

9-1-1922

The Frat Volume 20 Number 06 September 1922

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: https://ida.gallaudet.edu/thefrat_1921-1930

Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 20 Number 06 September 1922" (1922). 1921-1930. 18.
https://ida.gallaudet.edu/thefrat_1921-1930/18

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

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

SEPTEMBER, 1922

Number 6

I AM CALLED INSURANCE

I AM the helpmate of civilization and a mighty bulwark of strength to my country.

I AM CALLED INSURANCE.

I feed and clothe the widows and the fatherless, educate children, and I also plant a spirit of thrift in the hearts of the people. Many a poor widow would have to work out by the day, leaving her children uncared for and unprotected, if they were not saved from it by me.

I pay off mortgages, settle doctors' bills, and very often start people in some business where they can make a good living for themselves. In fact, since I came into existence, poverty has had a relentless foe, I am after him all the time; I will not let him rest.

In many cases where persons live to a good old age, I present them with enough to retire upon. I save many an old person from going over the hills to the poor house.

I must say and it is not boasting that I am a very good person to get acquainted with, a very helpful friend especially where there is trouble and death.

I am always more appreciated where people have known me for a long time.

A FRIEND IN NEED IS A FRIEND INDEED.

—Caroline Eleanor Wilkinson, Niagara Falls, Ont.

TREASURER'S REPORT.

Division Collections for August.

Chicago	\$ 534.45
Detroit	316.92
Saginaw	22.03
Louisville	73.87
Little Rock	160.93
Nashua	34.00
Dayton	79.67
Bay City	
Cincinnati	126.18
Evansville	45.88
Nashville	43.58
Springfield, Ohio	22.59
Olathe	83.71
Flint	144.64
Toledo	123.78
Milwaukee	209.45
Columbus	125.96
Knoxville	62.63
Cleveland	129.27
Indianapolis	211.54
Brooklyn	361.02
St. Louis	263.66
New Haven	23.07
Holyoke	47.58
Los Angeles	249.26
Atlanta	97.17
Philadelphia	197.16
Kansas City	202.15
Omaha	101.34
New Orleans	95.01
Kalamazoo	37.28
Boston	205.11
Pittsburgh	149.05
Hartford	50.02
Memphis	23.70
Portland, Me.	42.38
Buffalo	97.49
Portland, Ore.	103.12
Newark	132.19
Providence	61.33
Seattle	80.94
Utica	99.06
Washington	139.22
Baltimore	89.20
Syracuse	66.51
Cedar Rapids	68.50
Huntington	51.94
Albany	49.62
Rochester (July and August)	87.66
San Francisco	142.10
Reading	30.44
Akron	343.10
Salt Lake City	19.01
Rockford	80.03
Springfield, Ill.	78.34
Davenport	42.33
Worcester	42.78
St. Paul	243.13
Ft. Worth	70.68
Dallas	160.36
Denver	124.47
Waterbury	18.33
Bridgeport	20.31
Springfield, Mass.	34.73
Waco	55.60
Ogden	18.24
Pittsfield	46.74
Bangor	65.30
Kenosha	55.99
Birmingham	63.97
Sioux Falls	40.01
Wichita	
Spokane	57.53
Des Moines	52.34
Lowell	38.73
Berkeley	49.18
Delavan	103.71

Houston	41.34
Scranton	35.54
Richmond	60.45
Norfolk	57.78
Johnstown	31.74
Sioux City	30.61
Manhattan	135.65
Jacksonville	43.72
Lewiston	34.62
Peoria	38.50
Jersey City	63.60
Bronx	28.07
Columbia	15.15
Charlotte	6.07
Durham	27.84
Total collections	\$8,575.98

TREASURER'S STATEMENT

For August, 1922

Balance, July 31	\$397,621.15
Division collections	8,575.98
Interest, mortgage loans	1,097.47
Interest, banks	10.19
Division contributions for organizing expenses	40.00
Rent, part use of office	18.00
Sale of emblem jewelry	53.40
On bills for bond premiums	3.70
On bill for seal	4.50
Recording fees	13.50
Frat subscription	.60
Exchange on checks	1.15

Total, balance and income \$407,439.64

Disbursements.

Death benefits	\$ 2,010.81
Sick benefits	970.00
Accident benefits	435.00
Organizing expenses	148.34
Refund of unearned dues	1.63
Salaries	626.65
Services	265.00
Rent	175.00
Official publication	267.73
Lodge supplies	119.15
Officers' expenses	103.00
Investigation of claim	2.50
Printing and stationery	183.26
Office expenses	39.47
Postage	27.84
Sundry supplies	54.06

Total disbursements \$ 5,429.44

Recapitulation.

Total, balance and income \$407,439.64
Total disbursements 5,429.44

Balance, August 31 \$402,010.20

BUTTONS AND FOBS.

Emblem buttons should be ordered through the division secretary, not from headquarters. The sizes and prices are as follows:

Gold filled, $\frac{3}{8}$ -inch diameter \$.50 each
Gold filled, $\frac{1}{2}$ -inch diameter .50 each
10k gold, $\frac{3}{8}$ -inch diameter 1.10 each
10k gold, $\frac{1}{2}$ -inch diameter 1.25 each

Bronze pendant, leather strap fobs, with member's certificate number stamped on back, may be had at 25 cents each.

The safety first—making it a habit to pay your assessments promptly on the 1st of each month.

TRUSTEES' REPORT.

Ledger Assets, August 31, 1922.

First mortgage loans	\$306,180.51
First mortgage bonds	22,171.89
U. S. Liberty and Victory bonds	42,196.37
Canadian bonds	16,110.80
Cash in banks:	
Central Trust	13,563.61
Bank of Montreal	775.05
Secretary's contingent fund	300.00
Treasurer's cash	711.97
Total ledger assets	\$402,010.20

Balance in Funds.

Reserve Funds	\$319,428.69
Mortuary Funds	40,306.83
Sick and Accident Fund	28,179.38
Unallocated interest	4,396.71
General Expense Fund	3,557.97
Organizing Fund	1,442.28
Convention Fund	4,697.34

Total in all funds \$402,010.20

Trustees' Notes.

Interest receipts for August, \$1,107.66. No payments of principal received during that month. No new investments to report.

In accordance with Actuary Draper's recommendation and a resolution adopted by the Board of Directors' Executive Committee, a transfer of \$8,000 was made from the society's general surplus to the Sick and Accident Fund. This transfer was made as a temporary loan to make up the technical reserve deficiency shown by recent actuarial valuation made of the sick and accident business. This loan is to be repaid to general surplus out of future surplus accretions of the Sick and Accident Fund.

OFFICIAL NOTICES.

The amendment supplements for insertion in our members' law books have been sent to the division secretaries. Each member should have a copy and see that his secretary supplies it.

Grand Secretary Gibson has changed his home address. He is now living in Evanston, Ill., so that quick communication for Sundays or holidays would not be so conveniently made as heretofore. In case of emergency, needing attention on such days, Assistant Secretary Roberts could be reached at his home address—206 East Garfield Boulevard, Chicago.

Division Directors must observe the rules regarding the care of the ritual books, and which rules are plainly printed on the covers of the books. They will be held responsible for any copies that may be missing. The Division President should check the number of books on hand at the close of each meeting.

