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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

Eleventh Year

JANUARY-FEBRUARY, 1913

Number 6

BROTHER REGENSBURG'S DISCOVERY.

At the January dance given by the Chicago Division, I made an astonishing discovery of a new mission for the N. F. S. D., and that it is unconsciously accomplishing what local, state and national associations have signally failed to do with money, literature or by lobbying.

To explain, for years I was skeptical about the permanence of the Society and was slow in joining it because the increasing number of oral graduates should cut largely into the chances of recruiting the present ranks of the Society, all of which seems to owe its allegiance to the Combined System. Parents and teachers of the orally educated have held that once the deaf were "restored to society," they would refuse to "mix" or in any way associate with the "common deaf mute." The increase of oral pupils meant a corresponding loss to the schools under the Combined System and unless they joined the Society, its future financial welfare would be endangered by diminished membership. In this view, my fears were shared by others.

It did not occur to us that the orally taught, being up against the same insurance discrimination as we are and unable to obtain admission in "old line" insurance companies without paying extra premiums on account of their infirmity, should naturally seek the best and lowest rate of insurance offered them by the Society for the protection of their wives and children or those dear to them. I found out at the recent business meeting of the Chicago Division that the orally educated and the "common deaf mute" had identical interest in seeking protection, and that about one third of the Division members were orally taught.

But this is not all. At the recent dance given by the Division, these orally taught members trotted out their wives and sweethearts, all simon pure oralists, and I must confess that in all my twenty-five years' experience I never saw so many of them "mixing" in deaf circles. The oral crowd were accomplished dancers and helped to make the affair a success. It was quite comical to see them try to "jabber" and use signs simultaneously. Many of them previously had been ashamed to be seen with us. There was also present one young lady who had everywhere been exhibited as a star pupil

and was the cause of my own failure every time the question of methods came up before the Chicago Board of Education. One of these oral scholars told me—it seems too good to be true—that Miss McCowan has gone so far as to sanction the use of signs out of school.

All hail the new era. Let all Divisions follow Chicago's method and recruit their ranks with oral graduates and then factions will cease to exist and the N. F. S. D. will have accomplished what our associations have been unable to do—the convincing parents and oral teachers of the harmlessness of the use of signs and that the Combined System fits in all cases.

OSCAR H. REGENSBURG.
Chicago, Jan. 27, 1913.

IN THE MAKE-GOOD DEGREE.

Brother Arno Klopfer, President of Holyoke Division, is one of the many hustling Frats 'Way Down East. He was born in Holyoke in 1888, and graduated from Old Hartford in 1907. He's a cabinet maker by trade and a good amateur photographer on the side. He was



ARNO KLOPFER.

one of Holyoke's delegates at Columbus. Ever since No. 26 was organized, he has taken a keen interest in its progress, although at its launching he was the youngest of the crew.

He is a member of the Holyoke Turn Verein, and of the local woodworkers' union, and in connection with his membership in the first named has become quite an athlete and will finish his course therein in 1914. Brother Klopfer is a bachelor, but the interest he takes in his Society denotes he assuredly is not "unattached" and that he is making his Division his "first and only"—at least for the present. "She" is under obligations to him for most faithful service, too.

THE PROPAGANDA COMMITTEE. Letter No. 4.

Following the request of the Propaganda Committee in the September Frat that each Division appoint a Sub-Propaganda Committee, up to date only sixteen Divisions have responded to the call.

Once more, the Committee requests the earnest co-operation of each Division on the list appended below, and the Presidents thereof are requested to appoint their subcommittees at the next meeting to help boost for a Greater N. F. S. D. On compliance with this request the Division Secretary will please advise me.

Saginaw, Louisville, Bay City, Cincinnati, Evansville, Springfield, Olathe, Toledo, Columbus, Knoxville, St. Louis, Caney, Philadelphia, Kansas City, New Orleans, Kalamazoo, Boston.

Where the membership of the Division is small, one member will suffice to form the committee, if necessary, and as the membership swells the President can appoint others to serve.

For further information, please look up the initial letter of this Committee in the September Frat. Meanwhile, every member's attention is called to the fact that in the next issue an offer will be made by this Committee which is something all should be glad to take advantage of. Just watch for it.

Fraternally yours,
LOUIS A. COHEN,
Chairman.

NEW CONSTITUTION AND BY-LAWS.

Headquarters expects to have the new edition of the constitution and by-laws ready for distribution as soon as the present rush work on Reserve adjustments and annual statements is out of the way; probably about March 10th.

ANNUAL STATEMENT.

As made by the National Fraternal Society of the Deaf to the Insurance Superintendent of the State of Illinois, for the year ending Dec. 31, 1912.

	Mortuary Fund.	Reserve Fund.	Sick and Accident.	
Balance from previous year	\$ 2,004.39	\$12,113.25	\$ 152.62	
Balance from previous year		Special Relief.	Expense Fund.	Total.
		\$1,089.63	\$3,421.82	\$18,731.71

INCOME.

