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The Frat Volume 11 Number 02 September 1912

The National Fraternal Society of the Deaf (NFSD)

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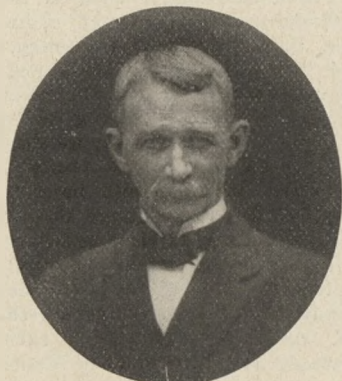
THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

SEPTEMBER, 1912

Number 2



Gustavus A. Christenson.

None knew him but to love him
Nor named him but in praise:

Brother Gustavus A. Christenson, Chairman of Trustees of the Grand Division and Treasurer of Chicago Division, while alighting from a street car, almost in front of his home, to which he was returning from a visit to the club rooms of the Catholic deaf, was run down and fatally injured by a speeding automobile on the evening of August 31st. He was taken to a hospital but his injuries, a fractured skull and internal injuries, were such that his death resulted shortly after midnight. Witnesses of the accident stated that it was due to a disregard of the city ordinance requiring automobiles to stop when directly behind a car discharging passengers, and to the high speed at which the machine was going, but the coroner's jury refused to hold the man responsible. To this verdict we suppose there is no recourse but it seems the height of injustice that the taking of life in such a way must go unpunished.

Brother Christenson leaves a daughter and two sisters, and to them goes out the united sympathy of our entire organization. Many of our Divisions took official action and sent letters of condolence and resolutions, and individual members all over the country have written expressions of sorrow. The Society loses an officer and member that it could ill afford to spare; a man loved and honored by all with whom he had relations, either personal or official: a man, a friend and brother "sans peur et sans reproche."

It was typical of the man that his modesty and dislike of any sort of personal display obliges us to have the por-

trait cut we present made from the recent Columbus convention group, he not having had an individual photograph taken in many years. However, the cut is a good likeness and shows him as he was, and as those present at the Columbus meeting will remember him. There are times when words fail, and if this sketch falls short in the estimation of some, the writer asks that it be remembered he is but considering how Brother Christenson would wish it to be, and that it is written by one who knew him best—outside of his family—and by one to whom the task is by no means easy. We wish all our members to know of him so that, if possible, his example will remain with us always. Those who really knew him will not forget.

Joining the old F. S. D. in 1904, he at once became identified with its growth and advancement. He was a member of its Board of Trustees in 1905; at the Detroit convention he was elected Grand Corresponding Secretary, serving until the 1907 convention; in 1908 he succeeded Brother Gibson as Chairman of Trustees; in 1909 the Louisville convention elected him Grand Treasurer. His term in the latter office ended July 31st last, when he became Chairman of Trustees, as the unanimous selection of the Columbus convention, and had but rounded out one month in that office when taken away. In Chicago Division he had held the office of Treasurer for the past eighteen months, intending to retire with the beginning of the new year, being urged to complete the term instead of resigning after the convention as he thought he should do because of his new office as Trustee. The foregoing record speaks for itself as to the esteem in which he was held by his fraters, and their trust in him.

He was 62 years of age at the time of his death, but was in his prime. He was born in Sweden, coming to this country when a boy, but received his education at the Illinois state school in the early 'sixties. He had made his home in Chicago since then and was identified with the Chicago deaf and their organizations for the past forty years or so. His is a loss that is felt by us all, and that he should be taken in such a manner and at such a time—when in the midst of an honored life, a most honorable work, health and happiness, is indeed deplorable.

THE NEW CLASS.

It has been deemed advisable that the two Plans of Death Benefits which the Society now has shall be termed Class A and Class B. Class A is the old Plan 1 (Whole Life), and Class B the new Plan 2 (Paid-Up Installment Benefit at Age 70). State Organizers and Division Secretaries will please make a note of this and on all future applications have the Class specified. The adjustment of our old members' rates—as per the resolution adopted by the Columbus convention—will be made as soon as is possible, and each member affected will receive an individual statement showing figures in connection with same. Until these statements are sent out and returned to headquarters with the members' decision as to their wishes in the adjustment, there is no change in the present rates that are being collected, and Division Treasurers must not make any change in same until they receive official notice from headquarters. The adjustment of the ratings is a work that takes time, but it is being proceeded with as fast as possible and the month of October will see its completion. An error was made in the last part of the resolution in question (Resolution No. 10), as printed in the proceedings in the August Frat. The date therein set was October 1st; it should have read November 1st.

NEW PRINTED MATTER.

Within the next ten days headquarters will send to each Division Secretary and State Organizer supplies of new forms for their use. Among them will be circulars for general distribution, rate cards, arrears notices and application blanks. In connection with this, we wish to request that our members always write to their State Organizers for application blanks, rate cards, etc. The Organizers have charge of such work in their respective states. The General Organizer may be written where there is no State Organizer, but it would facilitate matters if the nearest Division Secretary be addressed, as they are supposed to always have on hand a supply of all necessary printed matter. Division Secretaries should make it a point to keep such supply on hand, writing the Grand Secretary when in need of more.

Omaha—1915.

OUR RESERVE AND VALUATION.

Extracts from the Report On the Reserve Requirements of the National Fraternal Society of the Deaf, and Measures for Removing Deficiency in the Same, by Frederick A. Draper, Consulting Actuary.

The uniform bill for the regulation and control of Fraternal Beneficial Societies, commonly known as the "Mobile Bill," is now the law in some score of states, and will undoubtedly be enacted in many others during the next sessions of their legislatures. It is similar in most of its provisions to the laws which have been in force for a number of years. It differs in the important particular that it established a standard of valuation for the determination of the financial condition of the societies operating under it.