Enquiries for caps, card cases and cards should be addressed to L. J. Bachelerle, 2421 Moerlein Ave., Cincinnati, Ohio.

Divisions needing flags will find the Chicago Flag and Decorating Co., 1315 S. Wabash Ave., Chicago, Ill., a good firm to deal with. Their catalog can be had for the asking.

AUGUST DISABILITY CLAIMS.

John Burke, Cornell, Wis.....\$	50.00
William Cooper, Washington	15.00
M. J. Dorgan, Lawrence, Mass.	30.00
G. L. Esterly, Washington	50.00
G. A. Gallion, Perryman, Md.	15.00
Joseph Grady, Waterbury	25.00
W. J. Hansen, New York	25.00
W. Hillmar, Triumph, Minn.	22.00
W. Ledoux, Springfield, Mass.	30.00
L. C. McComb, Lima, O.	45.00
W. H. Mills, Charlotte	25.00
J. Norris, Gainesville, Ga.	50.00
Samuel Norris, Chicago	50.00
F. E. Otis, Lawrence, Mass.	50.00
Terry Page, El Paso, Tex.	25.00
H. L. Pettit, Flint	10.00
W. R. Pixley, Joplin, Mo.	50.00
Herman Plapinger, Brooklyn	30.00
Samuel Rosenberg, N. Y.	20.00
W. J. Smith, Homewood, Pa.	20.00
R. H. Sneed, Nashville	10.00
*D. G. White, Portland, Ore	50.00
*Chester Brown, Montreal, Can.	25.00
*J. Brown, Pine Bluff, Ark.	35.00
*E. C. Cole, Lake City, Ark.	10.00
*J. J. Drumm, Herkimer, N. Y.	30.00
*E. L. Green, Huntington	30.00
*D. B. Hadden, Chillicothe, O.	20.00
*H. B. Plunkett, Milwaukee	20.00
J. Boone, Little Rock, Ark.	35.00
J. S. Edelen, Washington	50.00
W. L. James, Linton, Ind.	10.00
*Glen Dorsey, Kansas City	45.00
*J. F. Rhamy, Dayton	20.00
F. J. Hellsten, Omaha	35.00
F. B. Bangs, Campbell, Cal.	50.00
Harry Blechner, New York	10.00
Isadore Lovitch, New York	35.00
James McClure, Dallas	10.00
Clyde McKern, Fulton, Mo.	20.00
William Myer, New York	20.00
T. Spurlin, Arnoldsville, Ga.	15.00
Ralph Finna, New York	20.00
W. E. Wait, Wichita	15.00
*R. Brown, Council Bluffs, Ia.	25.00
*Solomon Buttenheim, Brooklyn	10.00
*J. G. Capp, St. Paul	10.00
*H. L. Fritz, Los Angeles	15.00
*J. J. Know, La Salle, N. Y.	10.00
*Geo. McConnell, St. Louis	50.00
*N. W. Miller, New York	15.00
*J. I. Saunders, Covina, Cal.	15.00

Total for the month.....\$1,405.00

* Denotes accident claims.

AUGUST DEATH CLAIMS.

Paid to Mrs. Marion E. R. Giffen, Wheatland, Wyoming, for death benefit of Marion G. Giffen, Certificate No. 4252, deceased April 27, 1922, \$10.81. Special adjustment.

Paid to Leslie E. Kline and Ethel M. Kline, Fruitport, Michigan, for death benefit of William J. Gilpin, Certificate No. 4328, deceased June 21, 1922, \$500.00.

Paid to Mrs. Grace V. Gould, Michawaka, Indiana, for death benefit of Daniel W. Gould, Certificate No. 2042, deceased June 17, 1922, \$500.00.

Paid to Mrs. Sena E. Hellsten, Benson, Nebraska, for death benefit of Frederick J. Hellsten, Certificate No. 2296, deceased July 29, 1922, \$1,000.

NEW MEMBERS.

1. F. A. Redmond, Chicago, Ill.
1. G. W. Harmening, Tampa, Fla.
4. A. J. Sams, Midway, Ky.
17. M. A. Drews, Sheboygan, Wis.
17. G. T. G. Haese, Sheboygan, Wis.
18. Elza Young, Crooksville, O.
18. W. C. Case, Clarington, O.
24. S. P. Beck, Afton, Mo.
30. T. H. Davis, Salem, N. J.
30. L. R. Campbell, Camden, N. J.
36. E. W. Logue, Pittsburgh, Pa.
39. C. W. Hopkins, Portland, Me.
44. J. A. Dortero, Seattle, Wash.
46. A. G. Leisman, Washington, D. C.
47. F. N. Alsip, Hagerstown, Md.
50. A. G. Bumgardner, Clarksburg, W. Va.
63. E. F. Pratt, Dallas, Tex.
64. Anthony Kihm, Denver, Colo.
71. H. C. Strout, Augusta, Me.
72. Julius P. Nys, Green Bay, Wis.
72. V. H. Smith, Green Bay, Wis.
72. J. P. Orlebeke, Sheboygan, Wis.
73. J. D. Brown, Montgomery, Ala.
75. Ross Davison, Wichita, Kan.
76. F. D. Bright, Wallace, Idaho.
77. W. C. De Armond, Des Moines, Ia.
80. Harold Hedlund, Weyauwega, Wis.
81. Chas. Moscovitz, Galveston, Tex.
90. A. Bjorquest, Clinton, Ill.
91. R. C. Harth, Jersey City, N. J.
91. J. Higgins, Jersey City, N. J.
92. Hyman Rubin, New York, N. Y.
93. W. H. Dozier, Marion, N. C.

THE GET-ONE DEGREE.

Nice list of new members this month. Good. Keep it up. Look at Bill O'Neil's batch of five. He sent in several others not long ago and has more coming. Going to let him carry off first honors for the most new members in 1922? Why not give him a run for his money? A lot of you can equal his record if you try. Go to it!

Chicago Division—John J. Piskac.
Louisville—William V. Hovius, J. H. Mueller.

Columbus—A. M. Brannon, E. I. Holycross.

St. Louis—William Stafford.

Philadelphia—H. L. Coulston, J. H. Foster.

Pittsburgh—George Cowan.

Portland (Me.)—W. O. Kimball.

Seattle—Olof Hanson.

Washington—William Cooper.

Baltimore—Michael Weinstein.

Huntington—Charles D. Seaton.

Dallas—William A. Barnes.

Denver—John S. Fisher.

Bangor—John C. Jellison.

Kenosha—William J. O'Neil (5).

Birmingham—John F. Brocato.

Wichita—John J. Scully.

Spokane—James H. O'Leary.

Des Moines—Will M. Wright.

Delavan—Fred J. Neesam.

Houston—Richard C. Morriss.

Peoria—Charles W. Belcke.

Jersey City—George C. Brede, Alfred King.

Bronx—Matthew J. Blake.

Columbia—Samuel L. Clarkson.

Every day a chance is passed up to put in a couple of good licks for the Order. Tomorrow's another day—don't overlook another bet.

BIRTHS.

May 18—Mr. and Mrs. Harry Langlands, Chicago, Ill., a boy.

