Mon.
Tues.
Wed.
Thur.
Fri.
Sat.





### Coming Division Events

#### March.

- |                                |              |
|--------------------------------|--------------|
| 3. Baby show.....              | Rockford     |
| 4. Moving Picture Social.....  | Detroit      |
| 11. Smoker.....                | New Haven    |
| 17. Stag Party.....            | Flint        |
| 17. St. Patrick Social.....    | Washington   |
| 18. Social.....                | Cleveland    |
| 18. Social.....                | Indianapolis |
| 18. Entertainment.....         | Pittsburgh   |
| 18. Smoker.....                | Akron        |
| 18. Lecture.....               | Denver       |
| 18. Oyster Supper.....         | Richmond     |
| 18-19. Anniversary Social..... | Dayton       |
| 25. Spring Social.....         | Cincinnati   |
| 25. Box Social.....            | Baltimore    |

#### April.

- |                            |              |
|----------------------------|--------------|
| 1. Pot-Luck Supper.....    | Flint        |
| 1. Smoker.....             | Utica        |
| 8. Smoker.....             | Washington   |
| 15. Easter Party.....      | Indianapolis |
| 15. Box Social.....        | Pittsburgh   |
| 15. Barnyard Banquet.....  | Denver       |
| 22. Card Social.....       | Cincinnati   |
| 22. Whist Party.....       | Providence   |
| 29. Hard Times Social..... | Racine       |

#### May.

- |                                |            |
|--------------------------------|------------|
| 6. Annual Masquerade Ball..... | Albany     |
| 27. Social.....                | Cincinnati |
| 27. Lawn Fete.....             | Washington |
| 27. Annual Party.....          | Bangor     |
| 29. Annual Ball.....           | Providence |

#### Chicago.

Recent visitors at headquarters were Charles Schatzkin, New York, N. Y.; Emil E. Hirte, Percy M. Goff, James M. Goff, Delavan, Wis.; O. C. Hougstad, Stoughton, Wis.; F. H. McMullan, Cleveland, Ohio; A. Silnutzer, Boston, Mass.; W. J. Japes, Detroit, Mich.

The bunco party held at the Silent Athletic Club Saturday evening, February 18 under the auspices of Chicago Division was a very enjoyable affair. Counter attractions at other clubs reduced the attendance somewhat, but there were enough for twenty-four tables. Fine prizes had been offered the winners, and rivalry was keen, everybody being eager to be one of the winners. After the play and award of prizes, the club served a cafeteria lunch in the dining-room, prepared under the personal supervision of Paul Block, one of our star cooks. Much of the success of the affair was due to the untiring efforts of Chairman Ernest Craig and his helpers, and to them our thanks are due.

Our annual ball this year was of the masquerade variety. It was held Saturday, February 4, at the S. A. C. club house, and proved a record breaker in more ways than one. The attendance was nearly

600. Walter Hodgson, one of our youngest members, was chairman and he and his committee put it over in great shape.

Alfred A. Bierlein and his son Carleton have opened the "York Delicatessen" in Elmhurst and are doing a thriving business.

The division is up against the renting problem again. Its lease on the hall in the Masonic Temple expires May 1, and the \$20.00 per night it pays there has caused it to look around and see if it cannot do better somewhere else. The result will be known next month. [Later: It has decided to meet at the S. A. C. club-house, on the second Saturdays of each month.—Ed.]

#### Cleveland.

Thursday evening, January 26th was "Gibson night." To a large audience of frats, their wives and friends, our Grand Secretary gave a talk that was a co-mingling of facts, demonstrations, advice and humor; such a talk as only "Gib." can give, and which held us spell-bound from beginning to end. To many of the audience who had no real conception of what the N. F. S. D. really is, his masterly telling of what it is, what it stands for, and how it is the greatest organization of the deaf in the world, was a revelation, and will go far to correct many wrong ideas concerning it. It was a great talk, and those who saw it will never forget it, and our sincere thanks go to Brother Gibson both for the talk itself, and for the pleasure of meeting personally the man who has done so much to make the society what it is.

#### St. Paul.

Preparations for the 1924 convention of the National Fraternal Society of the deaf are under way in St. Paul, where the gathering is to be held. The local committee, composed of J. J. McNeil, chairman, J. S. S. Bowen, secretary, Anton Schroeder, business manager, Max Cohen, treasurer, P. L. Axling, press agent, Fred Brant, P. E. Cadwell, J. C. Howard, of Duluth, and V. R. Spence, of Faribault, was organized some time ago. The first and foremost question that came before the committee at its first meeting was that of finances. A free and full discussion was had, and everyone left the meeting well satisfied that we would be able to readily raise all the money that would be needed—some setting the figure at \$7,000. At the February meeting of St. Paul Division the committee chairman was delegated to present a proposition that every member of the division be asked to pledge ten dollars each, to be paid in installments between now and the date of the convention. After brief discussion the proposition was put to vote and carried unanimously. Since then a large number of pledges have been signed and placed in the treasurer's hands, and considerable cash paid in.