It may be well at this time to briefly explain what is meant by a "valuation," for the reason that a proper understanding of the matter will show it to be both desirable and beneficial, and not at all the objectionable feature that to some of the members of other societies it has appeared to be.

A fraternal beneficial society, granting death and other benefits, receives assessments monthly or at other periods, accumulating funds, from which it pays death and other claims as they are received. The amounts of these assessments and the probable number of claims are computed from a mortality table. A mortality table is the tabulated and graduated form of data derived from the past experience of similar institutions, which comprised a sufficient number of lives, observed for a sufficiently long period, to secure a fairly even average in the mortality rate, to serve as a guide in comparison with other groups of lives. Hence a mortality table serves the purpose of a measuring instrument from which to predicate rates of assessment and benefits.

A valuation determines how closely the actual experience has approximated to that assumed, tabulates the assets and liabilities and determines whether the assumed basis has been adequate in the past, and indicates to some extent what may be expected in the near future. In commercial terms, it may be expressed as "Taking account of stock," or the making of a Trial Balance with all factors of the business included therein. It will not be seriously disputed that any concern which does not periodically so determine its condition is neglectful of the most elementary business precautions.

That a valuation shall be correct and valuable, it is only necessary that the basis for making same shall be suitable to the institution using it, and in this respect the National Fraternal Congress Table of Mortality, with interest at the rate of four per cent per annum, is as liberal as can well be applied to the large majority of fraternal beneficial societies.

The Mobile Bill applies the standard just mentioned, and required the first valuation to be made and reported to the insurance officials of the states where this bill is law at the end of the present year, but allows an additional year before such valuations shall be published to the membership.

The important question before this society is, therefore, the determination of how nearly the financial condition of the society does or does not conform to that required under the provisions of the bill. In answer it may be stated that, while the society cannot show complete solvency upon the required basis, the deficiency is not so great but that it can be readily and completely cured without working great hardship upon any member, and at comparatively slight cost to most of them, as will be shown in following pages.

The first step in determining the status of the Society is that of calculating the expected mortality rate on the outstanding benefits, and comparing same with the actual mortality experienced. For the year ending June 1, 1912, we find:

Expected Mortality	\$4,801.50
Death Claims	4,250.00

Mortality Savings	\$551.50
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Ratio of actual to expected mortality, 89 per cent, which may be considered as fairly favorable. It is satisfactory evidence, however, that for a time the National Fraternal Congress mortality table may be considered as appropriate for purposes of valuation, and accordingly has been used in this work.

An important factor in the accumulation of reserve funds is the interest earned on investments. The standard requires four per cent per annum, and this rate must be earned each year, or the funds will not make the required annual increase to equal the increase in the reserve liability.

The funds available for investment are estimated, being the balances after deducting ten per cent as a working cash fund. As the assessment income is generally more than sufficient to provide for claims as they accrue, no necessity exists for keeping any large amount of funds in cash or in banks at a small rate of interest. Close attention must be given to the investment of surplus balances that the maximum interest earnings may be realized.

It is now in order to consider the reserve liability of the outstanding benefits as of June 1, 1912, and upon the standard previously mentioned, the National Fraternal Congress Table of Mortality, and interest at four per cent per annum, this amounts to \$26,192.14. By transfer of the surplus balances of the Expense, Mortuary and Relief Funds to that of Reserve Fund, the assets available total about \$18,000, making the deficiency a little over \$8,000, or approximately thirty per cent of the reserve liability.

Investigating the causes which have contributed to produce this deficiency,

we find that in December, 1907, when the present society was incorporated, the deficiency in funds was about \$1,700; that this had increased to about \$4,200 on Jan. 1, 1910, showing that the deficiency has been steadily increasing. These amounts are partly estimated, as lack of time has prevented the preparation of complete data from which to derive exact amounts.

It will be recalled that when the old members were taken over by the present society, they were allowed rates applicable for their age at entry in the original society. There would be no objection to this, provided the funds at the time of transfer equaled the reserve liability, as computed from the original dates and ages of entry, but, as has just been shown, this was not the case. Again at the time of re-rating in 1909, the allowing old members to retain the rates applicable to age at original entry was faulty in the same way. What should have been done in 1907 was to advance the ages and corresponding rates a sufficient number of years to offset the deficiency in the reserve funds. Had this been done and the funds so invested as to earn the required, or greater interest earnings, there would probably exist no deficiency at the present time. The present deficiency is due, therefore, to the lack of sufficient funds in 1907, making the contributions of old members inadequate since that date, and to the lack of interest earnings on the reserve.

These causes plainly show the manner in which the deficiency should be cured, that equity may be preserved between those whose contributions have been adequate and those deficient, and can be adopted without permanent change in the rates of contribution, or measures that will be at all harsh in their application. It must be remembered that, owing to insufficient interest earnings at any time until the present year, all members, excepting those admitted in 1912, must participate in the removal of the impairment.

The ratio of impairment being about 30 per cent of the required amount of reserve funds, the degree of deficiency chargeable against the reserve of each benefit is in the same ratio. It follows, therefore, that each benefit should be charged with thirty per cent of the amount of reserve funds required for that benefit.

It will not be necessary to pay the full amounts immediately, but they can be paid in small monthly installments. Where the amount is not over \$15.00, the extra monthly payment could be placed at 25 cents, with an increase of 5 cents per month for each \$5 increase in the amount needed for the reserve. The unpaid balance would be subject to an interest charge of four per cent per annum. Should it not be convenient for a member to at once begin payments on account of the reserve deficiency, they may be deferred if written request be made, until such time as he desires to make

any payments. It is also suggested, where the amount is under \$500, that every one who conveniently can should pay up as soon as possible, thereby greatly reducing the extra clerical work of the local and Grand officers, which will be considerable.

