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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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

Twentieth Year

MAY-JUNE, 1922

Number 3



(Reprinted from the Saturday Evening Post, Philadelphia, Copyright, 1922, by The Curtis Publishing Company.)

The small investors furnish the great mass of victims of the swindlers who are everlastingly out for "easy money," although the disclosures of recent date show that the big operators get bigger fish. However, the vast sums of money which go into the baskets of the sharpers come from people of small means, men and women who have worked hard, raked and scraped and saved a little at a time. The United States Government Savings System offers a safe investment and a sure return in the new Treasury Savings Certificates, paying 4 1-2 per cent interest compounded semi-annually. They are sold at all post offices in denominations of \$25, \$100 and \$1,000, at \$20, \$80 and \$800, and are redeemed at their face value in five years. That is 25 per cent in five years. Besides, the certificates are tax exempt, except estate and inheritance taxes. It would be better for the small investor to take his savings to Uncle Sam instead of handing them over to the sharks represented in the cartoon. They will get his money and keep it. The Government will hand it back with a 25 per cent increase. And what is very important, the investor will have the supreme satisfaction of knowing that his money is safe all the time.

TREASURER'S REPORT.

Division Collections for April.

Chicago	\$ 644.52
Detroit	356.36
Saginaw	16.41
Louisville	76.15
Little Rock	138.17
Nashua	24.93
Dayton	50.78
Bay City	12.65
Cincinnati	96.72
Evansville	36.80
Nashville	35.23
Springfield, O.	24.56
Olathe	87.35
Flint	134.00
Toledo	112.87
Milwaukee	121.88
Columbus	159.33
Knoxville	81.00
Cleveland	154.25
Indianapolis	257.73
Brooklyn	322.37
St. Louis	297.22
New Haven	34.60
Holyoke	39.04
Los Angeles	183.36
Atlanta	114.65
Philadelphia	231.83
Kansas City	161.70
Omaha	147.16
New Orleans	92.15
Kalamazoo	42.81
Boston	168.38
Pittsburgh	169.12
Hartford	46.32
Memphis	45.79
Portland Me.,	39.99
Buffalo	74.38
Portland, Ore.	73.68
Newark	106.19
Providence	58.32
Seattle	136.63
Utica	75.04
Washington	86.56
Baltimore	107.44
Syracuse	38.59
Cedar Rapids	67.43
Huntington	49.47
Albany	35.09
Rochester	37.03
San Francisco	122.42
Reading	44.52
Akron	281.63
Salt Lake City	21.92
Rockford	70.70
Springfield, Ill.	61.65
Davenport	58.83
Worcester	42.49
St. Paul	271.63
Fort Worth	75.08
Dallas	102.39
Denver	136.82
Waterbury	17.15
Bridgeport	22.08
Springfield, Mass.	34.74
Waco	90.60
Ogden	14.27
Pittsfield	29.86
Bangor	29.90
Kenosha	85.99
Birmingham	89.86
Sioux Falls	43.93
Wichita	56.93
Spokane	53.32
Des Moines	40.34
Lowell	27.25

Berkley	51.05
Delavan	74.50
Houston	19.55
Scranton	58.84
Richmond	22.43
Norfolk	21.92
Johnstown	27.48
Sioux City	6.04
Manhatttan	
Jacksonville	35.11
Lewiston	42.04

Total collections	\$7,989.29
Less two checks protested	138.38
Net total	\$7,850.91

TREASURER'S STATEMENT.

For April, 1922.

Balance, March 31	\$374,546.39
Division Collections	7,850.91
Interest, mortgage loans	826.00
Interest, Bonds	785.75
Interest, Banks	33.26
Profit on sale of bonds	41.00
Refund of Insurance Department fee	10.00
Rent, part use of office	10.00
Sale of buttons and fobs	24.45
Division seals	13.50
Surety bond premiums	13.20
Recording fees	6.50
Exchange on checks	.70
Total, balance and income	\$384,161.66

Disbursements.

Death benefits	\$ 2,750.00
Sick benefits	965.00
Accident benefits	255.00
Refunds	5.88
Rent	175.00
Salaries	680.82
Clerical services	265.00
Printing, The Frat	175.48
Insurance Department fees	104.00
Printing and stationery	50.25
Contribution for honoring of Abbe Sicard	15.00
Office expense	60.11
Postage	12.63
Emblem jewelry	9.00
Division seals	9.00
Total disbursements	\$ 5,532.17

Recapitulation.

Total, balance and income	\$384,161.66
Total disbursements	5,532.17
Balance, April 30	\$378,629.49

TRUSTEES' REPORT.

Ledger Assets, April 30, 1922.

First Mortgage Loans	\$260,680.51
First Mortgage Bonds	27,171.89
U. S. Liberty and Victory Bonds	42,196.37
Canadian Bonds	16,110.80
Cash in Bank:	
Central Trust	22,838.93
Farmers Trust	8,363.45
Bank of Montreal	647.32
Secretary's contingent fund	300.00
Treasurer's cash	320.22
Total Ledger Assets	\$378,629.49

Balance in Funds.

Reserve Funds	\$319,428.69
Mortuary Funds	22,591.36
Sick and Accident fund	19,034.68
Unallocated interest	8,075.46
General Expense Fund	4,288.79
Organizing Fund	1,452.10
Convention Fund	3,758.41

Total in all funds \$378,629.49

Concerning Investments.

Net interest receipts during April were \$1,686.01; this includes \$41.00 profit on sale of \$5,000.00 Victory bonds at 100.82. The proceeds of this sale, \$5,118.00, were applied as first payment on account of a choice mortgage loan which the society has arranged to make on two adjoining flat building properties located near the center of Chicago's busy, thriving Wilson Avenue district. The amount of the loan is \$40,000 and the interest rate is 7%. Two other mortgage loans on farm property in Indiana have been taken and are now being closed. One of these is for \$7,000; the other runs for \$13,000; and both are at 6½%.

These commitments will take care not only of all present surplus but also will absorb all funds we shall have available for investment in the next two or three months.

APRIL DISABILITY CLAIMS.

J. R. Applegate, St. Louis	\$ 30.00
A. B. Quinn, Dayton	25.00
George Grubbs, Indianapolis	10.00
J. A. Boone, Little Rock	15.00
G. A. Gallion, Baltimore	15.00
F. P. Blodgett, Nashua	20.00
J. W. Chilton, Dallas	15.00
W. W. Kimball, Portland, Me.	10.00
D. A. Gerner, Toledo	30.00
R. E. Fraser, Denver	35.00
*C. L. Chambliss, Little Rock	10.00
*C. E. Lee, Toledo	50.00
*G. W. Partin, Durham, N. C.	10.00
*A. S. Courrage, Houston	50.00
*W. B. Brewsaugh, Berry, Ky.	10.00
R. C. Harris, Flint	10.00
C. P. Jones, Denver	25.00
J. D. McPherson, Aberdeen, Scotland	15.00
*Ambrose Castona, Kenosha	20.00
V. V. Bower, Omaha	30.00
*C. B. Ensworth, Akron	10.00
*Wm. Strunk, Williamsport, Pa.	10.00
*A. H. Curtiss, Chico, Cal.	10.00
G. R. Cowell, Franklin, Tenn.	15.00
H. E. Tiffie, Union Mills, Ind.	30.00
H. Williams, Pawtucket, R. I.	20.00
A. C. Asper, Rochester	35.00
R. P. Handley, Los Angeles	45.00
R. L. Canoles, Bessemer, Ala	15.00
J. Flaschentrager, Philadelphia	10.00
J. Mayer, Philadelphia	35.00
Wm. Hillard, Nutley, N. J.	25.00

S. T. Booth, Bakersfield, Cal.	35.00
*J. McGivern, Wilkinsburg, Pa.	15.00
J. B. Brown, Canton, Tex.	15.00
Roy Thompson, Delavan	10.00
J. M. Rolshouse, Pittsburgh	10.00
*Fred Jundquist, Bay City	40.00
Henry Bickel, Kenosha	10.00
R. L. Cave, Columbia, S. C.	25.00
George Hansz, Detroit	15.00
W. A. Ownby, Greenwood, S. C.	50.00
A. S. Enenkel, Columbus	10.00
W. S. Runde, Berkeley	10.00
*Joseph Beck, Albany, Cal.	20.00
J. T. Dilke, Berkeley	35.00
Maurice Cohen, Roxbury, Mass.	25.00
C. C. Griffin, Fairburn, Ga.	40.00
H. E. Libby, Portland, Me.	10.00
F. J. Bowman, Beardstown, Ill.	50.00
J. Nelson, Faribault, Minn.	30.00
E. S. Parsons, Kalamazoo	50.00
E. B. Hamilton, Rochester	10.00
A. D. Martin, Akron	10.00

Total for the month\$1,220.00

*Denotes accident claims.