Thus the local committee of the "biggest and best yet" convention of the society starts out with a fund of \$1,140 assured. Several social affairs to raise additional funds are being planned for the near future. Each member of the committee has some work cut out for him, and circulars and advertising matter are being prepared. Business men of St. Paul, commercial and booster organizations, hotels, and other interests that will be benefited by such a gathering as will be here during the convention, are to be visited by members of the committee, and further pledges for financial support secured. St. Paul business interests are proverbially liberal supporters of any legitimate enterprise that will benefit the community, and every member feels safe in asserting that the full quota required for the expense of the convention will be secured well in advance of the date of the gathering.

The "Ten Thousand Lakes" slogan used so extensively by a number of Minnesota's booster organizations will be kept to the fore by the local committee, and it is suggested that parties contemplating a few weeks' vacation during the summer of 1924 plan their outings so as to spend part of the time among the innumerable lakes in close proximity to the Twin Cities, attend the Frat convention, and finish their outings in other parts of the state. Go where you may, you cannot escape the fact that Minnesota has more lakes within her borders than any other single state in the Union.

#### Baltimore.

We profusely express our regrets for having been so neglectful in the write-up of this column. Having received so many bumps for failing to give our non-residents an account of the happenings in No. 47, we will try and do better in future. But we can't write up things we don't know about, so members are requested to hand in items that will be of general interest. An item about Tom that is of interest only to Harry will hardly pass the headquarters' blue pencil. Items of interest to every member is what is wanted.

By the way, non-residents, are you as enthusiastic as you should be in the matter of helping the division grow by bringing in new members? If you are, send for a couple of application blanks for prospects, and help us grow by giving us a push. Remember, even an electric button can't accomplish anything unless it is pushed. So push, and push with a will.

Our Duckpin bowling team still has a few open dates, and would like to hear from any Frat team that thinks they can take our measure. Send all challenges to the Secretary.

Ray M. Kauffman, chairman of our June 4 and August 9 picnics, is working like a beaver to make both affairs a success. No expense will be spared to make both occasions the best ever, and we are all praying for fair weather. But fair weather or foul, Chairman Kauffman says they are going to be some picnics, so don't forget the dates, and watch The Frat for further particulars.



No. 47 is now comfortably housed in its new quarters in Claggett's Hall, 614 N. Fremont Ave., where we hope to stay until our own "Home Sweet Home" is realized. Our Half Fund campaign is progressing nicely, and we have a good sum in the treasury.

Present indications point to our having a crack base ball team this coming season. John Kuhn, who has offered to shoulder the responsibility of organizing the team, has a fine bunch of players to select from. Come on with your challengers, Frat teams!

It is with regret we chronicle the death of Mrs. Attaway E. Gallion, wife of George A. Gallion, of Perryman, Md., who passed away February 20. To Brother Gallion and the bereaved family Baltimore Division extends its heartfelt sympathy.

#### Kenosha.

Some big doings are being planned for a Hard Times Social and Dance at Racine, April 29th. There will be some big surprises at this social, so don't miss it. Tickets are going fast, and a big crowd is assured, many from adjoining towns having signified their intention of coming. Every Frat within "reaching distance" is urged to attend, and to bring their wives and sweethearts. If you don't possess either, bring a friend. Remember the date, April 29, and the place, St. Luke's Parish Hall, 7th St., one block from the Racine Hotel, Racine, Wisconsin.

#### Albany.

Our Valentine Party on the evening of February 18 was a great success. It was an evening replete with fun and frolic, and everyone was happy. Prizes were given in various events. Chairman Sack and his committee deserve great credit for the success of the affair. The Ladies' Auxiliary, too, have helped us a great deal in our social affairs, and to them also goes a share of the credit for their success.

#### Utica.

On the evening of January 30, the natal day of William L. Butcher, a number of friends gathered at the home of that faithful watch-dog of our division treasury to help him renew his youth in good cheer and feasting. Brother Butcher, whose certificate number is 314, rightly deserves the title of "Father of Fratdom," not only in Utica Division, but in Central New York. Joining Chicago Division No. 1, in October, 1903, he was one of that division's delegates-at-large to the Cincinnati convention in 1907. On the organization of New York's first division, Brooklyn No. 23, Brother Butcher was transferred to that division, later transferring to Buffalo Division, organized in June, 1913. In November of the same year, not a little through his efforts, Utica Division, No. 45, was organized, with him as one of the charter members. Since that time he has been prominently identified with his division, now serving his fifth term as division treasurer, and the accuracy and neatness of his reports has won him official commendation from headquarters. The congratulations on his birthday and the fine fountain pen presented him were the outward signs

of the esteem in which he is held in his division. The less observable but equally sincere sign of that esteem is the quiet confidence the members feel in the honesty and integrity of the Grand Old Man of the division in the handling of division funds. "By their works shall ye know them."

On the evening of February 25, at St. Augustine's Parish Hall, Ilion, Amos Winchell gave a very entertaining exhibition of sleight-of-hand tricks, some forty in all. The exhibition was for the benefit of the division, and as Brother Winchell made no charge, a handsome sum was netted for the treasury. Fraternal? Sure!