Attention is called to the probability that members will not be required to pay the full amounts indicated, as all the savings from mortality, expense, interest and other funds will be usable in reduction of the total payments necessary to make up the deficiency. When the extra payments, together with the accretions just mentioned, have increased the reserve's funds until they equal the reserve liability, no further extra payments will be required.

In conclusion, it should be remembered that these extra payments will place the Society on a fully solvent basis, qualified to be admitted to any state having the "Mobile Bill" in force. Furthermore, the repairing of the deficiency now will avoid a far heavier tax in the future, as, unless repaired, the amount of the deficiency will rapidly increase until the task of removing it would be a heavy one, as compared with the way now available. It must be remembered that the actual mortality cost is not changed, and an actual saving effected by acting at this time rather than later.

THE PROPAGANDA COMMITTEE.

At the Columbus convention of the N. F. S. D. the undersigned were appointed a Propaganda Committee, whose aim shall be to formulate plans, submit methods for propagation and conservation, and to spread the Society's work by successive production in the form of advertising, etc. From time to time different ideas concerning this work will be printed in *The Frat*. Every member should take keen interest in this committee's work and help us promote the Society's general welfare.

To begin with, it would be an excellent idea to have a Sub-Propaganda Committee appointed at the next meeting of each Division and the Chairman of such sub-committee send to the Chairman of the parent committee the names and addresses of its members, and a list of same will be kept on file for future reference. Such co-operation is earnestly requested.

Any individual member having ideas that would be of material benefit is asked to send to the Chairman a sketch or description of such and same will be given due attention at the following meeting of the committee. In the next *Frat* an advertisement will be given, as a starter, together with instructions, that should bring results. Just watch for it.

The Propaganda Committee.

Louis A. Cohen, Chairman, 72 E. 96th St., New York, N. Y.; John D. Shea; H. Pierce Kane; Wilbur Bowers; A. L. Pach.

THE WATER IS FINE—COME IN.

The star of fraternal insurance has risen.

Everywhere there is a rapid rallying to the ranks of popular insurance—popular in price, popular in plan, and popular in results. The time is now here when the common people object to paying exorbitant salaries to officers and directors who represent themselves to be past masters in the manipulation of other people's money.

As a matter of fact the people have seen a great light.

It is now generally understood that the average man has the business capacity necessary to the management of his own affairs. Fraternal insurance takes this into consideration. Fraternal insurance distributes its benefits and its obligations equitably among all.

Old-line insurance exists primarily for the benefit of officers and stockholders.

Old-line insurance has for its fundamental principle the development of great fortunes for the promoters of companies. Old-line insurance is a cold-blooded proposition that thinks only in terms of dollars and cents.

Fraternal insurance is a living, pulsating, sensitive organization that regards both mental and physical woes with compassion. Fraternal insurance stands, not only for sane, safe protection, but for the uplift of humanity as well. Fraternal insurance means better citizenship, happier homes, stronger marital ties.

The great political parties have hinged a phase of their campaign upon the question of the capacity of the people for self-government, and it is a notable fact that whenever and wherever the people have a free opportunity to express themselves, the question of their capacity for self-government is definitely settled in their favor. It is upon this broad, humanitarian principle that fraternal insurance is founded. Fraternity means brotherhood—brotherhood means mutual dependence, mutual confidence and mutual support. In no other device evolved by the mind of man have the ideals of practical Christianity been more fully worked out than in the fraternities of this country.—*The Fraternal Union*.

HONOR TO WHOM IT IS DUE.

Away out west in Kansas, in a section where there is but little to cheer, George Ogden had his home. It consisted of the shack, a wife, two babies, and an unnecessarily large number of dogs and kindred animals. He was a good sort of man, George Ogden was, though his lines had been cast in hard places. He shared with the family the meagre earnings of his labor, and the neighbors spoke of him as a good man.

He would work from sunrise till well along in the night, would expose himself to the elements, and would refuse to believe that he was sick so long as he could stand upon his feet, and by and by the inevitable happened, and George

Ogden succumbed to typhoid. The family were helpless.

The wheat was ripening, the hay demanded attention, the corn needed plowing. What could a frail woman and two children do? To whom could they turn for help? To be sure, there were friends in the east, relatives too, but these had their own burdens and could not concern themselves with the miseries of the little family "away out West."

Rising one morning to face another unending day of despair, Mrs. Ogden was surprised to see two harvesters clipping away merrily across the wheat field, three cultivators at work in the corn field, the mowing machine and rake going in the hay field, and here and there a man doing something that she had despaired of ever getting done.

Were these her neighbors? Were they her friends? Whence came they? The country was sparsely settled, and the nearest neighbor lived a mile and a half distant. Surprised, and almost frightened, the little widow began to inquire and learned that these men were lodge brothers of her husband's. They had learned of her distress and had come miles to render help. They themselves were poor people; they had known the pangs of hunger; had felt the distress of debt, but they were fraternalists. They comprehended the meaning of their vows when they secured membership. They believed that the beauties of fraternalism are in its practice and not in its profession.

All over this country every day are being enacted just such scenes. Unselfish men and women are ministering to the needs of despairing brothers and sisters. Let us give them that portion of honor to which their deeds entitle them! Let some poet in deathless verse sing the praise of him who, out of his little, gives much!—*Fraternal Union*.

THE BRAVE FRONT.

Say stoutly: "I won't whine, throw spasms or repine; I'll have no grouch in mine!" Wear a brave front. Though life's a toilsome climb, wear a brave front; all griefs will end in time—wear a brave front; though other pilgrims stop, of all their woes to yawp, strive and you'll reach the top—wear a brave front. Tears never helped a gent; wear a brave front; grumbling's not worth a cent; wear a brave front; though you are tired and faint, plug on without complaint, sounding your wacry quaint—wear a brave front. Kicks never smoothed a road; wear a brave front; oaths never eased a load; wear a brave front; no one admires the guy who ceases not to sigh—he with the briny eye—wear a brave front. Bad luck must leave at last; wear a brave front; troubles will soon be past; wear a brave front; fate is a mean old hag, but she will cease to nag men who don't chew the rag; wear a brave front.—Walt Mason.