APRIL DEATH CLAIMS.

Paid to Mrs. Pearl R. Jones, Pueblo, Colorado, for death benefit of Clarence P. Jones, Certificate No. 310, deceased February 23, 1922, \$750.00.

Paid to Mrs. Lillian A. Smith, Sikeston, Missouri, for death benefit of Joseph R. Applegate, Certificate No. 4084, deceased January 19, 1922, \$2,000.00.

TREASURER'S REPORT.

Division Collections for May.

Chicago	\$ 569.44
Detroit	242.21
Saginaw	16.11
Louisville	84.37
Little Rock	107.23
Nashua	15.25
Dayton	62.82
Bay City	13.32
Cincinnati	84.43
Evansville	49.68
Nashville	28.87
Springfield, O.	35.44
Olathe	53.70
Flint	129.21
Toledo	110.50
Milwaukee	185.67
Columbus	107.59
Knoxville	58.29
Cleveland	149.03
Indianapolis	225.71
Brooklyn	324.47
St. Louis	245.81
New Haven	33.77
Holyoke	54.92
Los Angeles	167.87
Atlanta	135.93
Philadelphia	192.40
Kansas City	130.63
Omaha	133.00
New Orleans	93.41
Kalamazoo	54.77
Boston	152.28
Pittsburgh	186.40

Hartford	37.45
Memphis	41.91
Portland, Me.	37.22
Buffalo	92.02
Portland, Ore.	110.88
Newark	112.52
Providence	54.53
Seattle	90.18
Utica	64.82
Washington	91.18
Baltimore	75.07
Syracuse	37.59
Cedar Rapids	129.56
Huntington	100.80
Albany	56.69
Rochester	31.13
San Francisco
Reading	40.83
Akron	245.43
Salt Lake City	29.02
Rockford	81.55
Springfield, Ill.	88.59
Davenport	24.28
Worcester	43.31
St. Paul	183.03
Fort Worth	118.32
Dallas	151.59
Denver	87.01
Waterbury	28.10
Bridgeport	9.90
Springfield, Mass.	38.94
Waco	56.96
Ogden	28.08
Pittsfield	42.66
Bangor	46.77
Kenosha	77.45
Birmingham	61.69
Sioux Falls	30.33
Wichita	67.94
Spokane	17.55
Des Moines	34.70
Lowell	35.95
Berkeley	29.35
Delavan	91.87
Houston	39.58
Scranton	27.30
Richmond	53.96
Norfolk	32.96
Johnstown	22.59
Sioux City	19.88
Manhattan	68.81
Jacksonville	41.63
Lewiston	36.29

Total collections.....\$ 7,532.28

TREASURER'S STATEMENT.

For May, 1922.

Balance, April 30	\$378,629.49
Division Collections	7,532.28
Interest, mortgage loans	795.75
Interest, bonds	2.13
Interest, banks	107.81
Refund, officers' expenses	9.00
Rent, part use of office	18.00
Sale of typewriter	10.00
Sale of buttons and fobs	53.85
Division seal	4.50
Surety bond premium	1.20
Recording fees	10.35
Exchange on checks	.83
Total, balance and income	\$387,175.19
Disbursements.	
Death benefits	\$ 1,000.00
Sick benefits	770.00
Accident benefits	230.00

Salaries	809.98
Services	290.00
Printing, The Frat	134.12
Insurance Department fees	35.00
Furniture and fixtures	126.90
Office expenses	107.85
Postage	3.48

Total disbursements\$ 3,507.33

Recapitulation.

Total, balance and income \$387,175.19
Total disbursements 3,507.33

Balance, May 31.....\$383,667.86

TRUSTEES' REPORT.

Ledger Assets, May 31, 1922.

First Mortgage Loans	\$285,680.51
First Mortgage Bonds	27,171.89
U. S. Liberty and Victory Bonds	42,196.37
Canadian Bonds	16,110.80
Cash in Bank:	
Central Trust	10,505.10
Farmers Trust	437.50
Bank of Montreal	675.47
Secretary's contingent fund	300.00
Treasurer's cash	590.22

Total ledger assets\$383,667.86

Balance in Funds.

Reserve Funds	\$311,428.69
Mortuary Funds	26,635.03
Sick and Accident Fund	27,114.28
Unallocated interest	8,981.15
General Expense Fund	4,053.29
Organizing Fund	1,480.10
Convention Fund	3,975.32

Total in all funds\$383,667.86

Concerning Investments.

Interest receipts during May were \$905.69. Two mortgage loans on Indiana farm property, one for \$7,000 and the other for \$13,000, both at 6½%, were closed during the month. An additional \$5,000 payment on account was made on the \$40,000 mortgage loan in the Wilson Avenue district, Chicago.

OFFICIAL NOTICES.

The new edition of the Ritual is being printed and will soon be ready for distribution.

A supply of Amendment slips for the Laws books will be sent out to the division secretaries shortly and one should be handed or sent to each member.

Endorsers of applications should hand or send them to the deputy organizer of his division in good time before the meeting date, thus giving the deputy an opportunity to check up the application before it goes up for division action. (One of the great causes of delay in the handling of applications at headquarters is their coming in from the Division Secretary late and in most instances not properly checked.) The Deputies should insist on this rule being enforced.

Get a member.

MAY DEATH CLAIMS.

Paid to Mrs. Flora Kenney, Brewer, Maine, for death benefit of Reuben H. Kenney, Certificate No. 1885, deceased April 22, 1922, \$500.00.

Paid to Mrs. Mary Snell, Des Moines, Iowa, for death benefit of Elmer W. Snell, Certificate No. 3244, deceased April 16, 1922, \$500.00.

OBITUARY.

Reuben H. Kenney.

Brother Reuben H. Kenney died at Brewer, Maine, April 22. He joined the society in January, 1914, through Portland, Maine, Division, transferring to Bangor Division when it was chartered. He was in his 44th year.

Marion Galloway Giffen.

Brother Marion Galloway Giffen died at Wheatland, Wyo., April 27. He joined the society in December, 1918, through Denver Division, transferring to Portland, Oregon Division July, 1921. He was in his 40th year.

Frank P. Blodgett.

Brother Frank P. Blodgett died at Nashua, N. H., April 30. He joined the society in April, 1909, through Nashua Division. He was in his 66th year.

NEW MEMBERS.

1. A. D. SurrattCharlotte, N. C.
1. D. W. VaughanChicago, Ill.
1. Edward SohmerChicago, Ill.
1. J. A. LordPeoria, Ill.
1. W. R. PrettymanPeoria, Ill.
1. Otto C. RothPeoria, Ill.
1. G. W. HarmeningTampa, Fla.
2. J. C. Chapman.....
.....River Rouge, Mich.
15. Ray R. ScottFlint, Mich.
15. G. D. TrineFlint, Mich.
16. F. E. Smith.....Toledo, O.
18. J. OffenburgerGrove City, O.
23. P. F. Reddington.....Brooklyn, N. Y.
23. H. F. BeckBrooklyn, N. Y.
23. L. C. Saracione.....New York, N. Y.
23. J. J. Martin.....New York, N. Y.
23. Jacob EbinNew York, N. Y.
23. S. JampolNew York, N. Y.
23. Chas. SchaeferNew York, N. Y.
23. H. V. Skidmore.....New York, N. Y.
23. E. J. Zearo.....New Rochelle, N. Y.
24. Berthold Clark.....St. Louis, Mo.
28. Orestes DarnellWoodstock, Ga.
31. T. C. BaxterKansas City, Kans.
34. C. D. Smallidge.....
.....Battle Creek, Mich.
34. J. F. Gotthelf.....Kalamazoo, Mich.
35. A. B. Remillard.....
.....New Bedford, Mass.
35. J. F. RyanWest Lynn, Mass.
37. John Mason, Willimantic, Conn.
41. T. A. Cavanaugh.....Portland, Ore.
42. F. W. Orlando.....Hoboken, N. J.
42. A. V. W. Ross.....Hoboken, N. J.
42. Michael Grod, Jr.....
.....Jersey City, N. J.
42. F. Konzelman.....Bayonne, N. J.
42. A. R. Grundy.....Jersey City, N. J.