	Mortuary Fund.	Sick and Accident.	Expense Fund.	Total.
Membership fees received			\$ 914.00	\$ 914.00
Assessments	\$13,504.89			13,504.89
Dues and per capita tax		\$2,719.78	2,100.01	4,879.79
Total received from members	\$13,504.89	\$2,719.78	\$3,074.01	\$19,358.68
Deduct returned payments			6.00	6.00
Net amount from members	\$13,504.89	\$2,719.78	\$3,067.41	\$19,352.08
Int. on mortgage loans (\$434.30) and from other sources (\$246.85); Reserve				681.15
From rents			83.00	83.00
Sale of lodge supplies			126.00	126.00
General Organizer's fees			43.00	43.00
Grand Secretary's fees			16.75	16.75
Sundry supplies			1.75	1.75
Special subscription, etc.			2.72	2.72
Total income	\$13,504.89	\$2,719.78	\$3,340.63	\$20,306.45

DISBURSEMENTS.

	Mortuary Fund.	Sick and Accident.	Expense Fund.	Total.
Death claims	\$4,750.00			\$ 4,750.00
Sick and accident claims		\$2,425.00		2,425.00
Total benefits paid	\$4,750.00	\$2,425.00		\$ 7,175.00
Salaries of officers—No. 17			\$1,289.81	1,289.81
Office employee			118.00	118.00
Expenses of officers, etc.			271.50	271.50
Insurance department fees			109.00	109.00
Rent			379.00	379.00
Printing and stationery			108.90	108.90
Postage, express, telegraph, etc.			203.33	203.33
Lodge supplies			81.60	81.60
Official publication			560.00	560.00
Expense of Supreme Lodge meeting			388.10	388.10
Legal expenses			200.00	200.00
Office expenses, supplies, etc.			102.54	102.54
Officers' bond premiums			37.50	37.50
Total disbursements	\$4,750.00	\$2,425.00	\$3,849.28	\$11,024.28
Balance				\$28,013.88

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$15,500.00
Book value of bonds	5,000.00
Deposited in trust companies and banks on interest	5,209.41
Cash in society's office	105.00
Deposited in bank, not on interest	1,799.47
Grand Secretary's and Financial Secretary's contingent funds	400.00
Total ledger assets	\$28,013.88

NON-LEDGER ASSETS.

Interest accrued: Mortgages, \$276.20; Bonds, \$112.50; Banks, \$50.26	438.96
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Total admitted assets	\$28,452.84
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LIABILITIES—NONE.

EXHIBIT OF CERTIFICATES.

Total business during the year:	Number.	Amount.
Certificates in force Dec. 31, 1911	1,099	\$705,950.00
Certificates written during the year	279	207,600.00
Certificates increased during the year		9,750.00
Totals	1,378	\$923,300.00
Deduct terminated during the year	59	47,250.00
Total certificates in force Dec. 31, 1912	1,319	\$876,050.00
Certificates terminated: By death, 9; by lapse, 50.		
Business in Illinois during the year:		
Certificates in force Dec. 31, 1911	258	\$180,600.00
Certificates written during the year	51	41,000.00
Certificates increased during the year		1,500.00
Certificates received by transfer during the year	1	1,000.00
Totals	310	\$224,100.00
Deduct terminated during the year	52	36,250.00
Total certificates in force Dec. 31, 1912	258	\$187,850.00
Illinois certificates terminated: By death, 2; by lapse, 25; by transfer, 22.		
Received during the year from members in Illinois: Mortuary, \$3,000.51; Sick and Accident, \$561.41; Expense, \$612.84; Total, \$4,264.76.		

EXHIBIT OF DEATH CLAIMS.

	Total claims.		Illinois claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year	9	\$5,000.00	2	\$750.00
Claims paid during the year.....	8	4,750.00	1	500.00
Balance	1	\$ 250.00	1	\$250.00
Claims rejected during the year	1	250.00	1	250.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Total claims.		Illinois claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year	127	\$2,425.00	27	\$520.00
Claims paid during the year.....	127	2,425.00	27	520.00

REPORT OF EXAMINATION.

Chicago, February 1, 1913.

Hon. Fred W. Potter,
Insurance Superintendent,
Springfield, Illinois.

Sir:

I have the honor to report that in accordance with your instructions I have made an examination of the books, vouchers, assets and liabilities of the National Fraternal Society of the Deaf at its Home Office in the Schiller Building, this city.

This society was incorporated under the laws of this State as a fraternal society, and began business on December 2nd, 1907. I examined its transactions for the year ending December 31st, 1912, and submit the following statement of its transactions during that period, and its condition at the close, as follows

Statement Year Ending December 31st, 1912.

Balance in all funds December 31, 1911 \$18,731.71

Income During the Year.

Membership fees	\$ 914.00
Assessments, Mortuary	13,504.89
Per capita tax, sick and accident	2,719.78
Per capita tax, expense fund	2,100.01
Total	\$19,358.68
Returned to members	6.00

Net paid by members	\$19,352.08
Interest on mortgages	434.30
Interest on deposits	246.85
Rent for part use of office	83.00
Sale of lodge supplies	126.00
Fees for organizers, etc.	64.22

Total Income 20,306.45

Sum \$39,038.16

Disbursements.

Death Claims	\$ 4,750.00
Sick and Accident Claims	2,425.00

Total paid to members	\$ 7,175.00
Salaries officers and trustees	1,289.81
Office employees	118.00
Traveling	271.50
Insurance Departments	109.00
Rent	379.00
Advertising, printing and stationery	108.90
Postage and express	203.33
Lodge supplies	81.60
Official publication	560.00
Supreme Lodge meeting	388.10
Legal expenses	200.00
Office expenses	102.54
Premium on Officers' bonds	37.50

Total Disbursements 11,024.28

Balance \$28,013.88

Ledger Assets.