"New conditions teach new duties."



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

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

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

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

Members changing their addresses should at once notify the editor.

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



SEPTEMBER, 1912.

SPECIAL NOTICE.

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

Omaha—1915.

If you move, send new address.

Get after that non-member friend of yours.

When taking an application, have the Class specified.

We must repeat our request that changes of address be sent to us separate from correspondence or reports.

There are new Divisions a-coming. Keep your eye on the various points of the compass as they are coming from all four of the main ones, we are told.

Attention is called to the new table of rates on the eighth page. It is now in effect. Class wanted, as well as the amount, should always be specified on applications after this.

Our Los Angeles reporter writes: "Omaha got the convention, and Los Angeles got left." Sorry, but Los Angeles was not the only good thing handed a "left" on that historical occasion.

Wear that button of yours—and ours. Evidences of its value, to say nothing of its appropriateness, come to us right along. Many a Frat in a strange city has had it prove an "Open Sesame" and introduction. One of our Divisions, we understand, imposes a fine of 50 cents on any of its members caught "button-less." The rule is not copyrighted. See?

The Ohio Chronicle commenting on the convention says in part: The delegates were assiduous in attending to the business of the convention, and created a favorable impression of the order they represented, and the Columbus deaf were pleased to meet the delegates and their visitors and make their acquaintance, and that it is safe to say that they will remember the convention week for a long time to come.

At its convention on September 2nd, the New Jersey Association of the Deaf endorsed the N. F. S. D., and the New England Gallaudet Association, at its convention at Springfield, Mass., passed a resolution to invite the N. A. D. and the N. F. S. D. to hold a joint convention at Hartford, Conn., in 1917, during the celebration of the 100th anniversary of the founding of "Old Hartford," the first school for the deaf in America.

We have a good batch of Division Notes in the rough on hand, but will have to leave them out another issue. We expect to have the October issue out in a very short time after this one, so the wait will not be a long one. With things working smoother at headquarters we hope to give the Frat's personal and lodge news more attention. Those who have sent us such news are asked not to feel that their work is unappreciated. It is, and we will prove it as soon as we can.

In the selection of Brother Flick to succeed the late Brother Christenson as Chairman of Trustees it is believed the Board of Directors has made a choice that will meet with the united approval of our membership. It will not be amiss for us to say here that it was Brother Christenson's desire that Brother Flick be a candidate for the Board of Trustees at the time of the convention, but at that time Brother Flick was not eligible to hold office under our laws, and that the selection is due to the collective wish of the Chicago grand officers and their belief that it is the best that could be made.

We have received from several Divisions copies of resolutions adopted by them in connection with the death of Brother Christenson, all expressing the deepest regret and sincere sympathy. We wish we could give space to them all, but cannot. Rather than omit one, we omit all. However, the spirit of them will live just the same and in our files we shall have the evidence of it all. Omaha Division adds to the sorrow it expresses a vigorous protest against the cause of our friend and brother's death—the dangerous speed mania which has spread to an alarming degree, making it dangerous for even the most wary to be upon the streets of our large cities—a protest which every organization of the deaf should give voice to as a matter of protection to their

membership. The old warning as to looking out for the cars now has double significance—automobile cars are becoming even more dangerous than the ones originally referred to.

The Frat is late again. We are sorry—sincerely so. In explanation, and one that will meet with appreciation, we hope, we can only offer the fact that the convention aftermath is still with us. The preparation for the several changes going into effect in our laws and work, getting out various new forms of printed matter, preparing for the new edition of the By-Laws, a heavy correspondence in consequence, and the fact that Brother Christenson's death but added to the Secretary's duties while the vacancy existed on the Board, all went towards causing difficulties in the editorial department. It may not be generally known that getting The Frat out means that every bit of "copy"—excepting what clippings are used—has to be edited, transcribed and typewritten, and that the mail list has to be revised for each issue. All this requires undivided attention, remember. Bear with your friend and brother, the editor, until he can catch his stride once more.

In this issue is given the main part of the report made to the Columbus convention by the Society's actuary, Brother Frederick A. Draper. It is hoped that each member will closely read same as it clearly explains just what "valuation" is and why our Reserve Fund should be at its proper amount. The convention acting on this report adopted the resolution (No. 10) in connection with bringing the Reserve to its required valuation—the resolution being printed in the Frat for August—and as soon as the figuring of each member's required contribution to the Reserve is completed a statement of same will be prepared for each (as noted in the announcement about the new class also given in this issue). In bringing our Reserve to its proper standing the Society will be able to meet the last of the conditions to be met in securing licenses in several states we desire to enter, and when once completed this readjustment will be the last one that our rates will have to go through. It must be remembered that others, and much larger and older societies than ours, are going through the same readjusting; that it is required of us by the law of the states, and is necessary and obligatory for that reason as well as for safety and permanency. Our membership has met one other like adjustment—in 1909—with the best of good grace and appreciation of its necessity, and we believe this one will be met in the same spirit when all understand its positive value. Once upon an adequate reserve and with the continued steady growth we have been enjoying, our Society will be as good as the rest—and better than the best, for us.

GRAND FINANCIAL SECRETARY'S REPORT.

From August 1 to 31, 1912.

Collections.