James Dingman, of Cleveland, Ohio, a one-time member of Utica Division, was a welcome visitor at our February meeting. He likes Cleveland, and expects to make it his permanent home.

#### Pittsburgh.

The Christmas season was made much happier by a treat from Division No. 36 to about 35 children of members at our hall on December 31st. Santa Claus, impersonated by George Cowan, came down through the chimney in the accepted manner. Magic-lantern slides, cartoonists' exhibition and boxes of candy gave great enjoyment to the children. And the committee in charge did all in its power to increase the enjoyment. It was a fine chance to get acquainted with Santa, as he went among the children and showed himself to be, as he always has been, their friend. John Nichols, son of Brother Sam, interpreted for the benefit of the hearing children. This was the first treat of the kind ever given to the children by the local deaf people, and it was so successful and enjoyable, the division has decided to make it an annual event, to be held on the last Saturday of December.

We regret the discontinuance of personal items in The Frat. But there is always division news that makes interesting reading. Or should be. A recent visitor at one of our meetings asked to see the December Frat. In a moment it was handed back with the remark, "No news in The Frat from Ohio." The secretary looked dumb—thinking and wondering if the Ohio divisions had gone on strike!

January 21st we held the best initiation ceremony we have ever held since the division was organized. The Degree Team, consisting of Brothers Friend, Leitner, Nichols, Graves, Cowan, Forbes and Blackhall, deserves great praise for their work in putting things through in the way they did. The new members, too, come in for a share of praise by the way they stood the trying ordeal.

The division is doing good work in helping needy members these days. Many who were out of employment have had their dues paid for them out of the local fund, and at the last meeting it was voted to start a relief fund of \$100, out of which we will aid the families of members who may be out of work and in need of help. The money will be used to buy coal, groceries, etc., but will not be used for paying rents. In this way, many deserving members will be tided over their difficulties until they are on their feet again.

#### Rockford.

At the close of the regular business meeting January 7th, the Priscilla Club took possession of the hall, and staged a very successful social, the fun lasting until nearly midnight. Everyone had a good time, of course.

On Sunday, January 22, President and Mrs. William T. Hart gave a dinner in honor of the retiring officers of the division. The affair was staged at the Hart home, and besides Brother and Mrs. Hart, those present were Past Vice-President F. W. Hammer, Past Secretary and Mrs. Fred Shatwell, Past Treasurer Frank A. Dobson and Mrs. Dobson, Past Director Harry W. Long and Mrs. Long, Past Sergeant J. M. Skarzynski, and Past Trustee B. F. Jackson and Mrs. Jackson. The term "retiring" officers hardly fits the above brothers though. There's nothing retiring about them. They are always right out in front, up and doing. And none of them have retired from office, either, all having been either re-elected to their old offices or elected to some other office in the division. You can't keep good men down.

Saturday evening, February 4th, after the division's regular business had been disposed of, Brother Jackson introduced Arthur L. Roberts, of Chicago, Assistant Grand Secretary of the society. Brother Roberts gave a short talk on the affairs of the society, what it was doing, how it was growing, and what its future prospects were, and was listened to with great attention. Following this, he gave a very interesting reading, taking for his subject Victor Hugo's "The Hunchback of Notre Dame."

#### Richmond.

Grand Secretary Gibson, in his recent swing through the southern states arrived in Richmond January 13th, as perschedule. The local division was ready for him, and did all in its power to make his stay with us as enjoyable as possible. A reception on the 13th, and a banquet on the 14th, both at the Richmond Hotel, were the outstanding features of the entertainment offered. No stone was left unturned by President Dalton, who headed the reception committee, to make both Brother Gibson and his charming wife, who accompanied him, feel at home, and one of us. We hope they took away with them what they left with us—pleasant memories. Among visiting Frats who helped us do honor to our Grand Secretary we noticed President Jenkins of Norfolk Division, President Souder and Brothers Marshall and Smoak of Washington Division. Brother Marshall always ready to help entertain, delighted us with his sign rendition of "Yankee Doodle."

The abilities of the deaf as instructors of the deaf has again been recognized. Frank H. Creasy, a member of our division, has been appointed to the position of foreman of the cabinet shop at the School for Colored Deaf and Blind at Newport News. We all wish him success in his new position.

An oyster supper at Colombo Hall is slated for March 18th. A good time is assured. Come one, come all, don't forget.





SOUTH CAROLINA DELEGATION AT ATLANTA.

Courtesy Silent Worker.

**Cincinnati.**

Cincinnati Division held a public installation of officers at Doyle's Academy Hall, Saturday evening, January 7th. In addition to the members of the division, many hearing and deaf friends were present to witness the ceremony. The officers wore their new regalia, and the members wore red caps with the society's insignia and the division number on them. They made a fine appearance. The ceremony was in charge of Buford Allen, assisted by Arthur Norris of Indianapolis, chairman of the Grand Division Ritual Committee. After the ceremony, the division treated everyone to ice-cream and cake.