May 29—Mr. and Mrs. Allen L. Ervin, Sayre, Pa., a girl.

July 2—Mr. and Mrs. Albert Bender, Cincinnati, O., a girl.

July 27—Mr. and Mrs. Frank Penrose, New Market, N. J., a boy.

August 2—Mr. and Mrs. Oscar Folland, New York, N. Y., a girl.

August 14—Mr. and Mrs. Paul E. Fauth, York, Pa., a boy.

August 15—Mr. and Mrs. Joseph Miller, Chicago, Ill., a girl.

August 17—Mr. and Mrs. Volney Rodgers, Sandy Creek, N. Y., a girl.

August 29—Mr. and Mrs. Frank Harter, Racine, Wis., a girl.

September 5—Mr. and Mrs. Hyman B. Frankel, Chicago, Ill., a girl.

MARRIAGES.

August 2—Otto W. Lorenz, Chicago, Ill., and Miss Augusta Vig, Fosston, Minn.

August 6—William R. Compton, Conway Springs, Kans., and Miss Mabel Flood, Anthony, Kans.

August 6—Sam Benner, Little Rock, Ark., and Miss Ora L. Brown, Arkinda, Ark.

September 1—Joseph A. Hank and Miss Esther Loughlin, both of Chicago, Ill.

September 2—Mark H. Woodruff, Chicago, Ill., and Miss Anna E. Thompson, Taylorsville, Ky.

September 2—Jeremiah J. Rudolph, New York, N. Y., and Miss Annie Menton, Brooklyn, N. Y.

September 10—Samuel Jampol and Miss Katie Schwartz, both of New York, N. Y.

September 16—Robert Armstrong, Albany, N. Y., and Miss Elsie Cermak, Schenectady, N. Y.

OBITUARY.

Easson Warren Trexler.

Brother Easson Warren Trexler of Chicago died September 2. He was in his 23rd year. He became a member of the society through Chicago Division in May 1920.

David Owen Stutsman.

Brother David Owen Stutsman of Round Lake, Illinois, died September 12. He was in his 30th year. He became a member of the society through Chicago Division in June 1918.

BEG YOUR PARDON.

In August issue—

The name of Alex L. Pach was omitted from the Get-One Degree.

The name of Maurice Keefe (third from the left, standing) was omitted from the names of those in Peoria Division group.

The reporting of the arrival of a daughter at the home of Brother and Mrs. J. J. Martin of Kenosha, Wis., was a mistake, and due to a misunderstanding on the editor's part.



THE FORUM.

The "personal news in Division Notes" question will not down, it seems. The editor has explained more than once just why such items have to be eliminated, and the thing has had discussion at length in these columns prior to the time it was finally decided to leave it out. But now comes along Brother Bertram of Portland, Ore., Division with some new arguments. We print them just as he gives them.

"We are of the opinion that some arrangements should be made by the Home Office to see it published within reasonable time; that the Home Office should coach us as to what we should write about so as to give us some confidence, we are not quite sure just what the editor will accept and what he will not. Personally, we are of the opinion that dropping news of the doings in general, gossip, etc., etc., was a big mistake; the excuse that such news was not necessary because the Journal already carried it, is pretty poor business. What we need to do is, stir up interest in any and all ways we can to get new members, and there is nothing to beat the "gossip" to make a frat feel good. I have seen them carry The Frat around with them when they saw anything about themselves mentioned and show it to all their friends and they think it good, feel good, talk N. F. S. D., go after more members and not give up until they land them. Now things are quite different, they do not care whether they get their Frat or not, as they know that there will be nothing in it to interest them anyway. Brothers in other Divisions, is that so?"

We do not think there are many who do not care whether they get their Frat or not. If that is true, the mission of the paper is a failure. Primarily, it is to be a monthly letter from home—from the home office to the members everywhere, telling of the progress the society is making, what it is doing, will do and wants to do. The Division Notes is a department containing letters from members of the family who are away from home, who have established themselves elsewhere, and telling of their doings, and of course these doings should be of interest to all the others. However, if these letters are to contain bits of news of a purely personal nature and of interest mainly in the districts (divisions) they are from, the general aspect of the news becomes mostly local. Then there is the fact the monthly letter (The Frat) must of necessity be confined to certain bounds, that of the space that is available for their printing, the time and money at the disposal of the editor—and also the fact that

it has been found that all of the scattered family are not as enthusiastic correspondents as Brother Bertram, some of them just hate to write letters, even home. As we have said before, items from Portland, Oregon, reciting the everyday happenings to individuals out there, will not interest those in the Portland, Maine, branch of the family tree. What will interest them, and all, would be news like that in the letter in this issue—of interest to every frat no matter where he is located, news of the division's doings in keeping up its end of the movement all of us are interested in.

Referring to our files, we find the same question was troubling 'way back in 1915, and are reprinting here an editorial from The Frat for October of that year:

"The Frat exchanges with all the papers published at the schools for the deaf, and in that way headquarters is enabled to note many an item concerning the membership body, but it is the Division Secretary upon whom we must rely for Division News generally. We are finding it hard to use all the news sent to us and must ask that all items be as brief as possible and only of such nature as to be of more than local interest. The idea of a Greater Frat, (it may be recalled that the Atlanta convention limited its size), is not yet ready for material results, but we are still studying it. Meanwhile, we must do the best we can with our present form, which has as its main reason for being published the sending of a monthly bulletin of things pertinent to the society's growth and welfare, together with such general articles on fraternalism as we can conveniently make use of. It must be remembered

that we have no intention of making either a newspaper or a magazine out of The Frat. Those lines are already covered by other excellent publications for our class, like the Journal, the Silent Worker, and other school papers. If our members would, in addition to having this paper, subscribe for their state school paper, the Journal, the Silent Worker, they would have on their reading tables all the news all the time."

Well, here's The Forum open again; what have you to say on the subject? The discussion is open to all, but of necessity must be limited as to length, not over 200 words at the most and free from repetition. If you want to take a referendum vote, put it up to your divisions at their next meetings and see what they think about it, then have the division secretary report to the home office.

DO IT NOW.

If you have a friend worth loving,
Love him—yes, and let him know
That you love him, ere life's evening
Tinge his brow with sunset glow.
Why should good words ne'er be said
Of a friend—till he is dead?

—[The Ladies' Review.]

Why Pick on the Pig?

An old farmer and his wife were standing before their pig-sty looking at their only pig, when the old lady said: "Say, John, it will be our silver wedding tomorrow. Let's kill the pig."

John replied with disgust: "What is the use of murdering the pig for what happened twenty-five years ago?"

ANSWER "PRESENT" WHEN YOUR AMERICAN RED CROSS STARTS THE ANNUAL ROLL CALL

ARMISTICE DAY (NOV. 11) TO THANKSGIVING DAY
(NOV. 30)

Embrace the Period of Your Opportunity to Be Counted
in Service for Humanity.

—O—

YOU ARE NEEDED

In carrying out the vast peace-time obligations of your Red Cross, which steadily met the stupendous tests of the World War. The work for the ex-Service men, and their families, and the men of the Army and Navy, and their families; the calls for emergency service in flood, fire, famine and pestilence; in fighting the battle for better health conditions for the people in all sections of the United States, both deserve your support and encouragement. So answer "Present" at the annual Roll Call and gladly pay your dollar membership fee to your Red Cross.