Mortgage loans	\$15,500.00
Book value of bonds	5,000.00
Deposited in banks on interest	5,209.41
Deposited in banks not on interest	1,799.47
Cash in hands of Treasurer	105.00
Cash in hands of Grand Sec'y	300.00
Cash in hands of Fin. Sec'y	100.00

Total Ledger Assets \$ 28,013.88

Non-Ledger Assets.

Accrued int. on mortgages	\$ 276.20
Accrued int. on bonds	112.50
Int. reported on deposits	50.26
Total Admitted Assets	\$ 28,452.84

Liabilities.

None—all claims paid.

Exhibit of Certificates.

	Number.	Amount.
In force Dec. 31, 1911	1,099	\$705,950.00
Written during the year	279	207,600.00
Increased during the year		9,750.00

Total	1,378	\$923,300.00
Terminated by lapse and death	59	47,250.00
In force Dec. 31, 1912	1,319	\$876,050.00

Exhibit of Death Claims.

	Number.	Amount.
Incurred during the year.....	9	\$5,000.00
Paid during the year.....	8	4,750.00

	1	\$ 250.00
Claim rejected	1	250.00

On Jan. 1, 1910, the society began collection of assessments based on the rates suggested by the National Fraternal Congress for age at entry. All assessments received have been placed in the Mortuary Fund, and have been used for no other purpose. Any excess of assessments received over the amount required to meet its death claims has been placed in a reserve fund, and is invested or placed on interest in bank, until satisfactory investment can be made.

The per capita tax is divided into the sick and accident and expense funds. The amount collected is 30 cents per member, and is distributed, 15 cents for expenses and 15 cents for sick and accident claims. The per capita tax has been sufficient for these purposes.

The assets of the society on Dec. 31, 1912, as shown by its books belong to the following funds:

Reserve Fund	\$24,633.31
Mortuary Fund	1,000.00
Sick and Accident Fund...	447.40

Expense Fund	1,913.17	\$28,013.88
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The meetings of its Supreme Body are held triennially. Its last Supreme Session was held July 1, 1912, and was composed of 54 members, all representatives from its subordinate lodges.

The membership is composed of white deaf men, who are admitted between the ages of 18 and 55. Certificates of insurance are issued in amounts from \$250.00 to \$1,000.00.

The cash balances in banks are found to agree with the certificates of deposit, with savings deposit books, and a statement of the Central Trust Company upon which all checks are drawn.

Its financial affairs are handled by the Financial Secretary and Treasurer, both of whom are secured by Surety Bonds of \$2,000.00 each. Their accounts are audited monthly by three trustees.

All losses reported are paid promptly after the claim has been satisfactorily adjusted. One claim included in this report was rejected, as the member has been suspended for non-payment of his assessments for several months.

It transacts business in Illinois, Indiana, Connecticut, Georgia, Michigan, California, Kansas, Louisiana, Missouri, Nebraska, New York and Pennsylvania.

It has engaged the services of an actuary to value all its outstanding certificates, with a view of again adjusting its rates to meet the deficiency that may be ascertained.

I examined its investments, and submit a schedule of the same. I found them to be well secured and good interest bearing securities.

Its affairs are well and economically managed.

Respectfully submitted,
(Signed) LUCIUS PFOUTS, Examiner.

CROSS PURPOSES.

An expert in the finger alphabet, who was standing with his wife, saw a deaf and dumb friend coming along, and made signs to him to join them.

The single word that he spelt out so astonished the dumb man that he made signs of absolute refusal.

What was his mistake?

Solution.

When the expert in finger-talk made signs to his deaf and dumb friend to join him and his wife he used the single word "Hither!" and this, owing to an unintended pause in the word, the deaf and dumb man took to be "Hit her!"—Chicago Tribune.

Fun is said to be the best medicine, but there is such a thing as taking an overdose of it. Don't be too funny nor yet too sedate; hit the happy medium.

GRAND TREASURER'S STATEMENT.

For the Year 1912.

Balances.

Balance from last year\$18,731.71

Receipts.

Grand Financial Sec. Harris...	\$10,457.69
Grand Financial Sec. Neuner..	8,900.99
Grand Secretary's fees	16.75
Rent of headquarters	83.00
Sundry supplies	1.75
Interest, all sources	785.48
Gen'l Organizer's fees	43.00
Lodge supplies, buttons	126.00
Special subscript., The Frat72
Office expense credit	2.00

Total receipts\$20,417.38

Disbursements.

Legal services	\$ 200.00
Grand Secretary's expenses....	105.00
Refunds, over-payments	6.60
Office rent	379.00
Death benefits	4,750.00
Accident benefits	715.00
Sick benefits	1,710.00
Official publication	560.00
Accrued interest	104.33
Lodge supplies	81.60
Headquarters post. and express.	203.33
Printing and stationery	108.90
Officers' expenses	166.50
Insurance department fees	109.00
Officers' salaries	1,289.81
Convention expenses	388.10
Office expenses	102.54
Office help	118.00
Surety bond premiums	37.50

Total disbursements\$11,135.21

Recapitulation.

Total bal. and receipts	\$39,149.09
Total disbursements	11,135.21

Total balances, Dec. 31\$28,013.88

GRAND FINANCIAL SECRETARY'S REPORT.

From January 1 to 21, 1913. Collections.