The division picnic held on the beautiful Zoological Grounds last summer was so much of a success that it has been decided to hold another similar one at the same place next July. The exact date has not been set, but when it does come off, it is going to be a picnic, all right. Keep an eye out for the date, and when announced, paste it in your hat.

**Seattle.**

A reception to Brother and Mrs. Fred Kuhn, who were married December 11th, was held at the home of John T. Bodley on January 28th. About fifty guests were present, and all enjoyed a pleasant evening. Refreshments, consisting of ice-cream, cake and coffee were served, with candy and cigars on the side. The young couple are popular, and received many pretty and useful gifts. Probably the best present was a house and large lot in the Lake Burien district from Brother Kuhn's father. They are comfortably settled, and start life with the best wishes of their many friends.

It is reported that a Tacoma deaf man was recently run down by a motor truck, and sent to a hospital seriously injured. He was formerly a frat, but dropped out. Do you suppose he is sorry, now? He has married since dropping out, and the accident benefit he could have drawn had he stayed in the society would have been of

great benefit to his wife—and himself. It is hoped he will see the error of his ways, and return to the fold.

**Little Rock.**

The members of our division are waking up to the fact that we have got to do something to create more interest and co-operation among the members; first, to boost the membership of the society, and second, to enlarge our local funds with a view of purchasing a lot and building thereon a nice little club house for our meetings, business and social. As a starter, it is announced that we will hold a banquet on March 17th, and a swell time is assured. Frats, non-frats, and friends little and big are cordially invited. Special attention will be paid visitors, to see that they have a good time. Remember the date, "St. Pat's."

Our members seem very prosperous. Several have bought autos lately, and others, possibly wiser, are putting their money into homes. Keep it up, boys.

**SOME HANDICAP.**

When you pick up a popular magazine and read in it a story or poem by Lindsay Lucas you have no idea of the handicap under which it was written.

Neither has the editor who purchased it. Lucas, 23 years old, is both blind and deaf.

Three years ago he was one of the brightest pupils at a Minneapolis high school in his sophomore year. Then bursting of minute blood vessels nourishing the optic nerve rendered him blind. Six months later hearing left him.

He didn't quit. He started instead to make the best of things. He has mastered the Braille and the New York systems of reading for the blind in this state.

He swims, skates and enjoys long tramps in the open. Between the times he works on poems and stories.

Among his poems, widely published, are "Circus Time," "The Adventures of the Keewanis," "The Brute of the Northland."—Kansas City Star.

**OFFICIAL NOTICES.****Social Members.**

About 140 social members are listed at headquarters. In the past we have not required divisions to make monthly reports on this class of members, so we have very little information concerning them. It is possible that some have died, and others have either discontinued paying the small dues required or are in arrears. The laws covering arrearages of beneficiary members are also applicable to social members, and it may be that some who now call themselves frats and are allowed frat privileges, are not entitled to either.

Headquarters would appreciate it if division treasurers would make a check-up of their social members, past and present, and send it in. Give name and address, date of joining, and whether now in good standing, and if not, why not. And in future monthly reports make a report on the standing of social members as well as on beneficial members—at the end or on the back of the regular report.

Further, as only about 30 of these 140 social members have shown enough fraternal spirit to become subscribers to the official paper, it might be well to make an effort to induce them to do so.