Chicago	\$ 382.65
Detroit	99.38
Saginaw	9.39
Louisville	46.13
Little Rock	50.87
Nashua	22.80
Dayton	43.37
Bay City (delayed)
Cincinnati	41.73
Evansville	31.75
Nashville	28.52
Springfield	23.39
Olathe	27.74
Flint	41.86
Toledo	9.47
Milwaukee	61.10
Columbus	23.87
Knoxville	23.33
Cleveland	39.76
Indianapolis	103.99
Brooklyn	86.32
St. Louis	70.14
New Haven	55.39
Holyoke	47.16
Los Angeles	42.63
Atlanta	18.90
Caney	27.12
Philadelphia	62.13
Kansas City	31.43
Omaha	20.72
New Orleans	31.97
Kalamazoo	31.71
Boston	33.67

Total collections\$1,670.39

Disbursements.

To Grand Treasurer Barrow...\$1,670.39

TRUSTEES STATEMENT.Showing Condition of Grand Division
Books as to Funds and Balances,
Aug. 31, 1912.

Treasurer's cash balance	\$ 100.02
First mortgage loans	17,750.00
First mortgage bonds	2,000.00
In bank, subject to check	705.26
Certificate of deposit	1,462.34
In savings bank accounts	860.31
Grand Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances\$23,277.93

Note.—Under the state laws governing fraternal societies our investments may be made only in first mortgages, first mortgage bonds, government or municipal bonds. As will be seen by the above statement, ours are in the first mortgage class. They are bringing 5, 5½ and 6 per cent interest. The certificate of deposit pays 4 per cent; the savings bank deposits 3 per cent—the latter being carried as a sort of emergency account. Our rates are based on the 4 per cent table of the National Fraternal Congress, so it must be understood that our funds should earn that 4 per cent, or more, right along. We ask

that our members make a note of this explanation as to the class of investments our funds are placed in. It is given in answer to several enquiries and printed here so all may read. Division officers and our State Organizers should remember it and so be able to answer further enquiries.

AUGUST DISABILITY CLAIMS.

A. Brizius, Evansville, Ind.	\$ 15.00
G. D. Martin, Little Rock, Ark.	15.00
E. Wurtsmith, Detroit, Mich.	10.00
W. E. Sloane, Brest, Mich.	25.00
Louis Bechaud, Fond du Lac, Wis.	50.00
S. Perlmutter, Chicago, Ill.	10.00
M. P. Rickert, Wheaton, Ill.	10.00
W. T. Rose, Dayton, O.	10.00
C. W. Oliver, St. Jo, Tex.	40.00
K. Biggerstaff, Durham, N. C.	15.00

Total for the month.....\$200.00

GRAND DIVISION RITUAL COMMITTEE.

Pursuant to the amendment adopted by the Columbus convention, adding a Ritual Committee to the Board of Directors Committees of the Grand Division, Grand President Anderson has appointed the following members of the Board to constitute said committee: Francis P. Gibson, Chairman; Henry B. Plunkett, H. Lorraine Tracy, William L. Davis, Christopher C. Neuner.

EMBLEM BADGES.

Division Secretaries and individual members who order emblem badges (buttons) from headquarters will please remember that the badges are made in three styles, viz: Rolled plate buttons, 50c; rolled plate pins, 50c; solid gold buttons, \$1.00. The style wanted should be specified. When returning defective buttons or buttons to be exchanged, always send them packed in a small box and so avoid their being crushed in cancelling machines going through post-office.

LIST OF APPLICATIONS.

- Edward Svacina, Delavan, Wis.
- Joseph N. Bernstein, Hammond, Ind.
- Wm. J. Schull, Pittsburgh, Pa.
- Geo. T. Sanders, Philadelphia, Pa.
- Willis H. Denson, Corning, N. Y.
- Gerson Taube, Brooklyn, N. Y.
- Wm. D. Howard, Cincinnati, O.
- Otto W. Lorenz, Chicago, Ill.
- Wm. M. Strong, Fulton, Mo.
- Wm. H. Canode, Fulton, Mo.
- Geo. D. Parker, Moberly, Mo.
- Ray T. Green, Des Moines, Ia.
- Russell L. Laux, Le Mars, Ia.
- Wm. R. Beckham, Omaha, Neb.
- Walter G. Chase, Kansas City, Mo.
- Wm. C. Baker, Columbus, O.
- Martin B. Reed, Danville, Ky.
- Bill C. Boynton, Pelham, Ga.
- William W. Fleming, Portland, Ore.

GRAND TREASURER'S REPORT.

From August 1 to 31, 1912.

Balances.

As per last statement.....\$21,990.76

Receipts.

Financial Secretary Neuner	1,670.39
Interest from mortgage	137.50
Rent, Chicago Division	10.00
Button sales	10.50
General Organizer's fees	6.00
Grand Secretary's fees75
Sale of office awning	2.00

Total balances and receipts.\$23,827.90

Disbursements.

Sick and Accident Benefits.....	\$ 200.00
Rent and light	37.00
Official publication	50.00
Actuary services, balance.....	50.00
Office expenses:	
Supplies	4.20
Stationery	5.25
Advertising	1.71
Engraving	12.46
Expressage	2.17
Exchange	1.20
Postage, Headquarters	9.75
Postage, H. C. Anderson	13.00
Postage, C. C. Neuner	11.00
President's expenses	21.65
Fin. Secretary's expenses.....	11.83
Secretary's expenses	8.75
Secretary's salary	100.00

Total disbursements\$ 549.97

Recapitulation.Total balances and receipts...\$23,827.90
Total expenditures 549.97

Total balances, August 31st.\$23,277.93

NEW CHAIRMAN OF TRUSTEES.

By a unanimous vote of the Board of Directors of the Grand Division, Brother George F. Flick, of Chicago, has been elected to fill the vacancy on said Board, succeeding the late Brother Gustavus A. Christenson as Chairman of Trustees. Brother Flick's term begins October 1, 1912, and is for the term to which the Grand Officers were elected. Division Treasurers will please note this announcement and make proper correction on the statement envelopes they use in connection with their monthly reports to the Chairman of Trustees. This notice is official.