Chicago	\$ 1,003.79
Detroit	315.13
Saginaw	46.38
Louisville	101.42
Little Rock	70.00
Nashua	60.97
Dayton	157.04
Bay City	17.07
Cincinnati	135.21
Evansville	57.63
Nashville	150.11
Springfield	33.84
Olathe	54.63
Flint	54.18
Toledo	87.14
Milwaukee	86.86
Columbus	63.44
Knoxville	68.52
Cleveland	116.26
Indianapolis	316.42
Brooklyn	259.77
St. Louis	105.53
New Haven	48.01

Holyoke	88.29
Los Angeles	57.11
Atlanta	66.72
Caney	33.54
Philadelphia	152.56
Kansas City	56.30
Omaha	65.26
New Orleans	99.22
Kalamazoo	154.37
Boston	44.06
Adjustment02

Total collections\$ 4,226.80

Disbursements.

To Gr. Treasurer Barrow\$ 4,226.80

GRAND TREASURER'S REPORT.

From January 1 to 31, 1913.

Balances.

As per last statement\$28,013.88

Receipts.

Fin. Secretary Neuner	4,226.80
Interest, savings banks	46.85
Interest, mortgage loans	55.00
Rent, Chicago Div.	10.00
Button sales	9.00

Total bal. and receipts\$32,361.53

Disbursements.

Sick and accident benefits	\$ 360.00
Office expenses, supplies	13.15
Rent and light	37.00
Headquarters postage	7.70
Official publication	40.00
Clerical services	42.00
Officers' expenses	23.65
Lodge supplies, buttons	50.40
Office desk and chairs	25.25
Printing and stationery	6.00
Refunds—overpayments	5.38
Memorandum books	183.75
Surety bond premiums	8.75
Expressage	1.15
Secretary's salary	100.00

Total disbursements\$ 904.18

Recapitulation.

Total bal. and receipts	\$32,361.53
Total disbursements	904.18

Total bal., Jan. 31\$31,457.35

TRUSTEES' STATEMENT.

Exhibit of Balances, Jan. 31, 1913.

Treasurer's cash balance	\$ 100.00
First mortgage loans	15,500.00
First mortgage bonds	5,000.00
In bank, subject to check	1,126.35
Certificates of deposit	9,000.00
In savings bank accounts	331.00
Grand Sec'y's fund	300.00
Fin. Secretary's fund	100.00

Total balances\$31,457.35

Are your current month's dues paid?
Don't suspend yourself.

"What was the trouble between you and your wife? I thought she was the light of your life."

"She was, but she went out too often."



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.



JANUARY-FEBRUARY, 1913.

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.

Are your current dues paid?

Starting 1913 in great shape, eh?

Suspension means loss of benefits.

Procrastination as to your dues means suspension.

Quite a nice little application list in this issue, eh?

If you are not on your Division's Sub-Propaganda Committee it doesn't matter; form a committee of one and keep it busy.

Dayton Division writes it is to have a great celebration of its anniversary again this year—March 15th. Frats within going distance are advised to take it in. We have been there and know No. 8 is great on the entertaining forte.

In the December issue, and in preceding issues, there were printed instructions for Division Secretaries and Treasurers, also a request for revised mail-lists from the former. We wish to again call attention to these notices. They are official and should have careful reading and compliance.

We have a lot of interesting Division Notes, but they will have to go over to another issue. There is also quite a little good news afloat at headquarters, prominent among it being items anent the coming of several new Divisions.

However, we do not like to count our chickens before they are really in the Division roster (not "rooster," Mr. Compositor), so are just noting Pittsburgh's arrival in this issue. That "Watch Us Grow" is working overtime this year, remember.

A clear gain of nearly ten thousand dollars is shown for 1912. The Society would be pardonable were it possible to purchase a new headpiece a size larger. Joking aside, the progress shown in the financial reports in this issue is something every member can be proud of. It does not end there. The adjustment of our Reserve—the report of which, from Actuary Draper, we hope to give in the March number—has gone through with splendid results. It will, as we said in the December issue, show that the N. F. S. D. is one of the few fraternal societies that are in a fully solvent condition and in strict accord with all state laws.

Owing to the lateness of this issue, we have had to make it cover official matters for both January and February, and will call it the January-February number. We hope to have the March issue out on time and will endeavor to in some way make up for the omission of the regular January number. We are sorry this has to be, but we do not wish to hold back the financial reports another issue so put both months' in one number, and at the same time give the annual statement to the Insurance Department, Report of Examination, the Treasurer's Annual Report and other matter of importance. The past three months have been an unusually busy time at headquarters, the Reserve adjustment coming at the same time with annual statements and the aftermath of the convention resulted in disturbing and putting 'way behind the regular routine at the home office. The end of February sees the completion of all this extra work and the Grand Secretary hopes to soon have things back at normal. We thank the membership body for the patience shown in the long wait for their paper, but at the same time wish to assure them it was not in the least due to anything but necessity.

WHAT'S YOURS?

"Men are like cigars," mused the smoker. "Often you cannot tell by the wrapper what the filler is. Sometimes a good old stogie is more popular than an imported celebrity. Some men are all right in the showcase, on display, but are great disappointments when you get them. No matter how fine a man is, eventually he meets his match. A two-fer often puts on as many airs as a 50-center. Some cigars, like some men, never get to the front at all except during campaigns. Some are very fancy outside and are selected for presents. Others have a rough exterior, but are better than they seem. But all men, as all cigars, good or bad two-fers, stogies, rich or poor, come to ashes at last."—Louisiana Pelican.

JANUARY DISABILITY CLAIMS.