42. George Shannon.....
.....Jersey City, N. J.
48. Max Kantrow.....Syracuse, N. Y.
48. C. B. Strail.....Syracuse, N. Y.
52. R. D. Keeney.....Elmira, N. Y.
55. A. P. Pickle.....Akron, O.
58. C. J. Cunningham.....Peoria, Ill.
59. O. G. Nelson.....Moline, Ill.
59. A. J. Bermuesen.....Moline, Ill.
60. A. G. Clark.....Whitinsville, Mass.
73. P. P. Dorlon.....Mobile, Ala.
77. R. J. Shade.....Dubuque, Ia.
77. Sidney Swee.....Dubuque, Ia.
80. P. C. Bengard.....Delavan, Wis.
82. J. M. Irion.....Scranton, Pa.
84. E. T. Wingfield.....Lynchburg, Va.
87. Denis Desaix.....New York, N. Y.
87. A. Solomon.....New York, N. Y.
89. J. L. Young.....Burkfield, Me.
89. A. J. Leriche.....Auburn, Me.

THE GET-ONE DEGREE.

Another lot of the old familiar names. They come back again and again. That's all right. We are glad to see them, and honor them for their efforts to build up the society. But how about you fellows whose names never appear as a Get-One? Do you belong to the "Let George do it" class? It would seem so. When you see a promising piece of Frat material, do you go out and rope him in, or indifferently leave it to one of these old faithful workers? A chain is as strong as its weakest link. Are you the weakest link in the Frat chain? Get busy!

- Chicago Division—F. M. Hemmelder (2), C. W. Belcke (2), A. L. Roberts, G. R. Brashar, W. R. Hackney.
- Detroit—Benjamin J. Beaver.
- Louisville—William V. Hovious.
- Flint—William Heck, W. A. Kear.
- Toledo—E. M. Hetzel.
- Columbus—J. P. Fryfogle.
- Brooklyn—M. J. Blake (4), D. A. Hanley, Jacob Keiber (2), L. J. DeMarchi, H. J. Powell.
- St. Louis—William H. Schaub.
- Atlanta—L. B. Dickerson.
- Kansas City—W. Dillenschneider.
- Omaha—Robert O. Thayer.
- Kalamazoo—C. J. Ridler, C. C. Stevens.
- Boston—A. B. Meacham, W. H. Battersby, Jr.
- Hartford—Walter M. Hale.
- Portland (Ore.)—C. J. Lidberg.
- Newark—A. E. Dirkes (3), G. C. Brede, C. T. Hummer, E. B. Earnest.
- Syracuse—Theo. M. Hofmann (2).
- Rochester—Charles Marsh.
- Akron—Francis X. Zitnik.
- Springfield (Ill.)—G. H. Leavitt.
- Davenport—Bertil E. Jennisch.
- Worcester—Thomas L. Kane.
- Birmingham—A. M. Bell.
- Delavan—Duncan A. Cameron.
- Scranton—Harry B. Young.
- Norfolk—James P. Disharoon.
- Manhattan—M. L. Kenner, A. C. Bachrach.
- Lewiston—M. A. Bradbury.

Boost for the Order.

BIRTHS.

- November 8—Mr. and Mrs. L. P. Pagley, Newcastle, Pa., a girl.
- January 25—Mr. and Mrs. J. H. Harrington, Brooklyn, N. Y., a boy.
- March 13—Mr. and Mrs. F. A. Neighbors, Uniontown, Pa., a boy.
- March 18—Mr. and Mrs. Dean, Tus-sing, Trafford City, Pa., a girl.
- March 18—Mr. and Mrs. Edward Svacina, Delavan, Wis., a boy.
- March 20—Mr. and Mrs. Robert Mephram, Oakland, Cal., a girl.
- April 11—Mr. and Mrs. J. J. Boyan, New York, N. Y., a boy.
- April 14—Mr. and Mrs. J. W. Schultz, New York, N. Y., a girl.
- April 20—Mr. and Mrs. Ernest Schneider, Evansville, Ind., a boy.
- April 21—Mr. and Mrs. J. A. Sheehan, Brooklyn, N. Y., a boy.
- April 22—Mr. and Mrs. H. J. Soland, New Orleans, La., a boy.
- April 23—Mr. and Mrs. C. B. Jones, Columbus, O., a girl.
- April 28—Mr. and Mrs. F. N. Holbrook, Detroit, Mich., a boy.
- April 29—Mr. and Mrs. Max M. Lubin, New York, N. Y., a girl.
- April 30—Mr. and Mrs. W. H. Battersby, Jr., Lynn, Mass., a boy.
- May 6—Mr. and Mrs. Gustave Thiele, Caldwell, N. J., a boy.
- May 9—Mr. and Mrs. W. A. J. Krohn, Milwaukee, Wis., a girl.
- May 10—Mr. and Mrs. J. I. Jenkins, Mt. Washington, Mo., a boy.
- May 11—Mr. and Mrs. J. H. Senn, Louisville, Ky., a girl.
- May 24—Mr. and Mrs. Wm. Behrendt, Detroit, Mich., a girl.
- June 4—Mr. and Mrs. H. B. Plunkett, Milwaukee, Wis., a girl.
- Mr. and Mrs. Joseph McCormack, Vicksburg, Miss., a girl.

MARRIAGES.

- January 11—John T. Walter and Miss Annie L. Donahue, both of Detroit, Mich.
- March 12—Joseph Zeiss and Miss Rebecca Halpen, both of New York, N. Y.
- April 15—Frank Hyten and Mrs. Lottie Bernard, both of Kansas City, Kan.
- April 19—William H. Battersby, Paterson, N. J., and Miss Goldie L. Sheppard, Bridgeton, N. J.
- April 19—Robert Hartman and Mrs. Mattie Schetzer, both of Louisville, Ky.
- April 24—Roy V. Rogers and Miss Gladys Bowen, both of Richmond, Va.
- April 24—W. J. Wiggers and Miss Frieda Langford, both of Evansville, Ind.
- May 24—Guy A. Rasey and Miss Rosa Davidson, both of Holly, Colo.
- June 14—Thomas M. Jenkins, Portsmouth, Va., and Miss Verda Lee Guilliams, Dillons Mill, Va.

Sending you a sample copy of some publication means an invitation to subscribe. If one of our members gives you his Frat, Mr. Non-Member, consider it an invitation to join.

MAY DISABILITY CLAIMS.

W. Buckingham, Westerville	
O.	\$ 10.00
J. M. Fant, Concord, N. C.	30.00
W. Smith, New Brookland, S. C.	20.00
W. C. Bader, Louisville.	25.00
P. F. Bengsch, Cleveland	50.00
T. A. Booker, Dayton	10.00
H. W. Cruise, Reading	15.00
J. I. Dunham, Cincinnati	15.00
C. E. Dunn, Chicago	50.00
J. F. Dolan, New York	50.00
Dan Faulkner, Ft. Worth	10.00
Frank E. Friday, Detroit	15.00
John Fehr, Salt Lake City	15.00
Oscar Geiwitz, St. Joseph, Mo.	10.00
Emil Hirte, Delavan	15.00
C. H. Harrison, Houston	15.00
L. E. King, Dallas	30.00
J. F. Miller, Chicago	10.00
W. M. Marsh, Muncie, Ind.	50.00
H. Plapinger, Brooklyn.	10.00
F. L. Gillespie, Columbus	10.00
*J. R. Lynch, Upland, Pa.	15.00
*P. E. Parker, Winchester, Kan.	30.00
*R. H. Powers, Monmouth, Ill.	20.00
*W. A. Stebelton, Dayton	15.00
*E. F. Wagner, Denver	35.00
*W. B. Brewsough, Berry, Ky.	5.00
*L. O. Williams, Potter Valley	15.00
*A. St. Jean, Esmond, R. I.	15.00
*A. C. Keeley, Salt Lake City	50.00
E. F. Ziegler, Rochester	25.00
C. S. Risley, Pittsfield	50.00
Gottlieb Bieri, Saginaw	30.00
W. J. Prieve, Fall Creek, Wis.	50.00
W. M. Strong, Dexter, Mo.	20.00
Fred Shelton, Columbus, Ind.	25.00
F. J. Strout, Canaan, Me.	15.00
J. H. Stroud, Elwood, Ind.	50.00
William Stafford, St. Louis.	15.00
E. M. Shaffer, Springfield, Ill.	10.00
T. L. Walker, Kannapolis N. C.	10.00

Total for the month\$1,000.00

*Denotes accident claims.

RITUAL COMMITTEE NOTICE.

We have secured a substantial reduction in the price of the official regalia and are expecting a rush of orders as a result. If your division has not yet ordered, you cannot afford to wait. Let us all get in line and show our colors.

The new prices are: silk velvet, \$4.95; silk finished velvet, \$4.00; moire, \$3.70; Mercerized cashmere, \$3.45.

A. H. Norris, Chairman, 4173 College Ave., Indianapolis, Ind.

YOURS FRATERALLY.