SOLOMON JUNIOR DREAMS.

Which Teaches Him To Be Careful.

My son, I did take my weary bones one evening and stretch them in the hammock which hangeth in our back-yard.

And as the hammock did oscillate, I fell into a doze.

And I saw a vision which was indeed marvelous.

For I was walking across a desert, which was long and wide, and hot, albeit, there was no sun.

And I was hungry and thirsty and footsore, but my lunch box was barren and my canteen was rusting.

Above my head did flutter birds of prey, under my foot were reptiles, and behind me were hungry beasts.

And as I did struggle on, seeking food and drink and shelter, I did behold in the distance, a mountain.

And mine visionary eyes did show me many trees on the top thereof, surrounding a house, wherein were food, drink, and good cheer.

And my mind did tell me that when I did reach that oasis, I should repose there in peace and satisfaction forever and a day.

And I did utter a cheerful "Eureka! Excelsior!" and I did resume my weary way unto the beckoning haven.

But when I did reach the mountain, I beheld naught but an almost sheer wall of rock.

A very narrow pathway did lead towards the top.

I followed it, but my feet stumbled; my hands did give them aid by grasping tender blades of grass that did grow in crevices here and there. Onward I climbed; upwards I struggled.

And after an age of torment, I realized that I was close unto the top of the mountain, when, lo! and behold, the pathway which I had followed had disappeared.

I searched above me for another way to reach the top, when I did see that the edge of the mountain did spread out over me like a bowl which is turned upside down.

And as I glanced behind me to seek the path by which I had come, to retrace my steps unto the level ground, I did see that it had also disappeared.

Midway between heaven and earth, I stood upon a narrow stone which was six inches in length and one in width.

Far below me was a chasm, which did seem to open its arms unto me in mockery, and it was filled with bleached bones of others who had preceded me, and who had fallen off the small support upon which I did stand.

But as I looked in front of me, I beheld a wall four feet from me, on which were fastened steps of comfortable width, with a railing for support, which led unto the top of the mountain, and unto the haven which I sought.

I reached across, but my reach was not sufficient.

I fell, and fell, and still fell, and finally, I fell no more.

As I lay upon the bottom of the chasm, I did feel vultures picking the

TO MEMBERS IN CLASSES C, D, E

NOTICE OF REMISSION
OF OCTOBER ASSESSMENT AND TAX

Members who on October 1, 1922, have completed a full year or more of membership in Classes C, D, or E, are by vote of the Executive Committee of the Board of Directors excused from paying the regular monthly mortuary assessment and disability expense tax for October.

Note that this remission of the October assessment and tax does not apply to members of less than one full year's standing on October 1, 1922. Members who joined the society later than October 1, 1921 are still required to pay the October assessment and tax as usual; but as soon as they have completed a full year of membership they in their turn will be eligible to participate in all remissions thereafter.

This remission of the mortuary assessment and tax does not cover local dues. And so, if a division charges local dues, it still has the right to collect local dues for October from the members exempted by this order from making the other regular payments.

Chicago, Ill., September 15, 1922.

flesh off my hands and feet.

And I did decide that since I could feel, I could see, where upon I did open mine eyes, and behold, I did see one of my Plymouth Rocks pecking at mine hand.

For I had fallen out of my hammock onto the grass two feet below.

But it did occur unto me that I had had a dream which needed an interpretation like unto the dreams of Pharaoh, Nebuchadnezzar, and others which had dreamt before me.

And of a sudden I did understand.

I had neglected to pay mine dues for the current month.

Straightway did I put on mine sandals and journey unto the taker of the tribute money.

And he said unto me, "My brother, hast thou failed to come this very hour, I should have had to report thee in arrears. Suppose it had been thine lot to fall off the hen house which thou art building, and hadst broken thine neck whilst in arrears . . ."

But I bade him desist, and fill out mine due book whilst he and I were still alive, for of a verity, I had been troubled sorely with a dream, and did not care to be bothered with suppositions.

But unto thee, my son, I would say this:

Thou canst not protect those that lean upon thee for support and protection unless thou keepest thine dues paid up to the minute.

Selah!

*Work for the Good
of the Order*

FRATERNITY.

"When a man ain't got a cent,
And he's feeling kinda blue,
And the clouds hang dark and heavy
An' won't let the sunshine through;
'Tis a great thing, O my frater,
Fer a fellar just to lay
His hand upon your shoulder
In a 'fraternal' sort o' way."

"It makes a man feel queerish;
It makes the teardrops start;
An' you sort o' feel a flutter
In the region of the heart.
You can't look up and meet his eye;
You don't know what to say
When his hand is on your shoulder
In a "fraternal" sort o' way."

"Oh, the world's a curious compound,
With its honey and its gall;
With its cares and bitter crosses,
But a good world after all.
An' a good God must have made it,
Leastwise that is what I say
When a hand is on my shoulder
In a 'fraternal' sort o' way."

—[C. E. Crusier.

NO EXCUSE.

Some of us are offering excuses for Brother Blank. I don't think he wants any excuses offered in his behalf. I believe he is like the mule Mose, a colored man, sold to his neighbor. A few days after the sale, the neighbor told Mose the mule was blind, and Mose asked:

"Whut make you t'ink dat mule blind?"

"Why," said the neighbor, "I turned him loose in a field and he ran right into a tree."

Mose waved his hand. "Dat mule ain't blind," he solemnly avowed. "He just don't give a damn."—[Kablegram.



Publication Office Mount Morris, Ill.
Published Monthly under the Auspices of the
Society, by Kable Brothers Company.

Address all correspondence to
FRANCIS P. GIBSON.....Editor
130 North Wells St., Chicago, Illinois.

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

Entered as second-class matter, August 28,
1911, at the postoffice at Mount Morris, Illi-
nois, 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.



SEPTEMBER, 1922.

\$402,010.20.

St. Paul—1924.

Assessments paid up?

October payments are now due.

We used to envy our neighbor his evident enjoyment of his radio outfit, but now comes along the Chicago Examiner with the statement that our great American feat of trying to watch the three rings at the circus at the same time is going to look like the easiest thing one ever tried to do, compared to trying to listen to everything everybody is saying over the wireless. Most handicaps have their compensations, come to think of it.

Started your St. Paul club yet?

We wish to again lay stress upon the importance of our members always carrying their membership cards when on visits to other division cities. They will be required as a part of the identification necessary to admission to meetings.

The Palmetto Leaf remarks that the best nut is the hardest to get out of the shell. Many of us found it so in getting certain "nuts" to come out of their shells.

The new member lists in The Frat nowadays are not what they should be. Many of you, brothers, have not seen your division represented in these lists for some time. If it is not your fault, it assuredly is not ours. Why don't you get busy and have your division represented right along? Don't depend on the other fellow to do what you should do. Here we have 92 active divisions, a total membership of over 5,000, over \$400,000.00 in our treasury—and a society that has no equal in the annals of the deaf, and

that acknowledges no peer outside of them. Yet there is need of expansion right along, and it is the individual member who is the best advertising medium and the best fitted to boost. Ten thousand members is not an impossibility. That means twice our present strength. It is not hard to see what else it means. If one member brings in one new member, and the latter bring in another, and so on through the "endless chain," what is the answer? The problem is not a hard one, neither is its real accomplishment. Just a little real team work will make for wonders.