F. Blake, Abilene, Texas	\$ 50.00
B. C. Wortman, Cin., O. (2) ...	5.00
J. G. T. Berry, Detroit, Mich. ...	15.00
H. L. Roby, Dayton, O.	30.00
J. E. Motter, Marshall, Mo. ...	20.00
G. B. Wilson, Phil., Pa.	15.00
W. C. Jerrell, Noblesville, Ind. ...	25.00
R. M. Winkle, Mulvane, Kans. ...	50.00
G. A. Schriver, Chicago, Ill. ...	20.00
J. S. Gordon, Chicago, Ill.	20.00
C. M. Barr, Linton, Ind.	30.00
H. Frankel, Chicago, Ill.	25.00
H. Pritchard, Chattanooga, Tenn. ...	15.00
F. O. Ramage, Saginaw, Mich. ...	25.00
F. C. Roudenbush, Locust Pt., Ind.	15.00

Total for the month\$ 360.00

CHEER UP!

What if you should break your leg?
Cheer up!

You can get a wooden peg,
Cheer up!!

Don't be doleful if you're broke,
Treat the matter as a joke—
You can put your watch in soak—
Cheer up!!!

Should you get into a fight,
Cheer up!
Perhaps the licking served you right,
Cheer up!!

Use your heart and use your head;
What's a week or two in bed,
When you'd have to work instead—
Cheer up!!!

Should an auto knock you far,
Cheer up!
It might have been a trolley car,
Cheer up!!

If a fire destroys your flat,
Please consider where you're at,
Paying rent is worse than that—
Cheer up!!!

If you're married to a wife,
Cheer up!
Remember, there's another life—
Cheer up!!

If you find yourself in jail,
And the judge refuses bail;
Don't look dismal, don't look pale—
Cheer up!!!

—New York American.

As Soon As Possible.

Paddy Dolan bought a watch from the local jeweler with a guarantee to keep it in order for twelve months. About six months later Paddy took it back because it had stopped.

"You seem to have had an accident with it," said the jeweler.

"A small one, sure enough, sir. About two months ago I was feeding the pig and it fell into the trough."

"But, you should have brought it before."

"Sure, your honor, I brought it as soon as I could. We only killed the pig yesterday."

"The largest room in the world is the room for self-improvement."

GRAND FINANCIAL SECRETARY'S
REPORT.

From December 1 to 31, 1912.

Collections.

Chicago	\$ 361.33
Detroit	107.13
Saginaw	8.77
Louisville	48.39
Little Rock	48.65
Nashua	19.26
Dayton	47.23
Bay City	7.88
Cincinnati	39.17
Evansville	19.35
Nashville	35.74
Springfield	17.32
Olathe	37.30
Flint	50.41
Toledo	16.12
Milwaukee	55.75
Columbus	21.77
Knoxville	24.42
Cleveland	45.02
Indianapolis	103.53
Brooklyn	117.21
St. Louis	98.47
New Haven	60.39
Holyoke	34.73
Los Angeles	48.17
Atlanta	29.28
Caney	16.77
Philadelphia	106.88
Kansas City	45.36
Omaha	36.71
New Orleans	24.43
Kalamazoo	20.98
Boston	33.55

Total collections\$ 1,787.47

Disbursements.

To Grand Treasurer\$ 1,787.47

ARE WE INCLUDED IN THIS?

The Palmetto Leaf (South Carolina's school paper) says: "Was it Mr. Spear, who, when asked what the Deaf needed most, answered, 'To mind their own business.' It's long ago since these words found their way into circulation, but they have a wider application now. If the Deaf would heed these words, there would be less petty and factional disputes, and the Federation Plan and N. A. D. work would receive a better impetus and a more respectable hearing.—E." We doubt that Mr. Spear had anything of that kind in mind in making the statement quoted. The Palmetto Leaf evidently has its habit of advising its school's pupils in mind when making the above indictment. We want to plead not guilty, anyhow. Whatever may be the custom elsewhere, there is at least one organization of our class that minds its own business. However, we want to add that we understand that "federation" and N. A. D. work are a part of the business of the deaf and fail to see where the Leaf's advice applies in that connection. And, by the way, who is "E"? It's dollars to doughnuts he is not practicing as he preacheth, and not a member of any of the organizations most interested.

LIST OF APPLICATIONS.