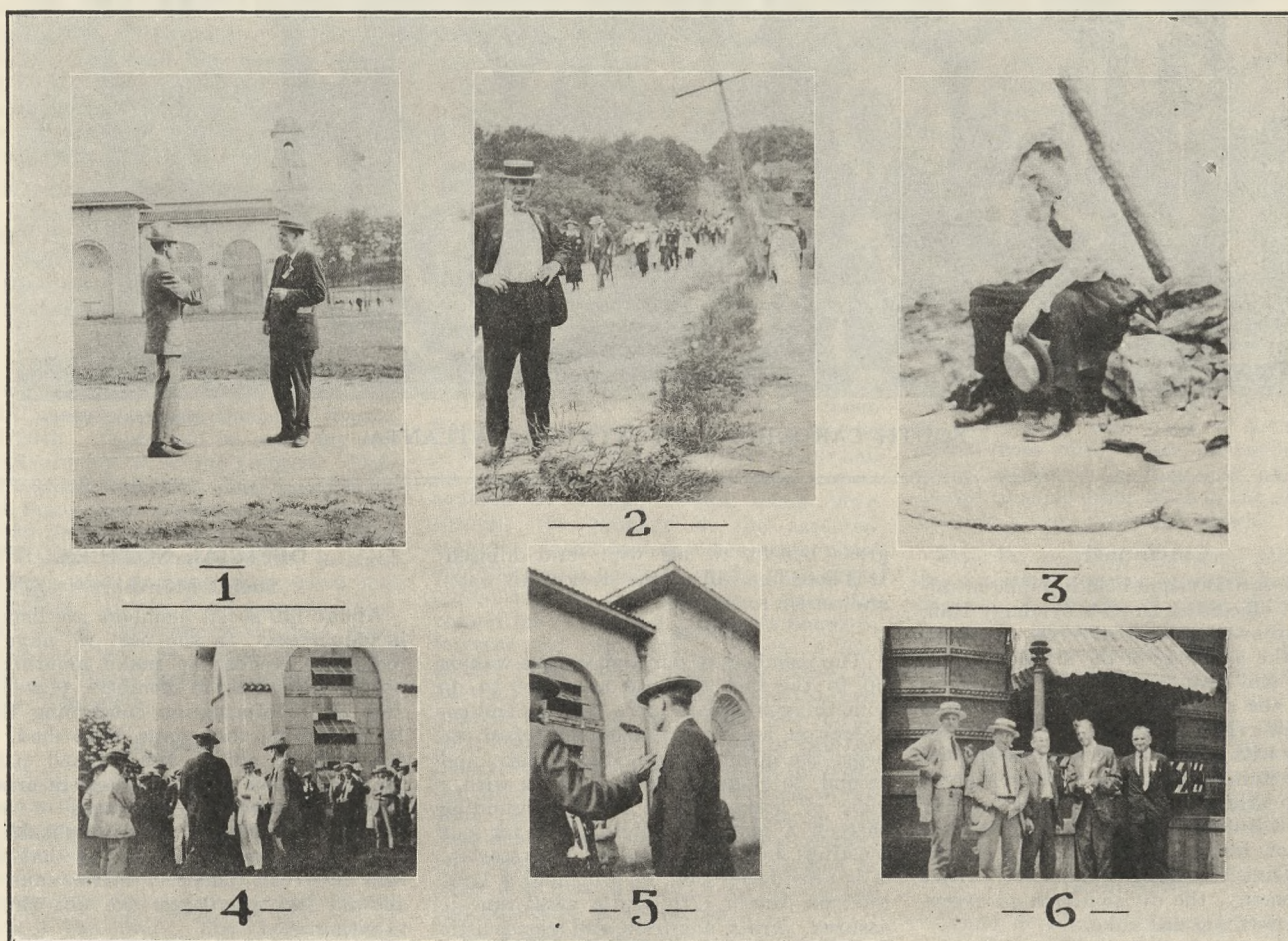
**Non-Resident Members.**

The non-resident member should remember the society wants him to understand he is not forgotten or overlooked. If he does not get prompt service from his division treasurer, he should write the division secretary and kick. If he misses his Frat, he should write its editor and tell him about it. If he wants any special information, he should always write for it and insist on getting it, rather than to make mistakes in trying to guess at it. And when he gets hurt or falls ill, he should write his division secretary (not the treasurer or some member) and tell him all about it, ask for claim papers, etc. He should also instruct someone in his immediate family to be ready to do this for him should he not be able to.



# Atlanta Convention Snap-Shots

(Courtesy The Silent Worker.)



1. Prexy telling Gib "No Flies on Atlanta." See the "N." 2. The approach to Stone Mountain. 3. Top of Stone Mountain. 'Twas a long, long way, but Gib got there. 4. Lakewood Park when the movie man "shot" Prexy and Gib—a rear view. 5. Spokane (O'Leary) telling Chicago (Gibson) what he thought of it all. 6. Some of the youngsters. Left to right—Leiter, Smith, Brady, McCann, Tanzar. They all keep smiling, you bet.



An unusually large group of the deaf from one state at the convention in Atlanta, Ga., July, 1921. This crowd represents "the Volunteer State," as Tennessee is notably known—either alumni of its school or residents.



# National Fraternal Society of the Deaf

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

## How the Society Has Grown Since Its Chartering in 1907

	Members	Assets in Hand	Insurance in Force
December 31, 1907.....	520	\$ 3,066.50	\$ 260,000.00
December 31, 1908.....	597	4,905.58	298,500.00
December 31, 1909.....	774	6,692.73	387,000.00
December 31, 1910.....	989	10,783.39	488,250.00
December 31, 1911.....	1099	18,731.71	705,950.00
December 31, 1912.....	1319	28,013.88	876,050.00
December 31, 1913.....	1586	45,913.19	1,079,950.00
December 31, 1914.....	1917	66,175.59	1,294,450.00
December 31, 1915.....	2075	86,209.85	1,417,200.00
December 31, 1916.....	2520	114,122.28	1,779,750.00
December 31, 1917.....	3137	152,363.03	2,297,750.00
December 31, 1918.....	3640	179,305.25	2,719,750.00
December 31, 1919.....	4113	221,763.76	3,191,500.00
December 31, 1920.....	4807	281,418.90	3,855,750.00
December 31, 1921.....	4951	353,050.43	4,029,750.00

## Benefits Paid to December 31, 1921

Death Benefits .....	\$ 115,632.71
Sick and Accident Benefits.....	60,695.00
Total.....	\$ 176,327.71

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

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

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

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

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

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



## National Fraternal Society of the Deaf.

(Chartered by the State of Illinois)

