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The Frat Volume 11 Number 07 March 1913

The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

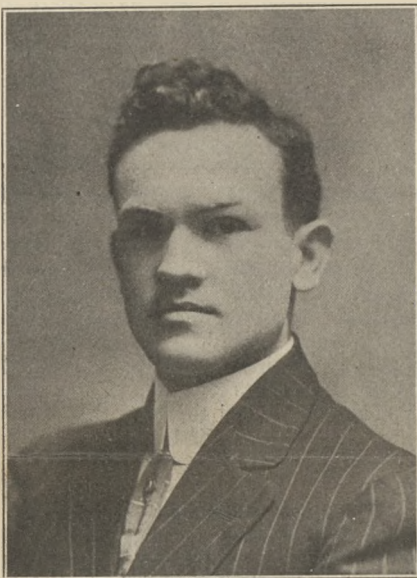
OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

MARCH, 1913

Number 7

IN THE MAKE-GOOD DEGREE.



JAMES FRANCIS BRADY.

Third term president of St. Joseph's Society, Philadelphia. Born in that city August 24, 1888: Entered school in 1898, graduated "magna cum laude" in 1905, from Mt. Airy Institute. President of the Philadelphia Branch, P. S. A. D., secretary Philadelphia Division No. 30, N. F. S. D. Job compositor with J. B. Lippincott Co. A hustler in advancing the cause of the deaf of the Quaker City.

AS OTHERS SEE US.

THE N. F. S. D. was organized on what is now admitted to have been a shaky foundation, and many good men acquired a prejudice against it that has kept them out of it, but the object was so commendable that capable men soon took hold of its affairs and brought about a reorganization that has placed it on a much safer basis. Many of the very best of our graduates are members of the Society, being connected with either the Cincinnati or Louisville Division. —The Kentucky Standard.

Were you the fellow who got up in lodge the other night and said you were going to bring in a whole lot of applications at the next meeting? W-e-l-l?—Mystic Worker.

THE INDIANA-OHIO FLOOD.

No word has been received from our Ohio Divisions in the flooded district, up to Saturday, March 29th, and headquarters is in hopes that our members in the Indiana and Ohio cities that have been reported as being under water have all escaped. However, it is possible that several have suffered the loss of their homes or great damage to their household effects.

The Frat has been held back from the press for several days, with the hope that we could give out some authentic news as to our members' safety, but as it is evident that none can be looked for before the coming week, owing to the lines of communication being closed, we are having it mailed without. Should it be found necessary to send out an appeal for funds for the relief of our members later on, it will be done in circular letter form. And should this appeal go out it is hoped that all of our members will respond to it as liberally as they can and with the true Frat spirit. The application of the Golden Rule is never more welcome and appropriate than at such times.

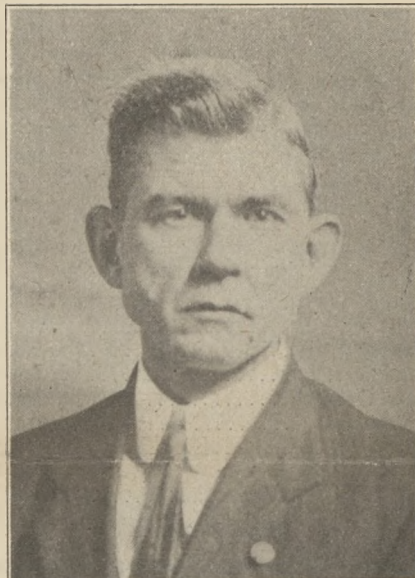
Grand President Anderson has reported from Indianapolis that he has heard of none of our members losing their lives, but that some must have lost their household effects, in that city alone, but no news has come to him from other points. We can but wait for complete accounts. Meanwhile, we sincerely hope that the press accounts are much overdrawn and that our members and their families are safe.

ALL SAFE AT OMAHA.

State Organizer Seely, of Nebraska, advises headquarters that the recent great storm that caused so much damage to Omaha has not harmed the homes of any of the Frats there.

Are your current month's dues paid?

IN THE MAKE-GOOD DEGREE.



PATRICK O'BRIEN.