20. William W. Worley, Johnson City, Tenn.
20. Floyd Hatcher, Guild, Tenn.
23. Philip J. Mane, Buffalo, N. Y.
1. Harry Langlands, Chicago, Ill.
2. James Henderson, Detroit, Mich.
12. John W. Slough, Memphis, Tenn.
23. Louis Davis, Brooklyn, N. Y.
23. Thomas J. Cosgrove, Brooklyn, N. Y.
30. Chas. Partington, Ridley Park, Pa.
30. Isaac R. Allen, Jamison, Pa.
30. Paul E. Fauth, York, Pa.
12. Emmet A. Rosson, Springfield, Tenn.
1. Bernard Jacobson, Chicago, Ill.
5. Jas. S. Bowen, Newport, Ark.
1. Stanley Osburn, Chicago, Ill.
1. John D. Sullivan, Chicago, Ill.
1. Arnold Dietzsch, Chicago, Ill.
1. Merton A. Fielding, Chicago, Ill.
35. Ira A. Betts, Waltham, Mass.
35. Arthur G. Clark, Whitinsville, Mass.
16. Alta E. Brader, Fremont, O.
32. Robert W. Mullin, Omaha, Neb.
21. John F. Zoeller, Cleveland, O.
1. Frank L. Harter, Racine, Wis.
27. Stuart M. Evans, Tulare, Cal.
1. Herbert R. Smoak, Union, S. C.
1. Henry Morris, Chicago, Ill.
23. Jas. J. Selig, Brooklyn, N. Y.
23. Louis Baker, New York, N. Y.
23. Max Kisberg, Brooklyn, N. Y.
23. Wm. Greenbaum, Brooklyn, N. Y.
1. Grant S. Edgerly, Waverly, Ia.
1. Emil E. Knudston, Chicago, Ill.
10. Wm. V. Drott, Cincinnati, O.
1. Michael Constantine, Bangor, Me.
35. Geo. G. Foster, Waltham, Mass.
30. Erhard D. Strecker, Philadelphia, Pa.
30. Wm. H. Klein, Philadelphia, Pa.
30. Clarke L. Moore, Philadelphia, Pa.
30. Harry L. Coulston, Philadelphia, Pa.
30. Robert T. Young, Sellersville, Pa.
28. Roscoe F. Cartin, Columbia, S. C.
8. Henry T. Vollmer, Dayton, O.
13. Harry H. Folckemer, Springfield, O.
21. Wm. N. Toomey, Alliance, O.
21. Robert L. Dunlap, Canton, O.
21. Geo. H. Kimmich, Canton, O.
18. Horace B. Davis, Columbus, O.
18. Leo D. Frater, Columbus, O.
1. Luther M. Rhodes, Darlington, S. C.
1. Orville M. Adleman, Hartford, Wis.
1. Albert Brault, Hartford, Wis.
1. Milo E. Hodge, Hartford, Wis.
27. Sidney G. Raison, Spokane, Wash.
1. John W. Moore, Vancouver, Wash.
1. Wm. O. Wilson, Delavan, Wis.
26. Wilfred Campbell, Chicopee, Mass.
1. Ernest B. Ringnell, Center Point, Ia.

JOHN F. DIXON.

Brother John F. Dixon, of Portland, Maine, died February 5th, after a long illness; the funeral was held February 7th. Brothers Carlisle, Flynn and Fister represented Chicago Division at the funeral, Brother Dixon having been attached to that Division as a non-resident member since his joining in June, 1911. The cause of death was lead poisoning.

GRAND TREASURER'S REPORT.

From December 1 to 31, 1912.

Balances.

As per last statement\$26,589.09

Receipts.

Financial Secretary Neuner	\$ 1,787.47
Interest, mortgage loans	45.00
Rent, Chicago Division	10.00
Button sales	16.00
General Organizer's fees	3.00
Grand Secretary's fees	1.25

Total balances and receipts...\$28,451.81

Disbursements.

Sick and Accident benefits	\$ 160.00
Rent and light	37.00
Clerical services	48.00
Official publication	40.00
Printing and stationery	2.13
Headquarters postage	43.99
Office supplies	6.81
Secretary's salary	100.00

Total disbursements\$ 437.93

Recapitulation.

Total balances and receipts...\$28,451.81

Total disbursements 437.93

Total balances, December 31 \$28,013.88

TRUSTEES' STATEMENT.

Exhibit of Balances, Dec. 31, 1912.

Treasurer's cash balance	\$ 105.00
First mortgage loans	15,500.00
First mortgage bonds	5,000.00
In bank, subject to check	1,799.47
Certificates of deposit	2,462.34
In savings bank accounts	2,747.07
Grand Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances\$28,013.88

December Disability Claims.

F. C. Holton, Minneapolis, Minn.	\$ 10.00
F. D. Weidt, New Orleans, La.	10.00
C. F. Pence, Wright, Minn.	15.00
P. A. DeSmit, Kalamazoo, Mich.	10.00
C. J. Reiss, Louisville, Ky.	20.00
B. C. Wortman, Cincinnati, O.	10.00
T. V. Haydel, Soloque, La.	40.00
J. E. Hagerty, Holyoke, Mass.	40.00
J. P. Dahl, Chicago, Ill. (2)	5.00

Total for the month\$ 160.00

PITTSBURG DIVISION No. 36.

Pittsburg (Pa.) Division No. 36 was installed by State Organizer Davis February 21st. In our next issue we will give the list of its officers, etc.

"There is so much good in the worst of us
And so much bad in the best of us,
That it ill behooves any one of us
To speak any ill of the rest of us."
—Selected.

Stolen Giggles

Didn't Work.

Robbie met a neighbor who was smoking some fine fragrant tobacco sent by his son in America, says Success. He took out his own pipe ostentatiously. "Ha' you a match, Sandie?" he queries. The match was forthcoming—but nothing more. "I do believe," said Robbie, "I ha' left me tubacco to hame." "Then," said Sandie, after a silence, "ye might as well gie me back me match."

An Eye to Business.

The prisoner was charged with so trivial an offense that the judge told him that if he would plead guilty he would let him off with a fine.

"Before we plead guilty," replied the man's lawyer, "we'd like to know what the fine will be."

Toot! Toot!

Mr. Moriarty, who kept a saloon, met Mr. Driscoll, who was a railway conductor.

Says Mr. Moriarty: "What does it mean when you have a green flag flying at the tail end of your train, Mr. Driscoll?"

"It means that another one is coming," was the answer.

The next day Mr. Moriarty was seen pushing a baby perambulator up the street, with a green flag flying behind.