TO DIVISION TREASURERS.

The Grand Financial Secretary will refuse to accept personal checks in payment of monthly Division remittances hereafter. These remittances must be made by draft or money order. This rule is due to the fact there has been some difficulty with checks of that kind and it has been decided to apply the above rule to all.

FRATERNAL PROGRESS.

Everything in life which is worth while is difficult to attain. The road to happiness, success or fame is a rough one and the pedestrian gets many a hard knock before he attains the goal.

And what is true of the individual is also true of the aggregate effort which is called fraternal endeavor. One man formulates a plan for the alleviation of all mankind. He is an enthusiast, a humanitarian, and an idealist. As the years roll on experience teaches us that beautiful theories have a hard time when they encounter stubborn facts.

It does not detract from the glory of Upchurch that he could not foresee all the problems which fraternalists would ultimately have to meet. Those issues and problems belong to us and it is our sacred duty to meet and overcome them.

Every day that passes brings fraternal organizations one step nearer perfection. Out of raw material and crude ideas a gloriously beautiful organization is fast assuming shape and strength.

Everything that is was crude and ugly once. Perfection is seldom attained by revolutionary action, but in a process of years.

And you cannot destroy the fraternal idea because of a transient error. Our society and its kindred organizations are a part of our civilization itself and the germ of fraternity is too deeply rooted in the soil of human hearts to be blasted at the first storm. There is not a home in the land that has not at one time or another, directly or indirectly, felt the gentle, tender influence of these fraternal organizations. Men and women are joining them and will continue to join them just as long as they carry the fragrant message of the brotherhood of man and the Fatherhood of God.

And when trials come to your society then stand by it, fight for it; work for it, work for it as you would have it stand by you and yours.—Colorado Record.

GROWTH OF FRATERNAL SOCIETIES.

From the Fraternal Monitor we clip the following. It will prove interesting reading, showing the remarkable growth of Fraternalism in America:

"It is believed that the new members received during the past year will aggregate one million, representing one billion dollars of protection. The net increase in membership will be in the neighborhood of from two hundred and fifty thousand to three hundred thousand, representing a net increase in protection of from two hundred million to two hundred and fifty million dollars. This may well be regarded as remarkable, when the disturbing legislation, agitation and readjustments which have been so prevalent during the past year are considered. In many instances the amount of protection carried by members was decreased in consequence of the increase in the rates.

"In the matter of provision for the future, the societies will show the substantial increase in assets of about twenty million dollars, making the total assets aggregate about one hundred and seventy-five million dollars. It was only a decade ago that the total assets were but twenty-nine million dollars. The increase is, therefore, more than six hundred per cent during that period. The Monitor believes that, if the system deserved the confidence of those desiring protection at that time, the increase in the assets, as given above, indicates that it merits their confidence in a much greater degree at the present time.

"The total income will show an increase of eight million dollars over that of the preceding year, making a total of about one hundred and twenty-five million dollars. The total disbursements of societies will be in the neighborhood of one hundred and eight million dollars, and will show an increase of about eight million dollars. Of this vast sum over ninety-five million dollars were paid to the beneficiaries of members. It is confidently expected that the insurance in force will total eight billion, seven hundred and fifty million dollars, representing a benefit membership of seven million, three hundred thousand. The social membership is in the neighborhood of five hundred thousand. These tremendous figures give one an idea of the inherent vitality and strength of fraternalism. To show these remarkable increases along all desirable lines is a result which should be a source of pride to every fraternalist."

THE HABIT OF HELPING.

Have you developed it?

Have you made a practice of helping some other person over a rough place simply for the joy that you can get out of the act?

Have you ever experienced the exhilaration that comes from doing somebody else a good turn without expecting to be rewarded for it? Of course you have. Everybody does such things occasionally, but did you ever think that it will be worth your while to repeat it? Did you ever think that repetition means habit, and that good habits are worth cultivating?

Besides this, doing something for the other fellow occasionally brings into action a new set of faculties. Most of us have been wrapped up in ourselves so long that we can think of nothing else—can do nothing for anybody except ourselves. Let us cultivate the habit of helping others, of going out of our way to be of service to our fellowmen—just because it makes us happy to help somebody else.—Fraternal Union.

The percentage of lapsation in the fraternal orders is much less than in the old-line companies.

Be true to the big-hearted people whom in your soul you know are true to humanity.—The Kable Kid.

SLAP HIM.

When an organizer or deputy comes to you and advises you to drop the protection you are now carrying and assume what he is offering, a well directed punch where it will do the most good is in order.

Due consideration for the personal safety may make it desirable to indulge in a figurative punch, but no member of this or of any other fraternal society should be slow to rebuke the designing solicitor who advises giving up the insurance already carried in order to take his.

There is no reason, of course, why a deputy may not consistently and logically urge you to carry protection in his society as well as in the ones to which you already owe allegiance, for there are very few people in the common walks of life who are carrying the protection that they ought not to carry, but no man has a right to plant the seeds of dissatisfaction and sow suspicion in the minds of those who have already had the good judgment to provide at least some protection for their families.

This caution applies just as fully to the members of the other societies as it does to the members of the Fraternal Union, should we by chance employ an organizer who would resort to such tactics. All of our field men are specifically instructed to disturb the minds of no men who already carry fraternal insurance.

There is plenty of room for every society in the land, and every one deserves to prosper for the noble work that it is doing.—Fraternal Union

ENTHUSIASM.

The ordinary city man hails with delight the coming of spring—rushes over to the hardware store, buys a spade, a rake, a hoe, and a few other implements that he intends to use in the garden. He spades up a bed for lettuce, another for radishes, prepares the ground for a little patch of potatoes, and perhaps adds some beans and cabbages.