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

## GRAND DIVISION DIRECTORY.

## Board of Directors.

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

## Board of Trustees.

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

## DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.  
412 Masonic Temple—First Friday.  
Glenn A. Smith.....Room 401, 21 N. LaSalle St.  
DETROIT, No. 2.....Detroit, Mich.  
1440 Michigan Ave.—First Thursday.  
John Ulrich.....2930 Garland Ave.  
SAGINAW, No. 3.....Saginaw, Mich.  
108 So. Hamilton St.—First Monday.  
Harry Dundas.....108 S. Hamilton St.  
LOUISVILLE, No. 4.....Louisville, Ky.  
Robinson Hall—First Saturday.  
William Ferg.....2500 St. Cecilia St.  
LITTLE ROCK, No. 5.....Little Rock, Ark.  
Moose Hall Bldg.—First Saturday.  
Oscar E. Taylor.....c-o School for the Deaf  
NASHUA, No. 7.....Nashua, N. H.  
Lafayette Hall—First Saturday.  
John Shea.....Derry, N. H.  
DAYTON, No. 8.....Dayton, Ohio  
Pruden Bldg., E. Fifth St.—First Saturday.  
Sidney L. Smith.....613 Washington St.  
BAY CITY, No. 9.....Bay City, Mich.  
First Monday.  
C. F. W. Lawrence.....806 N. Henry St.  
CINCINNATI, No. 10.....Cincinnati, Ohio  
Court & Central Ave.—First Saturday.  
Wylie Ross.....2931 Robertson Ave.  
EVANSVILLE, No. 11.....Evansville, Ind.  
Y. M. C. A.—First Monday.  
Adolph Brisius.....1718 Canal St.  
NASHVILLE, No. 12.....Nashville, Tenn.  
Y. M. C. A.—First Saturday.  
Jesse T. Warren.....200 Third Ave., North  
SPRINGFIELD, No. 13.....Springfield, Ohio  
First Wednesday.  
John E. Pershing.....421 S. Belmont Ave.  
OLATHE, No. 14.....Olathe, Kan.  
First Tuesday.  
Owen G. Carrel.....579 E. Loula St.  
FLINT, No. 15.....Flint, Mich.  
424 Buckham St.—First Tuesday.  
Bert E. Maxson.....Davison, Mich.  
TOLEDO, No. 16.....Toledo, Ohio  
Kapp Hall—First Saturday.  
Harry G. Augustus.....3190 Maplewood Ave.  
MILWAUKEE, No. 17.....Milwaukee, Wis.  
221 W. Water St.—First Tuesday.  
Samuel Sutter.....1403 20th St.  
COLUMBUS, No. 18.....Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.  
Clarence B. Jones.....67 E. State St.  
KNOXVILLE, No. 20.....Knoxville, Tenn.  
K. of P. Hall—First Friday.  
L. Arthur Palmer.....Box 443  
CLEVELAND, No. 21.....Cleveland, Ohio  
West Side Turn Hall—First Saturday.  
Harry T. McCann.....General Delivery