Our application list is an excellent barometer as to the spirit the membership body is putting into the get-one (if you cannot get more) policy.

If you are looking for applicants, go after them. They will not come to you—always. But when they come, keep them coming, of course.

Get one—then get another.

It is not sufficient to profess to be a frat; be one in reality and practice fraternity's principles at all times.

Did you endorse any of the new members listed in this issue? If you did, you know the satisfaction it brought you in the feeling you were doing your share. If you did not, get busy and experience the pleasure of knowing you got yours.

Did you ever try at a social gathering to get somebody interested in the society by telling what it has done for you, or for some other member? If you have not, try it next chance you get. The personal touch in such things counts a lot more than all we can print in this paper. Tell them, too, what it has done for those who were provided for by the brothers who have gone before.

There is an old saying that a member gets only as much good out of the order as he puts into it.

The other day during a personal talk we told one of our get-ones we had to hand it to him for his good work. And the bright boy came back and said we always did that way anyhow—always handed out all our verbal talk. Now, what do you think of that?

The recent reunion of the Ohio Alumni Association at Columbus witnessed the dedication of the "Ohio Divisions N. F. S. D. Room" in Wornstaff Hall, the men's building at the Ohio Home for Aged and Infirm Deaf. Over \$600.00 was raised for this room and more than half spent on its equipment, the other half being put in a fund for its maintenance. Brother Bacheberle of Cincinnati was the leading spirit in this splendid piece of material evidence that the frats always were and always will be friends and

supporters of the Home, and with those who assisted him in the work he deserves the congratulations of the entire membership body. Grand President Anderson was present at the dedication, the guest of the Association, and of the 500 or so in attendance you can imagine how many wore the frat button—so it was quite an event in Ohio fradom.

UNUSUAL OCCUPATIONS.

Under this head we are going to print as they are sent to us, items telling about unusual, novel and especially interesting occupations of deaf men—men who are products of schools for the deaf, in common parlance, deaf-mutes. We will be glad to have our members send us such data—the information to be along the lines shown in the following, which we use as a starter:

Harlowe Taylor is jailor in charge of the county jail at Pittsboro, N. C., and has been on the job for 30 years. Among his special duties are those of deputy sheriff, and the locating of stills, moonshine and moonshiners and making the latter his guests is all in the day's—or night's—work with him. He is not a frat—his occupation is rather too hazardous, besides he is past the age limit.

NEW S STATISTICS.

In a recent circular letter of the Louisville National Bank of Louisville, Ky., the following statements appear:

Statistics show that out of 100 savings accounts,

62.3 per cent carry No Insurance At All.

32.5 per cent carry Fraternal Insurance.

5.2 per cent carry Old Line Insurance.

This bank always looks into the Life Insurance feature of a loan when they make it and we are glad to say that we have been the cause of a lot of men taking out policies.

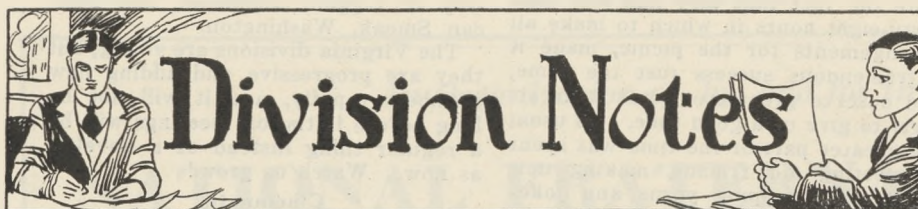
Life Insurance is one of the best stabilizing influences in business."—[Conmutopics.

ADVISABLE DEAFNESS.

Be deaf unto the suggestions of tale bearers, calumniators, pick-thank or malevolent detractors, who, while quiet men sleep, sowing the tares of discord and division, distract the tranquility of charity and all friendly society. These are the tongues that set the world on fire—cankerers of reputation, and, like that of Jonah's gourd, wither a good name in a single night.—Sir T. Browne.

Life insurance, whether fraternal or otherwise, is a test of intelligence. The intelligent man carries insurance, the other does not.—[The Bugle.

Boost—Don't Knock



Coming [Division Events]

October.

- 7. Outing and smoker, Columbus.
- 7. Bazaar, Bridgeport.
- 14. Anniversary celebration, Philadelphia.
- 14. Fraternival, Dallas.
- 21. Social, Cleveland.
- 21. Hallowe'en party, Portland, Ore.
- 21. Hallowe'en masque, Washington.
- 21. Mock trial, Kenosha.
- 21. Hallowe'en party, Manhattan.
- 28. Social, Cincinnati.
- 28. Hallowe'en social, Indianapolis.
- 28. Hallowe'en party, Kalamazoo.
- 28. Social, Hartford.
- 28. Hallowe'en social, Providence.
- 28. Hallowe'en party, Baltimore.
- 28. Hallowe'en party, Worcester.
- 28. Hallowe'en party, Springfield, Mass.
- 28. Hallowe'en party, Delavan.
- 28. Hallowe'en party, Lewiston.
- 28. Hallowe'en social, Peoria.
- 28. Fair and drawing, Jersey City.
- 30. Hallowe'en party, Nashville.

November.

- 4. Hallowe'en party, Albany.
- 4. Banquet, Rockford.
- 10. Dance, Holyoke.
- 11. Prize masquerade, Detroit.
- 11. Bowling tournament, Holyoke.
- 11. Box social, Jacksonville.
- 18. Bazaar, Indianapolis.
- 18. Entertainment, Omaha.
- 18. Bazaar, Baltimore.
- 25. Smoker, Cincinnati.
- 25. Masquerade, Waterbury.
- 25. Basket ball and dance, Manhattan.
- 28. Follies of 1922, Dallas.

December.

- 2. Banquet, Pittsfield.
- 30. Box social, Columbus.
- 30. Annual costume ball, Boston.
- 30. Smoker, Baltimore.

Chicago.

Recent visitors at headquarters were: T. H. Mondeau, Philadelphia, Pa.; Fred Rapp, Kenosha, Wis.; Thomas Wallwork, Rockledge, Pa.; S. M. Henoch, La Porte, Ind.; Mrs. J. O. Hamersly, Mr. and Mrs. F. A. Andrewjeski, Akron, Ohio; F. B. Shanahan, Fremont, Ohio; J. C. Howard, Duluth, Minn.; Mrs. W. K. and Miss Thelma McConnell, Seattle, Wash.; Morris Seltzer, George Meyer, Elmer Griser, E. F. Miller, F. W. Stocksick, J. H. Burg-herr, W. H. Schaub, Charles Wolff, St. Louis, Mo.

Our division's tug-of-war team won the trophy cup at the S. A. C. athletic carnival September 3. The prize is to

adorn the division's desk at headquarters—until some other team takes it away.

The division's celebration of its 21st birthday will be in the form of a banquet this year and the date some time in November. The committee in charge expects to be ready to give out full particulars by October 1st, and to make announcements of the date in the next Frat. Meanwhile, out-of-town fraters who may wish information should write Brother Gibson, who is chairman of the committee.