He sticks to his task until the warm sun begins to bring the plants through the ground—and with them the weeds. As the rays of the sun begin to strike old Mother Earth more directly, and as the weeds begin to flourish, and the plants begin to perish, Mr. Enthusiast finds that the hammock and the cool park are more inviting than the garden, and when the frosts of winter come, the potatoes et cetera, are well protected by hard, well developed weeds.

In many of the affairs of life people are not unlike the enthusiastic gardener. They begin well, but as clouds and obstacles arise, their enthusiasm wanes. They finally desert the job.

The application to the work of many local lodges is so obvious that readers are left to make it for themselves.—Fraternal Union.

When a man is no longer anxious to do better than well he is done for.—B. R. Haydon.

FROM THE KNIGHTS OF
DE L'EPEE.

Chicago, Sept. 9, 1912.

Mr. Francis P. Gibson, Grand Secretary,
National Fraternal Society of the
Deaf, Schiller Building, Chicago, Ill.

Dear Sir:

The Knights of De l'Epee regard the sudden death of our friend, Gustavus A. Christenson, as a loss greatly to be deplored, particularly because of the marked friendliness which he had time and again manifested towards the Catholic deaf.

And in behalf of the Knights of De l'Epee the undersigned members and officers of the Supreme Council respectfully extend to your National Fraternal Society of the Deaf, through you, our heartfelt sympathy over the loss of so worthy a man.

Yours fraternally,

(Signed).

JESSE A. WATERMAN,
Supreme Secretary.
A. J. NOVOTNY,
Supreme Treasurer.
EDWARD F. TOOMEY,
Supreme Director.

ANOTHER APPLICATION CON-
TEST.

While we do not believe that prizes are really necessary to spur our members in their efforts to get new members, it is proposed to create a special emblem badge as a sort of medal of merit and award one each year to the member securing the most members. The plan is as yet not complete, but something on the order of a "Make Good Degree" for our "deputy organizers" is provided for as a part of the plan. The present contest starts July 1, 1912, the last one having closed June 30th, with Brother Tracy, of Louisiana, the winner. Further particulars will be given out later.

IN APPRECIATION.

Miss Anna V. Christenson, daughter of the late Brother Christenson, wishes to sincerely thank all who have written her words of sympathy and condolence, including the Grand and Subordinate Divisions, which sent to her and to headquarters resolutions that were passed at various meetings, in connection with the recent death of her beloved father.

ARTHUR R. NORLANDER.

Brother Arthur R. Norlander, of New Haven Division, a resident of New Britain, Conn., died September 16th, at his home in the latter city. The cause of death was typhoid fever. Brother Norlander joined the Society in December, 1909, and was in his twenty-sixth year at the time of his death. Up to the time of preparing this issue of The Frat we had not received complete particulars as to the funeral, but trust to have them for our next issue.

National Fraternal
Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

HARRY C. ANDERSON President
10 E. Market St., Indianapolis, Ind.
HENRY B. PLUNKETT 1st Vice-President
782 Cass St., Milwaukee, Wis.
WILLIAM L. DAVIS 2nd Vice-President
228 S. Third St., Philadelphia, Pa.
H. LORRAINE TRACY 3rd Vice-President
917 Asia St., Baton Rouge, La.
FRANCIS P. GIBSON Secretary
606 Schiller Bldg., Chicago, Ill.
C. C. NEUNER Financial Secretary
Route 4, Columbus, Ohio.
WASHINGTON BARROW Treasurer
606 Schiller Bldg., Chicago, Ill.
GEORGE F. FLICK Chairman of Trustees
606 Schiller Bldg., Chicago, Ill.

Board of Trustees.

GEORGE F. FLICK, Chairman... Chicago, Ill.
HORACE W. BUELL, JR. Chicago, Ill.
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EDWIN I. HOLYCROSS Columbus, Ohio

State Organizers.

CHARLES P. COKER Arkansas
Rogers, Ark.
LEON A. FISK California
Route 14, Box 260, Los Angeles.
GILBERT F. MARSHALL Connecticut
692 E. Main St., Bridgeport.
WILLIAM E. GHOLDSTON Georgia
238 Washington St., Atlanta.
EDWARD A. HART Illinois
1753 Warren Ave., Chicago.
ARTHUR H. NORRIS Indiana
Box 65, Parker, Ind.
EDWARD H. McILVAIN Kansas
Lock Box 212, Olathe, Kan.
WILLIAM C. FUGATE Kentucky
1061 E. St. Catherine St., Louisville.
H. LORRAINE TRACY Louisiana
917 Asia St., Baton Rouge.
D. MCGREGOR CAMERON Massachusetts
119 Warren St., Roxbury.
COLLINS C. COLBY Michigan
510 Superior St., South Haven.
JOHN H. BURGHEER Missouri
1953 Utah St., St. Louis.
PERRY E. SEELY Nebraska
4314 Emmet St., Omaha.
DANIEL SHEA New Hampshire
Derry, N. H.
H. PIERCE KANE New York
125 Vermilye Ave., New York, N. Y.
LOUIS J. BACHEBERLE Ohio
2421 Moerlein Ave., Cincinnati.
WILLIAM L. DAVIS Pennsylvania
228 S. Third St., Philadelphia.
WILLIAM H. CHAMBERS Tennessee
Box 443, Knoxville.
HENRY B. PLUNKETT Wisconsin
782 Cass St., Milwaukee.
FRANCIS P. GIBSON General Organizer
64 W. Randolph St., Chicago.

DIVISION DIRECTORY.