INDIANAPOLIS, No. 22.....Indianapolis, Ind.  
I. O. O. F. Hall—First Wednesday.  
Harry V. Jackson.....811 N. Jefferson Ave.  
BROOKLYN, No. 23.....Brooklyn, N. Y.  
308 Fulton St.—First Saturday.  
Dennis A. Hanley.....1599 Ave. A, New York  
ST. LOUIS, No. 24.....St. Louis, Mo.  
Keystone Hall—First Friday.  
A. O. Steidemann.....5780 W. Florissant Ave.  
NEW HAVEN, No. 25.....New Haven, Conn.  
99 Temple St.—Second Saturday.  
Philip Quinn, Jr.....309 Grand Ave.  
HOLYOKE, No. 26.....Holyoke, Mass.  
Bridge Street Turn Hall—First Saturday.  
Arnold Klopfer.....22 Jackson St.  
LOS ANGELES, No. 27.....Los Angeles, Cal.  
730 S. Grand Ave.—First Saturday.  
Melville J. Mathies.....1422 N. Coronado Terrace  
ATLANTA, No. 28.....Atlanta, Ga.  
Red Men's Wigwam—First Friday.  
Leon B. Dickerson.....c-o Foote & Davis Co.  
PHILADELPHIA, No. 30.....Philadelphia, Pa.  
1626 Arch St.—First Friday.  
James F. Brady.....426 Locust St.  
KANSAS CITY, No. 31.....Kansas City, Mo.  
M. W. A. Hall, 1225 Walnut St.—First Saturday.  
Paul R. Wye.....c-o The Essex, 8th and Locust Sts.  
OMAHA, No. 32.....Omaha, Neb.  
Swedish Auditorium—First Saturday.  
Lawrence James.....2705 Dewey Ave.  
NEW ORLEANS, No. 33.....New Orleans, La.  
B. K. A. Building, 627 North St.—First Sunday.  
John Quininn.....1536 Magazine St.  
KALAMAZOO, No. 34.....Kalamazoo, Mich.  
Portage St. Auditorium—First Wednesday.  
James H. Sproull.....440 Portage St.  
BOSTON, No. 35.....Boston, Mass.  
3 Boylston Place—First Saturday.  
William H. Batterbury.....30 Newcomb Ave., West Lynn, Mass.  
PITTSBURGH, No. 36.....Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday.  
Frank A. Leitner.....1220 Braddock Ave.  
HARTFORD, No. 37.....Hartford, Conn.  
Bliss Hall, 75 Mulberry St.—First Saturday.  
Edgar C. Luther.....63 Whitman Ave., West Hartford, Conn.  
MEMPHIS, No. 38.....Memphis, Tenn.  
Y. M. C. A.—First Saturday.  
Fred P. Armstrong.....Y. M. C. A. Bldg.  
PORTLAND (Me.), No. 39.....Portland, Maine  
514 Congress St.—Second Saturday.  
Will O. Kimball.....2 Vernon Place  
BUFFALO, No. 40.....Buffalo, N. Y.  
Mizpah Hall, Perry and Herkimer Sts.—First Saturday.  
William M. Smith.....105 Baynes St.  
PORTLAND (Ore.), No. 41.....Portland, Ore.  
Aliski Bldg., 3rd and Morrison—First Saturday.  
John Bertram.....Route 3, Box 542  
NEWARK, No. 42.....Newark, N. J.  
210 Market St.—First Saturday.  
Alfred Kins.....46 Wayne St., Jersey City, N. J.  
PROVIDENCE, No. 43.....Providence, R. I.  
850 Westminster St.—First Saturday.  
Arthur H. Enger.....520 Hope St.  
SEATTLE, No. 44.....Seattle, Wash.  
Y. M. C. A.—First Saturday.  
Olof Hanson.....4747 16th Ave., N. E.  
UTICA, No. 45.....Utica, N. Y.  
53 Franklin Square—First Saturday.  
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.  
WASHINGTON, No. 46.....Washington, D. C.  
N. E. Masonic Temple—First Wednesday.  
Gerald Ferguson.....712 E St., N. E.  
BALTIMORE, No. 47.....Baltimore, Md.  
Claggett Hall, 614 N. Fremont Ave.  
O. K. Price.....3107 Baker St.  
SYRACUSE, No. 48.....Syracuse, N. Y.  
Larned Building, S. Warren St.—Second Saturday.  
Benjamin Bushart.....312 Cherry St.  
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.  
First Wednesday.  
Carl W. Osterberg.....1412 Third Ave., W.  
HUNTINGTON, No. 50.....Huntington, W. Va.  
I. O. O. F. Hall—First Saturday.  
James A. Pring.....2975 Fifth Ave.  
ALBANY, No. 51.....Albany, N. Y.  
734 Broadway—First Saturday.  
John F. Koerner.....316 Harrison St., Schenectady, N. Y.  
ROCHESTER, No. 52.....Rochester, N. Y.  
97 State St.—Second Saturday.  
William L. Hughes.....R. F. D., Lyell Road, Coldwater, N. Y.  
SAN FRANCISCO, No. 53.....San Francisco, Cal.  
California Hall, Polk and Turk Sts.—First Saturday.  
David S. Luddy.....124 Primrose Road, Burlingame, Cal.  
READING, No. 54.....Reading, Pa.  
8th & Penn Sts.—First Saturday.  
John L. Wise.....342 N. Fourth St.  
AKRON, No. 55.....Akron, Ohio  
127 S. Main St.—First Saturday.  
Foster D. Gilbert.....1729 Preston Ave.