John Butler, Glenn Butler and Everett Huston of Huntington, Ind., attended the division's picnic September 9. An all-day rain kept all but a faithful few—some 170—away, but Chairman Russell tells us the division comes out all right notwithstanding Jupiter Pluvius' opposition.

A party of St. Louis frats motored up for the three-days' doings around Labor Day. They took a hand (several) in the tug-of-war contest, but unfortunately did not win.

Omaha.

Number 32 entertained at an informal reception at the hall after regular meeting Saturday evening September 9, for members and visitors of the Nebraska Association of the Deaf. Over 200 attended. Ice cream and cake were served. At the meeting the Rev. Dr. J. H. Cloud of St. Louis and Frank Andrewjeski, President of Akron Division, were honor guests with nine other visiting brothers. A Bunco party the 23rd and a Stag the 30th are the social events slated for this month. We believe in furnishing our members plenty of that sort of thing—and it pays.

Knoxville.

The frats of Knoxville were recently honored by a visit from Grand Secretary Gibson, who stopped over with us on his way to install new divisions in North and South Carolina. Arriving Sunday afternoon, July 9, he was met by a reception committee and taken for a ride to points of interest in Brother Midget's car, returning in the evening for a feed at one of the swellest places in town. Later he was taken to the school for the deaf, where he gave a talk on the inception and growth of the N. F. S. D. to a, for Knoxville, large crowd of the deaf. Through the courtesy of the superintendent, Mrs. H. T. Poore, he was domiciled at the school for the night, leaving for North Carolina early the next morning.

Frat Night at the reunion of the Tennessee deaf at the school in Knoxville was a notable affair. It was held in a hall in one of the swellest clubs in the city. Dancing to the music of

Fred Fancher's band (pupils of the school here) and the discussing of refreshments, etc., passed the evening very pleasantly.

At the reunion, practically all of the newly elected officers are frats, and we were glad to see quite a number of frat notables from other states among those in attendance. Among them were Rev. J. W. Michaels, Fort Smith, Ark., Rev. A. G. Tucker, Richmond, Va., Collins Sawhill, Cleveland, O., Percy Ligon and L. B. Dickerson, Atlanta, Ga., and Rev. S. M. Freeman, Decatur, Ga.

One of the pleasures furnished the crowd at the reunion was a free auto ride to the aviation field, where several took short trips up in the airships, a special rate being made them.

Houston.

Houston Division celebrated its second anniversary September 4th with a picnic at Sylvan Beach, La Porte, Texas. The uncertainty of railroad transportation kept a large number from other sections who had signified an intention of being present from attending. Dengue fever, which is largely prevalent in this section at present, also cut into the attendance to a considerable extent. However, some sixty-five made the trip, and reported an enjoyable outing. The trip to the beach was made by motor truck, and the twenty-seven-mile ride gave all an appetite for the dinner prepared by the committee in charge.

The following contests were run off, first and second prizes being awarded in each event, except in the tug-of-war, all of the men on the winning team being given good cigars.

Tug-of-war, eight men to a side, captained by Allan Williams and Mack Fitzgerald, won by the latter's team. 50-yard dash, young men, first prize, W. McDonald; second prize, A. R. Perkins; 50-yd. dash, old men, J. B. Irvin, first; R. A. Macon, second; 20-yd. dash, girls, Mrs. Hanson, first; Miss Dufilho, second; 20-yd dash, ladies, Miss Clinger, first; Mrs. Irvin, second. Shoe race, ladies, Mrs. Redmond first; Mrs. Irvin, second. Pie-eating contest for men, A. R. Williams, T. P. Jackson, second. Pie-eating contest for ladies, Mrs. Redmond, first; Mrs. Irvin, second.

Bathing in Galveston Bay, and the usual picnic diversions filled out the day very pleasantly. The return trip was made by moonlight, and the writer has heard many expressions of pleasure at the way everything went off. We hope that conditions will be more favorable to a large attendance "next time."

Portland, Ore.

Portland has not appeared in the correspondence columns of The Frat in a long time. Time and again the writer has been urged to send in something to The Frat, but did not feel there was much use of doing so, because of the long time between the date of the events chronicled and the time they appear in print, but at the last meeting he was prevailed upon to send in

some news, no matter how old, on the principle that old news was better than none at all.

We celebrated our ninth birthday June 10th with a banquet at the College Inn, and a fine time was had by the hundred or so present.

Our Fourth of July picnic was held at Mt. Tabor Park, and in spite of a rather gloomy forecast by the committee, there was quite a good crowd of people present from all over this state and from Washington.

Practically all of our brothers here in Portland have steady work, and the outlook looks good to us, on account of the 1925 exposition, but at the same time we would advise against brothers in other parts of the country from coming here without first inquiring as to the chances of employment in their line.

We had the pleasure of wearing our new regalia at our last meeting, and we will say that we did look some class, and hope our fine appearance will make those of our brothers who have not cared to accept office in the past do so now, as it will surely enable them to indulge in some "showing off" to their best girls when installation time comes along.

We are looking forward to Grand President Anderson's visit next summer, and are laying plans to entertain him in regal style.

1925!

Columbus.

The Ohio Reunion gave our members the opportunity of meeting and entertaining many prominent frats from other places. Grand President Anderson, of Indianapolis, was present as the guest of the Association and addressed the assembly Saturday afternoon. His remarks were brief but pertinent, and were well received. Rev. George F. Flick, of Chicago, chairman of the Grand Division Board of Trustees, Allen Hitchcock, president of Brooklyn Division, John M. Whitehead, president of Huntington Division, John E. Pershing, secretary of Springfield Division, and Rev. H. C. Merrill, of Syracuse Division were some of the frat notables present. Others noted were C. H. Cory, Lima; Arthur Meehan, Chicago; Louis Seinensohn, of Akron football fame; and K. B. Ayers, also of Akron. The one-time big-leaguer, William E. Hoy, of Cincinnati was also at the reunion, it being the first he has attended since leaving school forty years ago. The reunion was not a frat affair, but frats were much in evidence, all of the principal offices, with the exception of the vice-presidency being filled by frats.

Louisville.

"The 'best ever' in the past twelve years" was the unanimous verdict of all who attended the division's picnic at beautiful Shawnee Park on Labor Day. Even a heavy rain in the forenoon did not lessen the attendance or dampen the interest and enthusiasm of the picnic crowd. John H. Mueller and Patrick Dolan, a committee of two drafted into service at the eleventh hour, de-

spite the fact that they had less than forty-eight hours in which to make all arrangements for the picnic, made it a tremendous success just the same, and deserve great credit for their efforts to give us a good time. As usual the greater part of the time was spent in meeting old friends, making new ones, and swapping yarns and jokes galore. The sports side of the program was not neglected, though, and furnished plenty of entertainment. Some of the events follow:

Tug-of-war between the married and unmarried ladies, won by the "unhitched." 50-yd. dash for young men, won by "Morvich" Hertzman. 30-yd. dash for young ladies, won by Mrs. George Hartman. Peanut race, won by Jamison Hawkins. Ball-throwing contest for ladies, won by Miss Mary Kannappel, with a throw of approximately 100 yards. Tug-of-war between frat teams captained by Brothers Huber and Van Gilder, won by Brother Huber's team.