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

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

SAGINAW No. 3 Saginaw, Mich.
Engineer's Hall—Second Wednesday.
F. O. Ramage 529 S. Fourth Ave.
LOUISVILLE No. 4 Louisville, Ky.
Robinson Hall—Second Saturday.
William C. Fugate 1061 E. St. Catherine St.
LITTLE ROCK No. 5 Little Rock, Ark.
C. P. Coker, School for Deaf—Little Rock, Ark.
NASHUA No. 7 Nashua, N. H.
Mechanic Hall—First Saturday.
Daniel Shea Derry, N. H.
DAYTON No. 8 Dayton, Ohio
Miller's Hall—Second Saturday.
James M. Shepherd 718 Keowee St.
BAY CITY No. 9 Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence 3312 N. Water St.
CINCINNATI No. 10 Cincinnati, Ohio
5th & Central Ave.—First Saturday.
Emil Schneider 1923 Montrose St.
EVANSVILLE No. 11 Evansville, Ind.
1718 Canal St.—First Monday.
Matthew D. Lyon 704 Gum St.
NASHVILLE No. 12 Nashville, Tenn.
Y. M. C. A.—First Thursday.
Jesse T. Warren 200 Third Ave., N.
SPRINGFIELD No. 13 Springfield, Ohio
Johnson Bldg.—First Saturday.
J. E. Pershing 525 W. Southern Ave.
OLATHE No. 14 Olathe, Kan.
First Tuesday.
E. H. McIlvain Lock Box 212
FLINT No. 15 Flint, Mich.
First Wednesday.
E. M. Bristol 926 Root St.
TOLEDO No. 16 Toledo, Ohio
Mitchell Hall—First Saturday.
John E. Curry 1064 Palmwood Ave.
MILWAUKEE No. 17 Milwaukee, Wis.
300 Fourth St.—First Saturday.
H. B. Plunkett 782 Cass St.
COLUMBUS No. 18 Columbus, Ohio
W. O. W. Hall—Second Saturday.
C. C. Neuner Route 4
KNOXVILLE No. 20 Knoxville, Tenn.
K. of H. Hall—First Saturday.
W. J. Kennedy 510 Union Ave.
CLEVELAND No. 21 Cleveland, Ohio
West Side Turn Hall—Second Saturday.
Herman Koelle 1262 Beach St.
INDIANAPOLIS No. 22 Indianapolis, Ind.
Mansur Block—First Wednesday.
N. L. Harris 811 Ft. Wayne Av.
BROOKLYN No. 23 Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.
Louis A. Cohen 72 E. 96th St., New York, N. Y.
ST. LOUIS No. 24 St. Louis, Mo.
1210 Locust St.—Second Friday.
James H. Cloud 2606 Virginia Ave.
NEW HAVEN No. 25 New Haven, Conn.
I. O. O. F. Hall—First Saturday.
G. F. Marshall 692 E. Main St., Bridgeport
HOLYOKE No. 26 Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.
Philip Beausoleil 41 Phoenix St., Springfield
LOS ANGELES No. 27 Los Angeles, Cal.
517 S. Broadway—Second Thursday.
Leon A. Fisk Route 14, Box 260
ATLANTA No. 28 Atlanta, Ga.
W. E. Gholdston 238 Washington St.
CANBY No. 29 Canby, Kan.
Second Monday.
John B. Martin Box 665
PHILADELPHIA No. 30 Philadelphia, Pa.
1617 N. Broad St.—First Friday.
R. E. Underwood 1749 N. Stillman St.
KANSAS CITY No. 31 Kansas City, Mo.
415 W. 13th St.—First Friday.
J. I. Jenkins 1113 E. 11th St.
OMAHA No. 32 Omaha, Neb.
Gardner Hall—Second Thursday.
Perry E. Seely 4314 Emmet St.
NEW ORLEANS No. 33 New Orleans, La.
Second Thursday.
Max J. Kestner 1636 Arabella St.
KALAMAZOO No. 34 Kalamazoo, Mich.
Second Saturday.
Clarence A. Corey General Delivery
BOSTON No. 35 Boston, Mass.
Deacon's Hall—First Saturday.
D. McG. Cameron 119 Warren St., Roxbury

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

COST OF JOINING.

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

MONTHLY DUES.

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

N. F. S. D. TABLE OF RATES.

Certificates issued in both classes for \$250, \$500 and \$1,000. Rates in this table are those per \$1,000; to figure those for \$250, divide by 4; for \$500, divide by 2.

Age	Class A	Class B	Age	Class A	Class B
18	\$0.93	\$1.00	37	\$1.57	\$1.78
19	.93	1.00	38	1.63	1.86
20	.93	1.00	39	1.69	1.95
21	.93	1.00	40	1.76	2.04
22	.96	1.03	41	1.83	2.14
23	.98	1.06	42	1.91	2.25
24	1.01	1.10	43	1.99	2.36
25	1.04	1.14	44	2.07	2.48
26	1.07	1.17	45	2.16	2.61
27	1.11	1.21	46	2.25	2.76
28	1.14	1.25	47	2.35	2.91
29	1.18	1.30	48	2.45	3.08
30	1.22	1.35	49	2.58	3.26
31	1.26	1.40	50	2.71	3.47
32	1.31	1.46	51	2.83	3.69
33	1.35	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

Applications not accepted from persons over 55 years, nearest birthday. Rates are level, monthly in advance.

Class A (Plan 1) is Whole Life. Assessments payable throughout life. Benefit payable on receipt and acceptance of due proofs of death of member, subject to the Society's laws.

Class B (Plan 2) is a Paid-up Installment Benefit at age 70. Assessments payable until member reaches his 70th birthday, and cease at that date. Members holding Class B certificate will be paid one-tenth the amount of certificate on that date, and a like amount yearly until the full amount of the certificate has been paid. Balance of amount due, if member dies before receiving full number of installments, paid in one sum to the beneficiary. Payable at death of member in full, previous to age 70.

In addition to the above rates, which cover Death Benefits only, an extra monthly due (assessment) of thirty (30) cents is charged to cover Sick and Accident Benefits and Grand Division Expenses. A small local due is collected by the Divisions to cover their expenses. The initiation fee is \$5, payable at time application is filed.

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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