An editor in Kankakee

Once falling in a burning passion
With vexatious rival, he

Wrote him a letter in this fashion:

"You are an ass uncouth and rude,
And will be one eternally."

Then, in an absent-minded mood,
He signed it "Yours fraternally."

—[Canadian Woodmen.

PEORIA DIVISION, No. 90.

Peoria Division No. 90 was installed at Peoria, Illinois, Saturday, May 27. Brothers Brashar, La Motte and Schroeder of Chicago Division had charge of the installation ceremonies, and were accompanied by Chicago's Brother Capricornus and his outfit, initiating with completeness and dispatch the new members in Illinois' second city.

The charter members of the new division are George H. Leavitt, Robert O. Thayer, Paul Meyer, Maurice J. Keefe, William J. Bunch, Ernest C. Nelson, Jesse H. Loer, Alfred C. Bertsch, Charles W. Belcke, David M. Kumpf, Charles J. Cunningham, William R. Prettyman, James A. Lord, Otto C. Roth.

The officers elected were C. W. Belcke, President; J. H. Loer, Vice-President; C. J. Cunningham, Secretary; W. J. Bunch, Treasurer; R. O. Thayer, Director; A. C. Bertsch, Sergeant; C. J. Cunningham, C. W. Belcke, J. H. Loer, Trustees.

Visiting members were present from Chicago, Davenport, Springfield and Jacksonville Divisions and assisted in the ceremonies. The ladies of the Illinois State Association's Peoria Branch served dinner and other refreshments. The new division will meet on the second Saturdays and at the Proctor Center club house.

JERSEY CITY DIVISION, No. 91.

Jersey City Division No. 91 was installed at Jersey City, New Jersey, Saturday, June 10. Brother Black of Newark Division acted as installing officer, assisted by members of Brooklyn, Newark and Manhattan Divisions.

The charter members are Albert E. Dirkes, George C. Brede, Carl A. Droste, Ervin B. Ernst, Thomas Kelly, Henry W. Hester, Jacob Herbst, John Garland, Alfred E. Greiff, James J. Davison, Anthony R. Grundy, Augustus V. Ross, Frank M. Orlando, Frank Konzlemann, Hans P. Hansen, Michael Grod, Jr., George Shannon, Charles T. Hummer.

The officers elected were H. W. Hester, President; G. C. Brede, Vice-President; C. T. Hummer, Secretary; E. B. Earnst, Treasurer; John Garland, Director; Michael Grod, Jr., Sergeant; A. E. Dirkes, Jacob Herbst, A. E. Greiff, Trustees.

The new division will meet on the second Mondays at Heye's Hall, Bergen and Fairmount Avenues, Jersey City.

WISE OLD BIRD.

A wise old owl
Lived in an oak;
The more he saw
The less he spoke;
The less he spoke
The more he heard—
Why can't we be
More like that bird?

—[The Sample Case.

CHANGE OF BENEFICIARIES.

Every now and then our attention is called to some careless member of some fraternal insurance organization who has failed to change his or her beneficiary upon the death of the beneficiary named in the benefit certificate at the time of issue.

There comes to my mind the case of a man in Indiana who carried four benefit certificates in four orders; in each his wife was named as beneficiary. She died, leaving no children. Later the man remarried, which marriage was blest with two children. When the oldest was five years of age the father died and then it was found that his former wife was named in each certificate as a beneficiary and as her only legal heir was a brother, he made claim and realized on all said certificates and the two children and their mother were left without any means of support.

Sometimes members wait until sickness overtakes them, and they are almost at death's door before they think of making the change they had long had in mind with reference to their beneficiary. Many times they wait too long and the proceeds of their certificate goes to those whom the member did not want them to go to, and all because the member failed to change the beneficiary before death overtook him. The society pays according to the benefit certificate and not according to the intention of the member.

It is fair to assume that the members carry their insurance because they desire that insurance to be paid to some particular person or persons in case of their death. They are carrying insurance for the protection of these selected beneficiaries. But their desire is rendered void and of no account if they do not designate their beneficiaries in accordance with the law of the state and of the society. They might just as well not carry any insurance at all as to leave their certificate in such shape as to provoke litigation after their death, and possibly deprive those most needing it of all benefits thereunder.

Taking the foregoing facts into consideration, it seems to me that the local collectors would be doing their members and beneficiaries thereof a lasting good by carefully checking over their records, and by making inquiry amongst their membership for the purpose of having such changes made that the proper beneficiaries are named. This matter is very important and should have prompt attention and the local secretary will be performing a service of inestimable value for many of our members by calling their personal attention to their duty in these promises.—[The Puritan.

St. Paul—1924.

Vacation time is new member time.



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FRANCIS P. GIBSON.....Editor
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the
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Correspondence is solicited from all mem-
bers and others interested in the Society.
In sending changes of address division Sec-
retaries and individual members should always
give the old address as well as the new one.

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MAY-JUNE, 1922.

\$383,667.86.

St. Paul—1924.

Welcome, Peoria and Jersey City.

Brother and Mrs. Adolph Brizius re-
cently celebrated the 40th anniversary
of their wedding and a silver set tes-
tified to the regard of their Evansville
friends. The Frat's congratulations
are theirs too.

Moving is no joke as many of us
know. Moving headquarters was
some job and getting settled is an-
other. Vacations are on too. Conse-
quently it was found necessary to com-
bine the May and June issues of The
Frat.

A great example of division social
cooperation, like the fraternalists often
listed, is found in the announcement
that Portland and Lewiston Divisions
will have a combination picnic July 4
at Harpswell, Maine, with an old-
fashioned shore dinner and all the
trimmings. Just imagine how we in-
landers would enjoy that.

Several of our members who have
been imposed upon and in some cases
suffered loss through the dishonesty of
one Harry Ayers will be interested in
knowing that California has put him
away for a year or more, in its state
prison at San Quentin. He was con-
victed of making and passing a worth-
less draft on a bank at Stockton,
Calif., last month.

Denver and Los Angeles (as well as
others of our divisions) continue to
get out fine work in the printing line,
as recent samples sent headquarters
of menu cards and circular work show.
Peoria is starting out with a bang-up

letter head too. The suggestion is
made that at St. Paul we have an ex-
hibit of such work from all the di-
visions. The resulting interchange of
ideas ought to be worth it.

Someone has asked as to the oldest
social member in the society—in point
of age. Brother Meagher nominates
Edwin Brashar of Chicago Division,
who has passed his 84th milestone.
Brother Brashar's father was born
during George Washington's time, he
adds. Recently, Lewiston Division
admitted to social membership, Roscoe
Emerson, hale, hearty and following
his trade at 77. We believe there are
many like fine old-timers in our divi-
sions and would like to hear something
of them in our division news.

The sympathy of the entire mem-
bership body will go out to Brother
Harper of Birmingham in the recent
terrible accident whereby Mrs. Harper
and a friend, Miss Jenkins, lost their
lives. They were killed by an inter-
urban car, in making a crossing from
behind one they had just alighted from,
the car going in the other direction
failing to stop as it should, we under-
stand. There are times when we are
careless and do not heed warnings,
but there are also times when all our
caution and care goes for naught. With
our handicap we have double reason
for remembering happenings like this
—awful lessons of the truth that has
been preached to us for so long, that
we must watch every step we make.

The N. F. S. D. is 21 years old this
year. No one can say that it has not
attained its majority. It is the great-
est organization of its kind, as a fra-
ternal. While small in numerical
strength there is none better. It has
been long, up-hill work to put it where
it stands and the editor is strong in his
belief that there never will be its like,
even if there were any reason for the
need of such. With its ninety odd di-
visions, 5,000 members, more than a
quarter of a million dollars in its re-
serve fund, operating in 32 states and
having the official approval of as many
state departments of insurance, pos-
sessing the good will and respect of
thousands of our class who are by
reason of age or physical limitations
unable to take active part in its
growth, the thanks and appreciation of
the more than 200 beneficiaries of
death claims and the hundreds of
members who have been helped with
disability benefits and with material
and moral assistance in tiding over
hard times—what more cause for con-
gratulation and celebration could we
wish? Just one. A bigger and better
N. F. S. D. yet—and we are going to
have it.