Thoughtful Jane.

"Twenty minutes for refreshments!" bawled the conductor as he passed down the aisle.

A little girl with raspberry jam on her chin plucked him by the sleeve.

"You needn't stop the train on our account," she said timidly. "We're going to eat ours right here in the car."

She—"We're good friends. How do you like my hat?"

Her Neighbor—"Why not remain good friends?"

An Avowal.

John Drew, the great American actor, had agreed, as a social duty, to escort a young French actress of much personal charm, to a roof garden on her first visit to New York. The orchestra was playing a very melodious air as they entered, and after being seated the actress asked Mr. Drew the name of the selection.

"I Love You, I Love You," replied Mr. Drew.

"Yes, yes, I know," returned the French girl, with an appreciative glance of coquetry, "but ze tune zat zay play, Mistaire Drew, vat ees de name of eet?"

Started Something.

Pat was a bashful lover; and Biddy was coy, but not too coy.

"Biddy," Pat began timidly, "did yer ivir think of marryin'?"

"Sure, now th' subject has nivir intered me thoughts," demurely replied Biddy.

"It's sorry Oi am," said Pat, turning away.

"Wan minute, Pat!" called Biddy, softly. "Ye've set me a-thinkin'."—Harper's Bazaar.

"Everybody Works But Father."

A small applicant for assistance was being interviewed by the charity worker, says London Tit-Bits.

"What is your father?" asked the latter.

"'E's me father."

"Yes, but what is he?"

"Oh, 'e's me stepfather."

"Yes, yes, but what does he do? Does he sweep chimneys or drive busses or what?"

"O-o-w!" exclaimed the small applicant with a dawning light of comprehension. "No, 'e ain't done nothin' since we've had 'im."

The Best Time To Go.

"Aye want to buy a ticket to Sweden," said the blond young person to the clerk at the booking office. "Aye want a ticket to Gothenburg."

"When do you want to go?" asked the clerk in an impatient tone.

"Aye want," she said with simple directness, "to go van the boat starts."—Saturday Evening Post.

"I Don't Need Insurance"

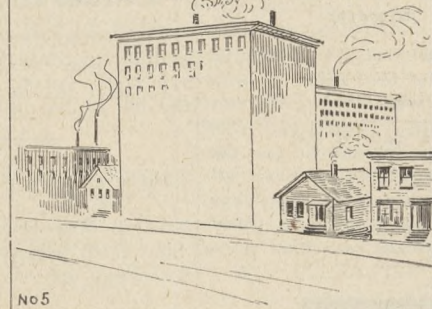
BROWN: "Now Look Here Jim! I'M PROSPEROUS AND HEALTHY HAVEN'T KNOWN A SICK DAY IN 15 YEARS, I DON'T NEED INSURANCE."



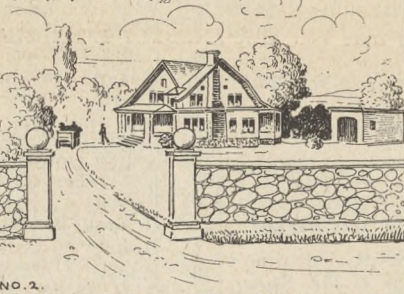
BROWN AND HIS FAMILY ENJOY ALL THE COMFORT OF LIFE.



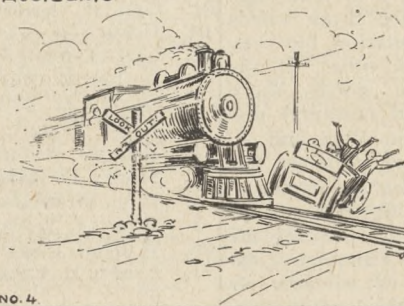
AFTER THE ACCIDENT, WHERE BROWN'S FAMILY LIVES.



WHERE BROWN AND HIS FAMILY LIVED.



EVEN THE PROSPEROUS CAN NOT AVOID ACCIDENTS



BROWN'S FAMILY, ACCUSTOMED TO EVERY COMFORT AND EVERY REFINEMENT, HAVE NOW TO EARN THEIR OWN LIVING



A School Boy's Essay.

Teacher read to us outa the papers about the Balken war and the name was all jaw-brakers. I'm glad I dont go to school in the Balkens. Looket the spelling.

She said maybe Rusha will take a part in it.

Then evryboddy will suffer hardships account of them Rushan names. It will be paneful even to talk about it.

Sang a pateretic song this morning. The Starspangle Banna. That means our flag in poetry.

The first line is got a sware in it, O say can you see by the darn oily light. A poet can use such language wich aint aloud in other compussions becaws he got a poettic lisenss.

I know ware all the skiny people come from. A country called Afganistan wich our jeography says is thinnly peepled.

Arthur said this morning that it was cold.

"Arthur who?"

"Our thermometer."

THAT FATAL TOMORROW.

"TOMORROW," said the languid man, "I'll have my life insured, I guess; I know it is the safest plan, to save my children from distress." And when the morrow came around, they placed him gently in a box, at break of morning he was found as dead as Julius Caesar's ox. His widow now is scrubbing floors, and washing shirts, and splitting wood, and doing fifty other chores, that she may rear her wailing brood. "Tomorrow," said the careless jay, "I'll take an hour and make my will, and then if I should pass away, the wife and kids will know no ill." The morrow came, serene and nice; the weather mild, with signs of rain; the careless jay was placed on ice, embalming fluid in his brain. Alas, alas, poor careless jay! The lawyers got his pile of cash; his wife is toiling night and day, to keep the kids in clothes and hash. Tomorrow is the ambushed walk avoided by the circumspect. Tomorrow is the fatal rock on which a million ships are wrecked.