"Best ever" is right.

Gordon Kannappel has resigned his position as boys' supervisor at the Texas school, and accepted a lucrative position with the Bosch Chemical Co.

Jamison Hawkins, of Stephensport, and George H. Ballard, of Bardstown, were recent visitors in town.

Robert Kannappel left September 19th for Washington, D. C., to begin his last term at Gallaudet College.

Holyoke.

Our bowling team has accepted a challenge from the Brockton Silents team and has requested the match be decided on the Boston alleys January 1, and for the championship.

Our division may celebrate its 13th anniversary on January 13 with a banquet—but there will be considerably more than 13 at the table if we decide on putting over the event.

Richmond.

Frat Day was the big day at the convention to the Virginia Association of the Deaf at Lynchburg, Va., Aug. 17-19. The event of special interest was the introduction to the frat goat of a class of nine. Those meeting his goatship were Raymond Baughan, Roy Farmer, Carlisle Scott, John Kessler, Isy Jacobs and Roy Rogers, all of Richmond Division, James Disharoon and Edward Wingfield of Norfolk Division, and Creed C. Quinley of Washington Division. And the Degree Staff, Brothers A. G. Tucker of Richmond Division, R. M. Kaufman of Baltimore Division, and V. D. Smoak of Washington Division saw to it that they got well acquainted with the pesky critter.

The ceremonies were held in I. O. O. F. Hall, with the following brothers in the various stations: President, Meade B. Dalton, Richmond Division; Vice-President, Thomas M. Jenkins, Norfolk; Secretary, Hugh K. Bush, Richmond; Treasurer, Roger O. Scott, Washington; Director, Joseph Rosenbloom, Richmond; Patriarch, Arthur Tucker, Richmond; Sergeant-At-Arms, James G. Boltz, Chicago; Messengers,

Guy R. Liggan, Richmond, and Duncan Smoak, Washington.

The Virginia divisions are young, but they are progressive and adding new members rapidly, and it will not be long before initiation meetings will be a regular thing instead of a novelty, as now. Watch us grow!

Cincinnati.

About fifty Cincinnatians attended the Ohio reunion at Columbus. Nearly all the men present wore frat buttons. Grand President Anderson was an honored guest, and spoke from the chapel stage several times. Ohio's "Frat Room" in the mens' cottage at the Home for the Aged and Infirm Deaf was inspected. It is fully paid for, and a credit to the fraternity.

Everybody is welcome to attend the "Country Store" social on October 28 and the Smoker on November 15. Our goat will not have much to do this time, but we will all enjoy the occasion just the same.

St. Paul.

Notwithstanding the hot weather, our annual picnic held at Spring Park, Lake Minnetonka, July 30, was a success, socially and financially. For this, thanks are due mainly to the active work of the entertainment committee headed by Fred Brant. About 200 attended, many coming in their own cars, the rest by rail. The games were interesting and the prize-winners were the happiest bunch imaginable.

Under the management of J. J. McNeil, chairman of the local committee, another big picnic was held at Lake Owasso, near St. Paul, September 3rd for the benefit of the convention fund. As it was largely attended, the various amusements and games brought in a handsome profit. All reported a grand time, and praised the work of the local committee.

Now that the vacation season is over, the division will soon start its regular social activities. The first event scheduled is a Halloween dance to be pulled off at Thompson Hall, Saturday evening, October 28, and we have no doubt but what it will be a great success in every way, as similar events in the past always have. Fred Brant, the busiest frat in the division, as chairman of the entertainment committee, will see to that. And we assure him that his work is appreciated.

St. Paul, 1924! Have we got the goods? We have. If you have never been in Minnesota come and be convinced—10,000 beautiful lakes—and a few other things that will make you sit up and take notice. Watch for our advertisements later.

Little Rock.

Our division is to have a Frat Night during the reunion of the Arkansas Association of the Deaf here, October 12 to 15. A cordial invitation is extended to fraters everywhere to come and help in the festivities. Accommodations at the school for the deaf will be at the rate of \$1.00 per day. Secretary Taylor will be glad to give additional particulars on request.

An Organization of, by, and for the Deaf

NATIONAL FRATERNAL SOCIETY OF THE DEAF

(Incorporated under the Laws of Illinois)

130 North Wells Street, Chicago, Illinois

HARRY C. ANDERSON, President

FRANCIS P. GIBSON, Secretary

Fifteenth Annual Statement

Balance Sheet, January 1, 1922

(Securities are Listed at the Market Values Determined by the
Convention of Insurance Commissioners.)

ASSETS		LIABILITIES	
Mortgage Loans.....	\$249,015.01	Death Benefit Reserve.....	\$238,349.77
U. S. Liberty and Victory Bonds.....	47,196.37	Unpaid Death Claims.....	3,500.00
Canadian Government and Provincial Bonds.....	16,110.80	Reserve for Sick and Acci- dent Benefits.....	16,811.71
Mortgage Bonds on Real Estate.....	27,171.89	Unpaid Sick and Accident Claims.....	610.00
Cash.....	13,556.56	Assessments and Taxes Paid In Advance.....	735.87
Interest Accrued.....	5,277.75	Total Liabilities chargeable against the Benefit Funds...\$260,007.35	
	\$358,328.18	SURPLUS, Death Benefit Funds.....	89,794.23
		Salaries and Expenses Due and Accrued.....	320.23
		Reserve for Expenses of Management and Main- tenance.....	5,678.00
		Reserve for Convention Expenses.....	2,528.37
			\$358,328.18

Total Benefits Paid Since Date of Organization.....\$ 176,327.71
Members on Roll.....4,951
Insurance in Force.....\$4,029,750.00

Licensed to Transact Business in Thirty-two States

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.

HARRY C. ANDERSON	President
150 E. Market St., Indianapolis, Ind.	
LEO C. WILLIAMS	First Vice-President
Potter Valley, Calif.	
ALEX L. PACH	Second Vice-President
111 Broadway, New York, N. Y.	
H. LORRAINE TRACY	Third Vice-President
School for the Deaf, Jackson, Miss.	
FRANCIS P. GIBSON	Secretary
130 North Wells St., Chicago, Ill.	
ARTHUR L. ROBERTS	Assistant Secretary
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. LEITER	Chicago, Ill.
WASHINGTON BARROW	Chicago, Ill.

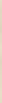
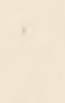
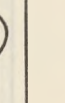
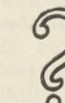
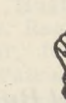
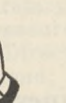
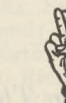
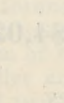
DIVISION DIRECTORY.