Our division secretaries have seem-
ingly lost interest in the division news
columns—few of them send any at all.
Some have stated they find it of no
use to try as The Frat will not print

the purely personal notes that are of
interest only to a few, and rarely out-
side the division concerned. We have
time and again stated that we wanted
only news of general interest, because
our space is limited and because frats
in Portland, Oregon, are not interested
in personal notes from Portland,
Maine—for example. But if the for-
mer gives some division affair, does
something that the latter might with
profit take notice of and copy, it will
be so considered by the rest of the
ninety odd divisions, and be of the
mutual help and of the general inter-
est our columns should prove to all.
Others object to having their letters
edited and condensed; still others ask
“What is the use?” The editor con-
siders The Frat a sort of monthly
letter or bulletin of the progress and
doings of the society and its divisions,
not a chronicle of local personal hap-
penings, and it is his endeavor to make
it such. He feels that the Secretary of
each division should vie with the others
in telling what his division has done to
make attractive the social side of our
membership—like the home office re-
ports and special articles tell of what
is being done there for the well-being
of the society itself. Being a frat
means a lot more than carrying insur-
ance—the efforts of one division
towards keeping its members happy
are always interesting, and there is
a lot of satisfaction in telling the
other fellows how your division does it.
Come on, boys, let's put more vim in-
to that department—starting with the
next two issues, show what you can
do.

BUREAU OF INVESTIGATION.

The National Fraternal Society of
the Deaf and the National Association
of the Deaf have instituted a joint Bu-
reau of Investigation to inquire into
the merits of investments that may be
offered the deaf, and about which in-
formation and advice may be desired.

As members of the Bureau, Presi-
dent Anderson of the N. F. S. D. has
appointed Mr. Jay Cooke Howard of
Duluth, and President Cloud of the N.
A. D. has selected Mr. Samuel Frank-
enheim of New York. Both presi-
dents have agreed upon Mr. A. L.
Roberts of Chicago to represent both
organizations.

It is hoped that this Bureau may be
of service to the members of the two
bodies. It will endeavor to investi-
gate all investments brought to its
attention, and to safeguard members
against fraudulent and unsound se-
curities.

The services of the Bureau of In-
vestigation may be obtained by ad-
dressing any one of the three mem-
bers:

Jay Cooke Howard, Providence
Bldg., Duluth, Minn.

Samuel Frankenheim, 18 W. 107th
St., New York, N. Y.

A. L. Roberts, Suite 905, 130 N.
Wells Street, Chicago, Ill.



Coming Division Events

July.

- | | | |
|-----|------------------|----------------|
| 1. | Lawn fete | Dayton |
| 1. | Whist and social | Hartford |
| 1. | Picnic | Syracuse |
| 4. | Picnic | Little Rock |
| 4. | Picnic | Toledo |
| 4. | Annual picnic | Indianapolis |
| 4. | Picnic | New Haven |
| 4. | Picnic | Kansas City |
| 4. | Annual picnic | Boston |
| 4. | Picnic | Portland, Ore. |
| 4. | Picnic | Ft. Worth |
| 4. | Picnic | Waterbury |
| 4. | Picnic | Delavan |
| 4. | Picnic | Johnstown |
| 4. | Picnic | Jacksonville |
| 8. | Picnic at Zoo | Cincinnati |
| 9. | Picnic | New Orleans |
| 13. | Excursion | Baltimore |
| 16. | Picnic | Kenosha |
| 22. | Picnic | Buffalo |
| 23. | Picnic | Rockford |
| 29. | Excursion | Philadelphia |

August.

- | | | |
|-----|----------------------|-----------|
| 5. | Outing | Utica |
| 6. | Annual picnic | Milwaukee |
| 19. | Picnic | Baltimore |
| 26. | Fraternal and picnic | Newark |

September.

- | | | |
|------|-----------|-------------|
| 1-4. | Fraternal | Los Angeles |
| 9. | Picnic | Manhattan |
| 10. | Picnic | Chicago |

Chicago.

Recent visitors at headquarters were W. A. Seawell, Carthage, N. C.; Mr. and Mrs. O. V. Robinson, Delavan, Wis.; F. S. Offerle, Elgin, Ill.; Fred Rapp, Kenosha, Wis.; Rev. John H. Kent, J. A. McVernon, New York, N. Y.; David Eckstrom, Omaha, Nebr.; Sol Henoch, La Porte, Ind.; Sidney Sweet, Dubuque, Ia.; Mr. and Mrs. J. A. Pring, Huntington, W. Va.; F. T. Bowman, Beardstown, Ill.; Charles A. Gumaer, Seattle, Wash.

Chicago Division is to celebrate the society's 21st anniversary with a banquet this fall. The committee in charge will be composed of old-timers. The date and place will be announced in August.

The division's annual shirt waist dance was held at the S. A. C. club house, May 29. Glenn Smith was chairman of the affair.

The evenings of the division meetings are proving popular with the ladies—they have the run of the club house all the evening, excepting the hall proper. It is a regular monthly ladies' night.

Our annual smoker will be held June 24. Some strenuous training for the accompanying rides is being gone through by the large class which is to go through its paces that evening.

The division's annual picnic date is to be announced next month. It is set for some time in August or September.

Non-resident members will please note the division officers' addresses are the same as that of the home office (Suite 905, 130 N. Wells St.). The division continues to have office space at headquarters.

Seattle.

Seattle Division led off in its celebration of the society's "birthday." April 22, it gave a big social, with "dancing, cards, gossiping, oyster stew, coffee, etc.," as the announcement had it. Brothers Wright, Root and Martin had the affair in charge.

Manhattan.

Manhattan Division's first social event took the form of a whist party, held in the Guild room of St. Ann's church April 29th, and was a success both in point of attendance and in financial returns. Great credit for the success of the affair is due Brother Bachrach and his committee.

Our picnic committee is bending every energy toward making our forthcoming picnic at Ulmer Park, September 9th as much of a success as have been those of our parent division, Brooklyn, which usually have had 1,000 or more in attendance. Here's hoping we are not disappointed.

Delavan.

The division's annual picnic will be pulled off July 4th, and all indications point to its being a good one. Numerous prizes, including two chickens, a crate of strawberries, box of candy, one dozen eggs and a fish have already been donated, and more are coming. \$5.00 cash will go to the holder of the lucky ticket at the drawing in the afternoon. There will be games and fun in plenty. Delavan is always crowded July 4th, but rooms can be secured at the school, and meals can be had down-town, also at the picnic grounds July 4th. We are looking for a goodly bunch from Chicago and other near-by places, and can assure all who come a rousing good time.

Five members were initiated into the mysteries of the order on the evening of the 14th. They were R. W. Williams, Thomas Hagerty, Percy Goff, Henry Hirte and Matthias Eich. The application of another has been sent to the Home Office. We are not very old as a division, but we are sure growing.

Rockford.

Rockford Division will hold a picnic at Blackhawk Park on Sunday, July 23rd. Soft drinks and refreshments will be served on the grounds. Plenty of games and a rousing good time will be the order of the day, according to Ben F. Jackson, chairman of the committee in charge. Take 15th Street cars direct to the park. Come early, stay late, and tell all your friends.

Lowell.

Our third social and vaudeville party May 29 was a successful and profitable one. It was held in Merrimac Hall. Despite the labor conditions prevailing throughout New England, the hall was well packed. Although this affair was danceless and orchestraless, the vaudeville show made a big hit. Misses Elizabeth Hayes and Albina Kilinski, charming young ladies from Lawrence, made a distinct hit in "A Telephone Girl," assisted by Brother McCord and Mrs. Abbott. The chief feature, "John Barleycorn versus Mr. Prohibition," was played by Brothers McMahan and McIntyre, the latter of Boston Division. Brothers McCord and McMahan gave a clever stunt in "Grandfather's Chair." Whist was also played and several prizes were given to the winners. Miss Kilinski was congratulated for the excellence of her home-made prizes. During the early morning many new games were enjoyed and there was lots of fun. The committee in charge of this affair were Brothers McMahan, McCord, McGeever, Wardman and Bilodeau.

Among some recent visitors to Lowell Division were Brothers Williams of Hartford, Trainor of Akron, Courtemanche of Providence.

Kenosha.

The dance given by the division at Racine on the evening of April 29th was a great success. There was a big crowd present, and the way the deaf could dance was a revelation to many of the hearing people present. That everybody had a good time was attested by the fact that numbers remained until daylight, although the dancing stopped at an earlier hour. But visiting is one of the best parts of a gathering of the deaf, and as some of those present came from quite distant places, the locals wanted to take full advantage of the opportunity to visit with them.

Our division is planning a big time for the annual picnic July 16th. Something different, this time, from what we have had before. We have engaged a fine park for the occasion, and can get to it without eating so much dust as at other picnics held here. The park is easy to reach, too. Take Milwaukee Ave. car to end of line, walk one block north, then straight west over the railroad tracks and there you are. Everybody welcome. Come and join us in a good time.

Indianapolis.