SALT LAKE CITY, No. 56.....Salt Lake City, Utah  
240 S. Main St.—First Wednesday.  
John Fehr.....160 E. Whitlock Ave.  
ROCKFORD, No. 57.....Rockford, Ill.  
1010 B. Main St.—First Saturday.  
Fred W. A. Hammer.....1428 Rural St.  
SPRINGFIELD, No. 58.....Springfield, Ill.  
N. E. Cor. 5th & Monroe Sts.—First Saturday.  
Daniel B. King.....309 E. Monroe St.  
DAVENPORT, No. 59.....Davenport, Iowa  
I. O. O. F. Hall, 610 Brady St.—First Saturday.  
Arthur E. Heritage.....2023 17th St., Rock Island, Ill.  
WORCESTER, No. 60.....Worcester, Mass.  
306 Main St.—First Saturday.  
Delbert J. Trask.....Auburn, Mass.  
ST. PAUL, No. 61.....St. Paul, Minn.  
Fairview and Marshall Aves., St. Paul.—First Friday.  
John Benolkin.....912 N. E. University Ave., Minneapolis, Minn.  
FORT WORTH, No. 62.....Fort Worth, Texas  
Church for the Deaf, N. Ft. Worth—First Wednesday.  
Thos. A. Williams.....2707 W. 27th St.  
DALLAS, No. 63.....Dallas, Texas  
Labor Temple—First Saturday.  
Grover A. Morgan.....c-o Dreyfuss & Co.  
DENVER, No. 64.....Denver, Colo.  
1715 California St.—First Saturday.  
Homer E. Grace.....1096 S. Washington St.  
WATERBURY, No. 65.....Waterbury, Conn.  
Garden Hall—Second Saturday.  
Telephore Cossette.....8 Summer Ave., Meriden, Conn.  
BRIDGEPORT, No. 66.....Bridgeport, Conn.  
O. U. A. M. Hall—Second Saturday.  
Gilbert F. Marshall.....60 Sixth St.  
SPRINGFIELD, No. 67.....Springfield, Mass.  
48 Pynchon St.—First Saturday.  
Ralph M. Palazzi.....1047 Main St.  
WACO, No. 68.....Waco, Texas  
First Saturday.  
Harvey L. Ford.....Route 4, Box 229  
OGDEN, No. 69.....Ogden, Utah  
2445 Grand Ave.—First Thursday.  
Paul Mark.....2240 Adams Ave.  
PITTSFIELD, No. 70.....Pittsfield, Mass.  
101 Fenn St.—First Saturday.  
Fred Packard.....67 Beacon St., North Adams, Mass.  
BANGOR, No. 71.....Bangor, Maine  
121 Main St.—First Saturday.  
Albert L. Carlisle.....27 Forest Ave.  
KENOSHA, No. 72.....Kenosha, Wis.  
G. A. R. Hall—Second Saturday.  
Ambrose Costanzo.....903 1/2 Strong St.  
BIRMINGHAM, No. 73.....Birmingham, Ala.  
1920 1-2 N. Fourth Ave.—First Sunday.  
Herman Harper.....1731 30th St., Ensley, Ala.  
STOUC FALLS, No. 74.....Sioux Falls, S. Dak.  
First Saturday.  
Edward P. Olsen.....1103 S. Maine Ave.  
WICHITA, No. 75.....Wichita, Kan.  
F. A. U. Hall, 119 S. Lawrence St.—First Saturday.  
William E. Wait.....125 S. Sedgwick St.  
SPOKANE, No. 76.....Spokane, Wash.  
Y. M. C. A. Bldg.—First Saturday.  
Edward H. Garrett.....519 Crown Ave.  
DES MOINES, No. 77.....Des Moines, Ia.  
Y. M. C. A.—First Saturday.  
Will M. Wright.....941 20th St.  
LOWELL, No. 78.....Lowell, Mass.  
54 Middlesex St.—Second Saturday.  
Myles S. McGawer.....39 Elliott St.  
BERKELEY, No. 79.....Berkeley, Cal.  
Ashley Hall, 2980 Adeline St.—First Friday.  
D. H. Goodrich.....2823 Newbury St.  
DELANAN, No. 80.....Delavan, Wis.  
First Saturday.  
Fred J. Neesam.....Elm St.  
HOUSTON, No. 81.....Houston, Texas  
400 Quitman St.—First Friday.  
Richard C. Morris.....400 Quitman St.  
SCRANTON, No. 82.....Scranton, Pa.  
232 Wyoming Ave.—First Friday.  
J. M. Koehler.....118 R. F. D. Olyphant, Pa.  
RICHMOND, No. 83.....Richmond, Va.  
2047 W. Broad St.—First Saturday.  
Hugh K. Bush.....502 S. Harrison St.  
NORFOLK, No. 84.....Norfolk, Va.  
Pythian Hall, Brambleton—Second Saturday.  
Nathan Schwartz.....826 County St., Portsmouth, Va.  
JOHNSTOWN, No. 85.....Johnstown, Pa.  
Moose Temple—First Saturday.  
Roland M. Barker.....61 Church St.  
STOUC CITY, No. 86.....Sioux City, Iowa  
First Wednesday.  
Perry E. Seely.....909 Nebraska St.  
MANHATTAN, No. 87.....New York, N. Y.  
Savigny Hall—First Saturday.  
Victor R. Anderson.....1518 Commonwealth Ave., New York, N. Y.  
JACKSONVILLE, No. 88.....Jacksonville, Ill.  
Gallaudet Club Hall—Second Thursday.  
Ernest Tilton.....414 Kosciusko St.  
LEWISTON, No. 89.....Lewiston, Maine  
223 Lisbon St.—First Saturday.  
Mahlon A. Bradbury.....Route 3, Elm St., E. Auburn, Me.





# REQUIRED MONTHLY PAYMENTS

## CLASS A ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

### Monthly Net Rates for Death Benefit

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

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

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

## CLASS C ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

### Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

## Surrender Allowances

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

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

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

## CLASS D TWENTY-YEAR PAYMENT PLAN

### With Surrender Allowance

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

### Monthly Net Rates for Death Benefit

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

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

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

## CLASS E PAID-UP AT AGE 60 PLAN With Surrender Allowance

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

### Monthly Net Rates for Death Benefit

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

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

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



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

## *Benefit Certificates—Amounts; Age Limits.*

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

**For addresses of Grand Officers, and a Directory of Divisions, see Page 14.**