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

CHICAGO, No. 1	Chicago, Ill.
S. A. C. Hall, 5580 Indiana Ave.—Second Saturday	
Chas. B. Kemp (Acting)	Suite 905, 130 North Wells St.
DETROIT, No. 2	Detroit, Mich.
G. A. R., Grand River & Cass Ave.—First Saturday	
John Ulrich	2930 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	
J. William Ferguson	2500 St. Cecilia St.
LITTLE ROCK, No. 5	Little Rock, Ark.
Moose Hall Bldg.—First Saturday	
Oscar E. Taylor	c-o School for the Deaf
NASHUA, No. 7	Nashua, N. H.
Lafayette Hall—First Saturday	
John Shea	51 Birch St., Derry, N. H.
DAYTON, No. 8	Dayton, Ohio
Pruden Bldg. E. Fifth St.—First Saturday	
Sidney L. Smith	613 Washington St.
BAY CITY, No. 9	Bay City, Mich.
First Monday	
C. E. W. Lawrence	806 N. Henry St.
CINCINNATI, No. 10	Cincinnati, Ohio
Court & Central Ave.—First Saturday	
Wylie Ross	2931 Robertson Ave.
EVANSVILLE, No. 11	Evansville, Ind.
Y. M. C. A.—First Monday	
Adolph Brissau	1718 Canal St.
NASHVILLE, No. 12	Nashville, Tenn.
Y. M. C. A.—First Friday	
McBlevine Key	702 Cedar 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	3190 Maplewood Ave.
MILWAUKEE, No. 17	Milwaukee, Wis.
221 W. Water St.—First Tuesday	
Samuel Sutter	1403 20th St.
COLUMBUS, No. 18	Columbus, Ohio
I. O. O. F. Hall—Second Saturday	
Clarence B. Jones	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	
Pratlow D. Munger	14909 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.
308 Fulton St.—First Saturday	
Dennis A. Hanley	1599 Ave. A, New York
ST. LOUIS, No. 24	St. Louis, Mo.
Eagle's Hall—First Friday	
A. O. Seidelmann	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. Matheis	1422 N. Coronado Terrace
ATLANTA, No. 28	Atlanta, Ga.
Red Men's Wigwag—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. Wye	630 Riverview Ave., Kansas City, Kans.
OMAHA, No. 32	Omaha, Neb.
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday	
Harry G. Long	313 S. 49th Ave.
NEW ORLEANS, No. 33	New Orleans, La.
B. K. A. Building 627 North St.—First Sunday	
John Quinn	1536 Magazine St.
KALAMAZOO, No. 34	Kalamazoo, Mich.
Portage St. Auditorium—First Wednesday	
James H. Spruill	824 Winalow 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	
Edgar C. Luther	63 Whitman Ave., West Hartford, Conn.
MEMPHIS, No. 38	Memphis, Tenn.
Y. M. C. A.—First Saturday	
Fred P. Armstrong	Y. M. C. A. Bldg.
PORTLAND (Me.), No. 39	Portland, Maine
514 Congress—Second Saturday	
Will O. Kimball	2 Vernon Place
BUFFALO, No. 40	Buffalo, N. Y.
Maple Hall, Ferry and Herkimer Sts.—First Saturday	
William M. Smith	414 Riley St.
PORTLAND (Ore.), No. 41	Portland, Ore.
Alisky 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	46 Wayne St., Jersey City, N. J.
PROVIDENCE, No. 43	Providence, R. I.
850 Westminster St.—First Saturday	
Arthur H. Enger	520 Hope St.
SEATTLE, No. 44	Seattle, Wash.
Y. M. C. A.—First Saturday	
Olof Hanson	4747 16th Ave., N. E.
UTICA, No. 45	Utica, N. Y.
55 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	
Emery L. Green	Box 3033
ALBANY, No. 51	Albany, N. Y.
734 Broadway—First Saturday	
John F. Kooper	310 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.
612 Court St.—Second Saturday	
John L. Wise	342 N. Fourth St.
AKRON, No. 55	Akron, Ohio
127 S. Main St.—First Saturday	
Foster D. Gilbert	1729 Preston Ave.
SALT LAKE CITY, No. 56	Salt Lake City, Utah
249 S. Main St.—First Wednesday	
Rufus E. Briggs	648 Egli Court
ROCKFORD, No. 57	Rockford, Ill.
1010 S. Main St.—First Saturday	
Fred W. A. Hammer	1426 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 and Marshall Aves., 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	580 Center St.
DENVER, No. 64	Denver, Colo.
1715 California St.—First Saturday	
Homer E. Grace	1098 S. Washington St.
WATERBURY, No. 65	Waterbury, Conn.
Garden Hall—Second Saturday	
Telephone Connette	8 Summer Ave., Meriden, Conn.
BRIDGEPORT, No. 66	Bridgeport, Conn.
O. U. A. M. Hall—First Saturday	
Gilbert F. Marshall	495 Newfield Ave.
SPRINGFIELD, No. 67	Springfield, Mass.
48 Pyncheon 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. Carliele	27 Forest Ave.
KENOSHA, No. 72	Kenosha, Wis.
G. A. R. Hall—Second Saturday	
Ambrose Costana	954 Salem Ave.
BIRMINGHAM, No. 73	Birmingham, Ala.
1920 1-2 N. Fourth Ave.—First Sunday	
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	West 3411 Wellenay 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.
DELAVER, No. 80	Delavan, Wis.
First Saturday	
Fred J. Neesam	Elm St.
HOUSTON, No. 81	Houston, Texas
400 Quitman St.—First Friday	
Richard C. Morris	400 Quitman St.
SCRANTON, No. 82	Scranton, Pa.
232 Wyoming Ave.—First Friday	
J. M. Koehler	118 R. F. D., Olyphant, Pa.
RICHMOND, No. 83	Richmond, Va.
2047 W. Broad St.—First Saturday	
Hugh K. Bush	502 S. Harrison St.
NORFOLK, No. 84	Norfolk, Va.
Pythian Hall, Brambleton—Second Saturday	
Nathan Schwartz	826 County St., Portsmouth, Va.
JOHNSTOWN, No. 85	Johnstown, Pa.
Moose Temple—First Saturday	
Roland M. Barker	61 Church St.
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	1518 Commonwealth Av., New York
JACKSONVILLE, No. 88	Jacksonville, Ill.
Gallaudet Club Hall—First Thursday	
Ernest Titton	414 Kosciusko St.
LEWISTON, No. 89	Lewiston, Maine
223 Lisbon St.—First Saturday	
Mablon A. Bradbury	Route 3, Elm St., E. Auburn, Me.
PEORIA, No. 90	Peoria, Ill.
Procter Center—Second Saturday	
Charles J. Cunningham	1718 N. Madison St.
JERSEY CITY, No. 91	Jersey City, N. J.
Heye's Hall—Second Monday	
Charles T. Hummer	25 Romaine Ave.
BRONX, No. 92	New York, N. Y.
508 Willis Ave., Bronx—First Saturday	
Jacob Ebin	2089 Vase Ave., New York
COLUMBIA, No. 93	Columbia, S. C.
Lyle's Studio, 1511 Main St.—First Friday	
Leslie A. Elmer	2313 Preston St.
CHARLOTTE, No. 94	Charlotte, N. C.
8 1-2 W. Fifth St.—Second Saturday	
William R. Hackney	6 W. Fifth St.
DURHAM, No. 95	Durham, N. C.
I. O. O. F. Hall—First Saturday	
Earle H. Butts	308 Liberty St.



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.)

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 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.)

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 ninety 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 thirty-six 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 of 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 Page 10.