One of the biggest picnics in the history of Indianapolis Division will be held July 4th at the Sycamore Club grounds on White river. The Sycamores (one must be a Frat to be a stockholder) have agreed to turn their banner day over to the management of the division, with "Red" Norris as the big boss. Our own private auto-bus line will haul passengers from the end of the city car line to the grounds, where everything will be found that goes to make a big time. Bathing, canoeing, motor-boating in plenty. Bizarre sports, including a baseball game in the river, tug-of-war and running races, also in the river, swimming races, and others. In front of the club is a fine and perfectly safe bathing place for ladies and children, where they can disport themselves to their hearts' content. Refreshments for sale on the grounds. For further information write Arthur Norris, 4173 College Ave., Indianapolis, Ind., who will cheerfully furnish it. And don't forget that Grand President Anderson will be there. So will the glad hand. Come and enjoy both.

Cincinnati.

We are all set for our annual picnic at the beautiful Zoological Grounds July 8th next. No better place can be found to meet old friends and have a good time, so remember the date and make your plans to be there. A ball game between the Frats and the Knights of De l'Epee boys is one of the prospects, and should prove interesting. Chairman Wortman and his aids are on the job, and everyone is assured of a good time.

No. 10 has had a number of sick cases lately. All were in good standing, so received their sick benefit all right. A hint to the wise: pay up in advance and be safe.

Harry V. Jackson, secretary and deputy of Indianapolis Division, and Rion Hoel, of Detroit Division, a former Cincinnati boy, were visitors at our May meeting.

Boston.

In view of the unsettled business conditions hereabouts, the committee appointed to make plans for the tenth anniversary celebration of the division decided to drop the idea of holding a banquet, and substituted a smoker in its place. The affair was held May 6th, at the close of the regular business meeting. Frats, with their wives and sweethearts, to the number of nearly 300, made things hum. Several out-of-town members were present, and among the speakers of the evening were two of the pioneers of Fratdom, Daniel Shea, of Nashua Division, and John O'Rourke, of Portland Division, both of whom came in through the old F. S. D. route. Charles Fritz, of Boston Division, another old-timer, made a hit with a poem of his own composition, entitled "The N. F. S. D.," which was given an encore.

There is talk of another division being organized in this state, so don't be surprised if you some day hear of "New Bedford Division." There are several live Frats in that city, and because of the distance from Boston, they are unable to attend meetings regularly, so if the plans of the New Bedfordites mature, Boston Division will be the father of another division. Boston Division is the father (or is it the mother?) of so many divisions that we are beginning to lose track of them, but we are always ready to help spread a good thing over the old Bay State. "The more the merrier."

Strikes, lockouts and general dullness of business has hit many of our members pretty hard, but as usual, we are there with the helping hand, and you don't hear of any member of Boston Division being dropped for being in arrears. Any members we have lost have dropped out because they wanted to, not because we did not help them.

Memphis.

On May 6, the division celebrated its ninth year as a branch of the National Fraternal Society of the Deaf. Alpha W. Patterson of Little Rock Division was the principal speaker. J. W. Slough, the only charter member still living here, also gave a talk, telling how the division was started. The rest of the charter members are scattered over the United States, but the division is still on the map and going strong, and each succeeding anniversary will see it stronger.

Johnstown.

(This secretary's report of one year's progress is so interesting we print it in its entirety. The idea of such a report is a good one, and we think other divisions would find similar reports both interesting and profitable. Nothing stimulates interest more than a spirit of rivalry, and if one division knew what the other divisions were doing, they would set out to beat them, with much resultant profit to themselves. The idea is a good one.—Ed.)

Our division was organized April 30, 1921, with ten charter members; our pre-organization fund was \$48.55; the following June we held a strawberry festival which netted us \$96.75; Pittsburgh Division donated \$9.05 to us as a "God Speed"; October was let off with a Halloween social which added \$34.00 to our treasury; in January we had a box social, and the result was \$30.67; our poverty social in March was not so poor but that we realized \$44.58; the total from these affairs is \$263.60; we have spent for division supplies and outfits \$103.65. Our roll call now numbers 22 members and 2 socials, making 24 in all. We have admitted 9 members by transfer, and have transferred one out; we have sworn in 4 new members and 2 social members, and are after more. The spirit of the membership has in-

creased, and its zeal shows no decline. Our only difficulty has been to push things to a conclusion, because of the business depression. We see nothing but blue skies ahead of us so long as the present spirit of fraternity, loyalty and charity is practiced. While it is true that we are not A1 in many things, yet it is true that we are striving to reach that goal. Credit is due to all officers who have tried to perform their duties faithfully, and also to all members for their cooperation. So let us continue to grow and to live up to our principles, and to induce others to affiliate with us to make our division greater in every way. The division's slogan is "Forward."

SAYINGS OF SOLOMON, JUNIOR.

My son, I did tire of the hum-drum routine of everyday life, and did tie myself unto a field where several athletic young men did indulge in a pastime called base ball.

And I was accompanied by my son, who hath the name Michael.

And as we strolled unto the field, Michael did utter a pun, in this fashion:

"Father, whilst we are going unto a game of base ball, I say unto thee, it shall of a verity be more of a game of **base bawls.**"

And I counted three thousand ere I did attempt to retort, and then I said—nothing.

And it came to pass, that one player did indulge in much base bawling, as Michael did foresee.

And certain of the rabble did echo his bawling, which did disgust others who had come for recreation.

And finally, the player did smite the ball, smote it with such great force that it disappeared behind a knoll in the distance.

Great was the acclaim at his feat.

But another player (on the other team) did his share without untoward ado.

He played the game as best he knew, neither did he bawl out the umpire nor rag at his team mates.

And when the game was over, the man which had smitten the ball out of sight, did indulge in much persiflage, because his team had won.

But the multitude swarmed around the man which had played the game as it should be played, neither did they pay more than passing attention unto the one which had made the Baberuth hit.

And Michael did say unto me:

"Father, dost thou see how the multitude acclaimeth a man, not so much for what he hath achieved, but for the manner in which he did play the game?"

I say unto thee, my son who readest this, the moral is too plain to require further argument.

I did read in a book full of wisdom a saw which I shall repeat:

"Neither a borrower nor a lender be!"

Verily, verily, I say unto thee, these be words to carry in mind.

For the man which lendeth unto a friend, doth generally borrow trouble.

When thou lendest money unto a friend, thou wilt have trouble in getting thine money back.

The man which cannot save when he hath work and money, and in this fashion provide against borrowing periods, cannot save when he is asked to settle the score.

For such is the writ of the Medes and the Persians, which changeth not.

Be thou frugal, but not stingy; saving but not miserly, and when the time cometh for thee to borrow, thou canst borrow of thine own bank account.

And thou wilt be hailed as a wise guy, and great respect shall be thine.

I know. I have been there—on both sides.

Selah.

TREASURY CERTIFICATES.

The government has found a way to save unwise investors from their folly. It invites them to consult a banker or postmaster before investing. The banker or the postmaster is expected to do the rest. He will show the investor how to buy securities that will yield a fair return at no risk to the original investment. The postmaster has his work cut out for him. When the bewildered investor reports for advice, the postmaster will show him the advantages of the treasury certificate plan of federal borrowing from citizens. Amounts from \$20 to \$4,000 may thus be invested in certificates which in the course of five years will increase the investor's outlay 25 per cent, a substantial amount as investments go.

Through city and rural mail carriers, the government expects to advertise its investment offerings to everybody. It has the facilities and the certificates. Judging by the recent successes of swindlers, there is a considerable amount of loose money in the country, hence there should be a market for treasury certificates. It is merely a case of the government or the responsible investment agents getting hold of the money before some bright "broker" comes along with an offer to pay 50 per cent interest over night. The effect of the government campaign should be to convert a few more speculators into investors.

In many respects the treasury certificate loan plan to individuals is one of the most important federal financial developments of the war. It escapes the depreciation objection to bonds, and encourages holding the investment by a straight agreement as to its value at any time. It encourages financial conservatism and respect for money among small investors, and it leaves the small victim of stock swindlers without an excuse. As investments, the treasury certificates rank well with the sound stocks and bonds, and they

have the additional merit of federal prestige to recommend them. As long as they can be procured at any post-office, there is no adequate excuse for ignorant speculation. The public will, of course, remember that there are other legitimate investments and reputable houses through whom they may be secured. The "blue sky" gentry should be driven out of business.—[Indianapolis News.

LIP READING FROM MOTION-PICTURE PLAYS.