BEWARE.

REMEMBER, your policy is more valuable in its provisions today than it was when you took it out. You are now older and therefore your expectation of life is lessening. You have made your premium payments at the rate for a younger age. You never can duplicate the same benefits for the same amount of premium. Beware of the life insurance agent who proposes that you drop the policy you have and take another in the company he represents. Insist that he put his proposition in writing and submit it to those that are in a position to know. You will thus receive the benefit of expert advice and save yourself from financial loss.—Exchange.

We are still patiently awaiting the advent of wireless politics.

GRAND DIVISION COMMITTEES.

The following is a list of the Grand Division standing committees. Communications for these committees should be addressed to the chairmen:

Board of Directors Committees:

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

Claims Committee—C. C. Neuner, Chairman; F. P. Gibson, Washington Barrow.

Executive Committee—F. P. Gibson, Chairman; Washington Barrow, George F. Flick.

Ritual Committee—F. P. Gibson, Chairman; Henry B. Plunkett, H. Lorraine Tracy, William L. Davis, C. C. Neuner.

Special Committee.

The Propaganda Committee—Louis A. Cohen, Chairman; John D. Shea, H. Pierce Kane, Wilbur L. Bowers, Alex L. Pach. The chairman's address is 72 E. 96th St., New York, N. Y.

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.
LEO J. CLINNEN	Chicago, Ill.
FREDERICK G. SCHWARTZ	Columbus, Ohio
EDWIN I. HOLYCROSS	Columbus, Ohio

State Organizers.

CHARLES P. COKER	Arkansas
c-o School of the Deaf, Little Rock, Ark.	
LEON A. FISK	California
Huntington Park, Calif.	
GILBERT F. MARSHALL	Connecticut
692 E. Main St., Bridgeport.	
WILLIAM E. GHOLDSTON	Georgia
195 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
968 S. Preston 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. BURGHERR	Missouri
1953 Utah St., St. Louis.	
PERRY E. SEELY	Nebraska
4314 Emmet St., Omaha.	
DANIEL SHEA	New Hampshire
Derry, N. H.	
LOUIS A. COHEN	New York
72 E. 96th St., 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.	
George F. Flick	214 E. 55th St.
DETROIT No. 2	Detroit, Mich.
Bamlet Bldg.—Second Saturday.	
Clyde R. Barnett	214 E. Milwaukee Ave.

SAGINAW No. 3	Saginaw, Mich.
Engineer's Hall—Second Wednesday.	
F. O. Ramage	629 S. Fourth Ave.
LOUISVILLE No. 4	Louisville, Ky.
Robinson Hall—Second Saturday.	
William C. Fugate	968 S. Preston St.
LITTLE ROCK No. 5	Little Rock, Ark.
First Saturday.	
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 Keewee 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.	
Roy B. Conkling	Terrace Park, Ohio
EVANSVILLE No. 11	Evansville, Ind.
1778 Canal St.—First Monday.	
Adolph Brizius, Sr.	1718 Canal 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	726 W. Southern Ave.
OLATHE No. 14	Olathe, Kan.
First Tuesday.	
E. H. McIlvain	Lock Box 212
FLINT No. 16	Flint, Mich.
First Wednesday.	
E. M. Bristol	926 Root St.
TOLEDO No. 18	Toledo, Ohio
Mitchell Hall—First Saturday.	
Shirley Newcomer	Oneida Flats
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.
443 E. Market St.—First Wednesday.	
M. Laurence Ralston	407 Hamilton Ave.
BROOKLYN No. 23	Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.	
Frank E. Fluhr	414 Ave. C, W., Flatbush.
ST. LOUIS No. 24	St. Louis, Mo.
1210 Locust St.—Second Friday.	
E. G. Whitaker	3953 N. 21st St.
NEW HAVEN No. 25	New Haven, Conn.
I. O. O. F. Hall—First Saturday.	
P. J. Berg	65 Meadow St., S. Norwalk
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.	
T. L. Marsden	241 S. Wilson St., Pasadena
ATLANTA No. 28	Atlanta, Ga.
Nathan Gordon	219 Crew St.
CANEY No. 29	Caney, Kan.
Second Monday.	
John B. Martin	Box 666
PHILADELPHIA No. 30	Philadelphia, Pa.
1617 N. Broad St.—First Friday.	
James F. Brady	426 Locust St.
KANSAS CITY No. 31	Kansas City, Mo.
415 W. 13th St.—First Friday.	
H. B. Waters	1124 Shawnee Ave., Kansas City, Kans.
OMAHA No. 32	Omaha, Neb.
Gardner Hall—Second Thursday.	
J. S. Long	521 4th St., Council Bluffs, Ia.
NEW ORLEANS No. 33	New Orleans, La.
Second Thursday.	
Max J. Kestner	7630 St. Charles St.
KALAMAZOO No. 34	Kalamazoo, Mich.
Odd Fellows Temple—Second Tuesday.	
Martin M. Taylor	Route 8
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 three different amounts (\$250, \$500 and \$1,000), and the rates therefor are as follows for Death Benefits: (a) \$250, 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	1.25	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 mislead.

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 (Oct. 1, 1912), it has paid twenty-seven 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.