It has been said that motion-picture plays have brought speech-reading to the attention of the general public. It is possible by observing carefully to tell whether or not the characters really say what the subtitle on the screen announces. In order to insure faithful depiction, many directors of film plays demand that the actors in a close-up scene memorize the text and actually use the words that would be spoken on the stage. This rule, however, may not apply so rigidly to scenes that are more general in character. The Washington Sunday Star, December 18, 1921, cites this incident taken from a certain "movie" of the ordinary spectacular variety:

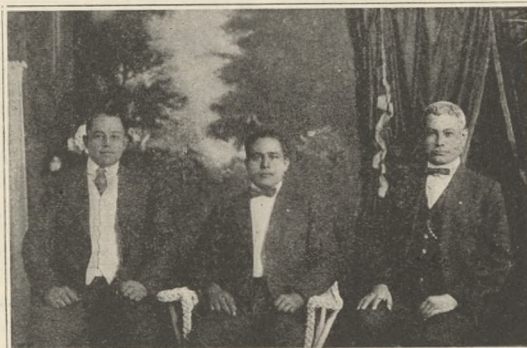
Here comes a sacred elephant, preceded by a religious procession of priests and nobles, presumably chanting a Siamese hymn. In the picture their expression is truly devout, but what they were actually saying was: "Get out of the way of the elephant! Get out of the way of the elephant!" for the benefit of the flower girls and fruit vendors sitting along the water front.—[The Annals.

It's great to be an editor,
To sit up late at night,
And scratch your wool and throw the
bull,
And write and write and write.
—[W. O. W. Bark.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)
Home Office: 130 North Wells St., Chicago, Illinois
DIVISION DEPUTIES AND ORGANIZERS.

- J. F. BROCATO, 1214 14th St., N. Birmingham, Ala.
- WILLIAM F. MURPHY, c-o School for Deaf, Little Rock, Ark.
- C. H. DOANE, 4731 Budlong Ave., Los Angeles, Calif.
- D. S. LUDDY, 124 Primrose Road, Burlingame, Calif.
- MONROE JACOBS, 2021 Grant St., Berkeley, Calif.
- HOMER E. GRACE, 1906 S. Washington St., Denver, Col.
- E. C. LUTHER, 63 Whitman Ave., West Hartford, Conn.
- PHILIP QUINN, Jr., 309 Grand Ave., New Haven, Conn.
- EDWARD H. HINE, 24 Starview Ave., Waterbury, Conn.
- G. F. MARSHALL, 495 Newfield Ave., Bridgeport, Conn.
- W. P. SOUDER, 308 Ninth St., N. E., Washington, D. C.
- L. B. DICKERSON, 148 1-2 Richardson St., Atlanta, Ga.
- JOHN D. SULLIVAN, 356 E. 59th St., Chicago, Ill.
- FRED SHATWELL, 2167 S. 16th St., Rockford, Ill.
- DANIEL B. KING, 309 E. Monroe St., Springfield, Ill.
- S. R. BURNS, c-o School for the Deaf, Jacksonville, Ill.
- ADOLPH BRIZIUS, Sr., 1718 Canal St., Evansville, Ind.
- H. V. JACKSON, 811 N. Jefferson Ave., Indianapolis, Ind.
- C. W. OSTERBERG, 1412 W. Third Ave., Cedar Rapids, Ia.
- A. E. HERITAGE, 2023 17th St., Rock Island, Ill.
- C. ROSS KOONS, 1217 Pine St., Des Moines, Ia.
- PERRY E. SEELY, 618 Jones St., Sioux City, Ia.
- EDWARD H. McILVAIN, L. Box 212, Olathe, Kans.
- W. E. WAIT, 125 E. Sedgwick St., Wichita, Kans.
- J. WILLIAM FERG, 2500 St. Cecilia St., Louisville, Ky.
- H. J. BOLAND, Jr., 1314 Feliciana St., New Orleans, La.
- WM. O. KIMBALL, 2 Vernon Place, Portland, Me.
- A. L. CARLISLE, 27 Forest Ave., Bangor, Me.
- ELMER D. FOGG, 217 Main St., Lewiston, Me.
- O. K. PRICE, Sr., 3107 Baker St., Baltimore, Md.
- W. H. BATTERSBY, 45 W. Neptune St., Lynn, Mass.
- ARNO KLOPPER, 22 Jackson St., Holyoke, Mass.
- DELBERT J. TRASK, Auburn, Mass.
- R. M. PALAZZI, 1047 Main St., Springfield, Mass.
- FRED PACKARD, 57 Beacon St., North Adams, Mass.
- COLIN C. McCORD, 87 Andrews St., Lowell, Mass.
- JOHN ULRICH, 2930 Garland Ave., Detroit, Mich.
- HARRY DUNDAS, 108 S. Hamilton St., Saginaw, Mich.
- C. F. W. LAWRENCE, 806 N. Henry St., Bay City, Mich.
- BERT E. MAXSON, Davison, Mich.
- FRED H. WHEELER, P. O. Box 614, Kalamazoo, Mich.
- JENS P. HANSON 3238 Aldrich, N., Minneapolis, Minn.
- A. O. STEIDMANN, 5780 W. Florissant, St. Louis, Mo.
- P. R. WYS, 630 Riverview Ave., Kansas City, Kans.
- HARRY C. LONG, 313 S. 49th Ave., Omaha, Neb.
- FRANK W. HOPPAUGH, 625 N. Sixth St., Newark, N. J.
- CHARLES T. HUMMER, 2717 Boulevard, Jersey City, N. J.
- ALEX L. PACH, 111 Broadway, New York, N. Y.
- MAX M. LUBIN, 22 Post Ave., New York, N. Y.
- W. ELMER DAVIS, 124 Breckenridge St., Buffalo, N. Y.
- JOHN H. THOMAS, P. O. Box 943, Frankfort, N. Y.
- RODERICK M. BROWN, Marcellus, N. Y.
- JOHN F. KOEPER, 316 Harrison St., Schenectady, N. Y.
- ALBERT ASPER, 267 Monroe Ave., Rochester, N. Y.
- SIDNEY L. SMITH, 613 Washington St., Dayton, Ohio
- JOHN E. PERSHING, 421 S. Belmont Ave., Springfield, Ohio
- WYLLIE D. ROSS, 2931 Robertson Ave., Cincinnati, Ohio
- JOHN E. CURRY, 3707 Homewood Ave., W. Toledo, Ohio
- CLARENCE B. JONES, 57 E. State St., Columbus, Ohio
- HARRY T. McCANN, General Delivery, Cleveland, Ohio
- FOSTER D. GILBERT, 1729 Preston Ave., Akron, Ohio
- JOHN O. REICHEL, 900 E. Sixth St., N., Portland, Ore.
- JAMES F. BRADY, 429 Locust St., Philadelphia, Pa.
- FRANK A. LEITNER, 1220 Braddock Ave., Pittsburgh, Pa.
- GEORGE E. FISTER, Fleetwood, Pa.
- STEPHEN HEINER, 2120 Jackson St., Scranton, Pa.
- ROLAND M. BARKER, 61 Church St., Johnstown, Pa.
- F. J. RUCKDESHEL, 17 Roland Ave., Cranston, R. I.
- JESSE T. WARREN, 200 Third Ave., N. Nashville, Tenn.
- L. ARTHUR PALMER, Fountain City, Tenn.
- FRED P. ARMSTRONG, c-o Y. M. C. A., Memphis, Tenn.
- J. T. SPROUSE, 1300 Vernon Castle Boule., Ft. Worth, Texas
- WILLIAM A. BARNES, 530 Center St., Dallas, Texas
- HARVEY L. FORD, 121 S. Fourth St., Waco, Texas
- RICHARD C. MORRIS, 400 Quitman St., Houston, Texas
- R. E. BRIGGS, 973 W. 2nd South St., Salt Lake City, Utah
- PAUL MARK, 2240 Adams Ave., Ogden, Utah
- MEADE B. DALTON, 2023 W. Cary St., Richmond, Va.
- THOMAS M. JENKINS, Box 213 Portsmouth, Va.
- A. W. WRIGHT, 528 E. 79th St., Seattle, Wash.
- JAMES H. O'LEARY, 1335 E. 32nd Ave., Spokane, Wash.
- J. A. PRING, c-o C. & O. Freight Office, Huntington, W. Va.
- SAMUEL SUTTER, 1403 20th St., Milwaukee, Wis.
- AMBROSE COSTANA, 954 Salem Ave., Kenosha, Wis.
- FRED J. NEESAM, Elm St., Delavan, Wis.



Courtesy of the Silent Worker.

Florencio H. Rendon, Jr., Joe J. Rendon, Joaquin D. Rendon, brothers three and members of the Waco Division, No. 68, N. F. S. D. They live in Laredo, Texas, and being expert tailors, conduct a tailoring business of their own. They came from Spanish-Indian stock and received their education at the Texas School for the Deaf.

National Fraternal Society of the Deaf
 (Chartered by the State of Illinois)
 Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY.

Board of Directors.

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 150 E. Market St., Indianapolis, Ind.
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 130 North Wells St., Chicago, Ill.
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 130 North Wells St., Chicago, Ill.
 EDWARD M. ROWSE, Treasurer
 130 North Wells St., Chicago, Ill.
 GEORGE F. FLICK, Chairman of Trustees
 130 North Wells St., Chicago, Ill.

Board of Trustees.

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

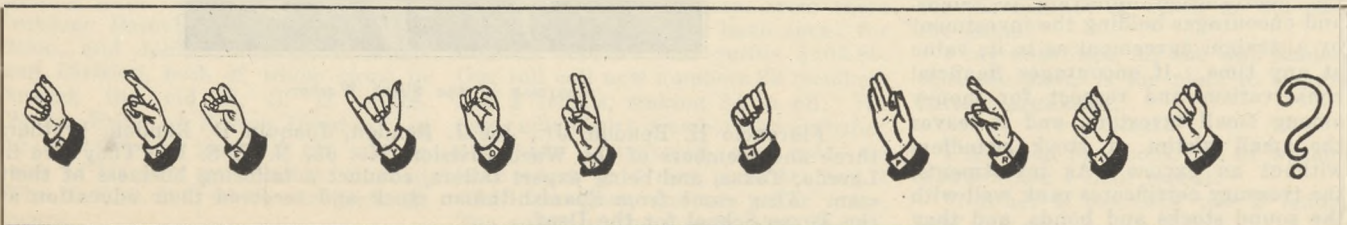
DIVISION DIRECTORY.

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

CHICAGO, No. 1, Chicago, Ill.
 S. A. C. Hall, 5536 Indiana Ave.—Second Saturday
 Glenn A. Smith, Suite 905, 130 North Wells St.
 DETROIT, No. 2, Detroit, Mich.
 G. A. R. Grand River & Cass Ave.—First Saturday
 John Ulrich, 130 Garland Avenue
 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
 I. William Ferg, 2500 St. Cecelia 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
 Friden 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, 2831 Robertson Ave.
 EVANSVILLE, No. 11, Evansville, Ind.
 Y. M. C. A.—First Monday
 Adolph Brizius, 1718 Canal St.
 NASHVILLE, No. 12, Nashville, Tenn.
 Y. M. C. A.—First Friday
 McBlevine Key, 403 Russel St.
 SPRINGFIELD, No. 13, Springfield, Ohio
 Memorial Bldg., West Main St.—First Thursday
 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, 3180 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, 57 E. State St.
 KNOXVILLE, No. 20, Knoxville, Tenn.
 K. of P. Hall—First Friday
 L. Arthur Palmer, Fountain City, Tenn.
 CLEVELAND, No. 21, Cleveland, Ohio
 West Side Turn Hall—First Saturday
 Pretlow D. Nuzer, 14806 St. Clair Ave.
 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.
 808 Fulton St., Brooklyn—First Saturday
 Dennis A. Hanley, 1590 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, Calif.
 730 S. Grand Ave.—First Saturday
 Melville J. Mathies, 1422 N. Coronado Terrace
 PHILADELPHIA, No. 28, Philadelphia, Pa.
 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.
 Bookbinders Hall, 12th and Central—First Saturday
 Paul R. Wys, 630 Riverview Ave., Kansas City, Kans.
 OMAHA, No. 32, Omaha, Neb.
 Swedish Auditorium—First Saturday
 Harry G. Long, 313 S. 49th Ave., Dundee
 NEW ORLEANS, No. 33, New Orleans, La.
 B. K. A. Building 627 North St.—First Saturday
 John Quinnin, 1536 Magazine St.
 KALAMAZOO, No. 34, Kalamazoo, Mich.
 Portage St. Auditorium—First Wednesday
 James H. Sprout, 824 Winslow St.
 BOSTON, No. 35, Boston, Mass.
 3 Boylston Place—First Saturday
 William H. Battersby, 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
 Edga 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—Second Saturday
 Will O. Kimball, 2 Vernon Place
 BUFFALO, No. 40, Buffalo, N. Y.
 Mizpah Hall, Ferry and Herkimer Sts.—First Saturday
 William M. Smith, 105 Baynes St.
 PORTLAND (Ore.), No. 41, Portland, Ore.
 Aisky Bldg., 3rd and Morrison—First Saturday
 John Bertram, Route 3, Box 542
 NEWARK, No. 42, Newark, N. J.
 210 Market St.—First Saturday
 Alfred King, 40 Wayne St., Jersey City, N. J.
 PROVIDENCE, No. 43, Providence, R. I.
 850 Westminster St.—First Saturday
 Arthur H. Enger, 620 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, 618 E. St., N. E.
 BALTIMORE, No. 47, Baltimore, Md.
 Claggett's Hall, 614 N. Fremont Ave.—First Saturday
 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. Prine, 216 I-2 Seventh St.
 ALBANY, No. 51, Albany, N. Y.
 734 Broadway—First Saturday
 John F. Koepfer, 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, Calif.
 California Hall, Polk and Turk Sts.—First Saturday
 David S. Luddy, 124 Primrose Road, Burlingame, Calif.
 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, 1720 Preston Ave.
 SALT LAKE CITY, No. 56, Salt Lake City, Utah
 249 S. Main St.—First Wednesday
 Rufus E. Briggs, 973 W. 2nd South Street
 ROCKFORD, No. 57, Rockford, Ill.
 Fred W. A. Hammer, 1428 Rural St.
 SPRINGFIELD, No. 58, Springfield, Ill.
 N. E. Cor. 5th & Monroe Sts.—First Saturday
 Daniel B. King, 2167 S. 16th St.
 DAVENPORT, No. 59, Davenport, Iowa
 I. O. O. F. Hall, 510 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 48 Marshall Ave., St. Paul—First Friday
 Jno. Benolkin 912 N. E. University Av., 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
 William A. Barnes, 530 Center St.
 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
 Telephone Cossette, 8 Summer Ave., Meriden, Conn.
 BRIDGEPORT, No. 66, Bridgeport, Conn.
 O. U. A. M. Hall—Second Saturday
 Gilbert F. Marshall, 495 Newfield Ave.
 SPRINGFIELD, No. 67, Springfield, Mass.
 Pynchen 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, 57 Beacon St., North Adams, Mass.
 BANGOR, No. 71, Bangor, Maine
 121 Main St.—First Saturday
 Albert L. Carlisle, 27 Forest Ave.
 KENOSHA, No. 72, Kenosha, Wis.
 G. A. R. Hall—Second Saturday
 Ambrose Costona, 954 Salem Ave.
 BIRMINGHAM, No. 73, Birmingham, Ala.
 1920 I-2 N. Fourth Ave.—First Saturday
 Herman Harper, 1731 30th St., Ensley, Ala.
 SIOUX FALLS, No. 74, Sioux Falls, S. Dak.
 First Saturday
 Edward P. Olsen, 1103 S. Maine Ave.
 WICHITA, No. 75, Wichita, Kans.
 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, East 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.
 84 Middlesex St.—Second Saturday
 Myles S. McGeever, 39 Elliott St.
 BERKELEY, No. 79, Berkeley, Cal.
 Ashley Hall, 2980 Adeline St.—First Friday
 D. H. Goodrich, 2923 Newbury St.
 DELAVAN, 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 Schwarz, 826 County St., Portsmouth, Va.
 JOHNSTOWN, No. 85, Johnstown, Pa.
 Moose Temple—First Saturday
 Roland M. Barker, 61 Church St.
 SIOUX CITY, No. 86, Sioux City, Iowa
 First Wednesday
 Perry E. Seely, 918 Jones St.
 MANHATTAN, No. 87, New York, N. Y.
 Savigny Hall—First Saturday
 V. R. Anderson, 1815 Commonwealth Av., New York
 JACKSONVILLE, No. 88, Jacksonville, Ill.
 Gallaudet Club Hall—First Thursday
 Ernest Titon, 414 Kosciusko St.
 LEWISTON, No. 89, Lewiston, Maine
 223 Lisbon St.—First Saturday
 Mahlon A. Bradbury, Route 3, Elm St., E. Auburn, Me.
 PEORIA, No. 90, Peoria, Ill.
 Prater Center—Second Saturday
 Charles J. Cunningham, 1713 N. Madison St.
 JERSEY CITY, No. 91, Jersey City, N. J.
 Heye's Hall—Second Monday
 Charles T. Hummer, 2717 Boulevard



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



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

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

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

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

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

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

For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Pages 9 and 10.