A deaf gentleman prominent among Philadelphia's silent people. He hails from Keokuk, Ia., and attended school at Council Bluffs. Interested in the growth of St. Joseph's Society. Recently elected vice-president of Philadelphia Division No. 30, National Fraternal Society of the Deaf. Has a responsible position with the well known Cudahy plant. Intelligent and modest, he is popular with everybody.

IF YOU MISS YOUR PAPER.

PLEASE do not blame headquarters. Ninety per cent of the blame for failing to get The Frat regularly is on the members themselves. The sending of a postal card, at the net expenditure of a cent and a few moments' time, with your new address, as well as the old one, will insure that our mail list is correct. Do not wait to advise your Division Secretary and have him advise headquarters. Do it yourself. And, remember that headquarters is always glad to supply missing numbers, if written for.

The inspiration of fraternalism has more than once started a man on a new and better stage in his career.—Am. Ben. Journal.

GRAND FINANCIAL SECRETARY'S REPORT.

From February 1 to 28, 1913.

Collections.

Chicago	\$ 516.70
Detroit	105.46
Saginaw	11.58
Louisville	78.55
Little Rock	39.04
Nashua	17.84
Dayton	56.47
Bay City	7.79
Cincinnati	53.93
Evansville	29.16
Nashville	33.69
Springfield	38.34
Olathe	43.28
Flint	66.49
Toledo	18.04
Milwaukee	105.54
Columbus	28.41
Knoxville	38.17
Cleveland	65.21
Indianapolis	103.97
Brooklyn	136.05
St. Louis	97.92
New Haven	36.86
Holyoke	78.76
Los Angeles	48.23
Atlanta	29.72
Caney70
Philadelphia	114.28
Kansas City	39.36
Omaha	42.08
New Orleans	48.21
Kalamazoo	13.37
Boston	45.01

Total collections\$ 2,188.21

Disbursements.

To Grand Treasurer Barrow ..\$ 2,188.21

TRUSTEES' STATEMENT.

Exhibit of Balances, Feb. 28, 1913.

Treasurer's cash balance	\$ 100.00
First mortgage loans	15,500.00
First mortgage bonds	5,000.00
In bank, subject to check ...	1,510.32
Certificates of Deposit	10,115.33
In savings bank accounts ...	331.00
Grand Secretary's Fund	300.00
Financial Secretary's Fund ..	100.00

Total balances\$32,956.65

FEBRUARY DISABILITY CLAIMS.

H. U. Jenkins, Dixon, Ky.	\$ 15.00
E. C. Randall, Portland, Me.	50.00
S. T. Booth, Garnett, Kansas ..	35.00
J. J. Brown, Pine Bluff, Ark.	10.00
H. Plapinger, Brooklyn, N. Y.	30.00
H. Marr, Holyoke, Mass.	15.00
J. J. Wilson, Chicago, Ill.	15.00
J. F. Johnson, McCrory, Ark.	50.00
J. M. Lakes, Moreland, Ky.	20.00
J. J. O'Brien, Brooklyn, N. Y.	10.00
F. E. Whitney, Montgomery, Mich.	35.00
O. W. Riddle, Piqua, Ohio	15.00
H. M. Leiter, Maywood, Ill.	10.00
W. R. Jones, Lithonia, Ga.	20.00
A. F. Wagner, Cleveland, O.	15.00

Total for the month\$345.00

GRAND TREASURER'S REPORT.

From February 1 to 28, 1913.

Balances.

As per last statement\$31,457.35

Receipts.

Financial Secretary Neuner ...	\$ 2,188.21
Interest, from bank	15.33
Interest, mortgage loans	137.50
Interest, bonds	150.00
Rent, Chicago Division	10.00
Button sales	23.50
Memo. book sales	53.85

Total balances and receipts, \$34,035.74

Disbursements.

Sick and Accident benefits	\$ 345.00
Vault rent	5.00
Rubber stamps	1.75
Electrotypes	4.85
Fire insurance	7.85
Office expenses, sundries	2.82
Rent and light	37.00
Headquarters postage	9.66
Clerical services	57.00
Officers' expenses	10.00
Adding machine	213.75
Steel cabinet	55.00
Refunded fee	5.00
Expressage	4.72
Insurance Department fees ...	110.95
Officers' quarterly salaries	108.74
Secretary's salary	100.00

Total disbursements\$ 1,079.09

Recapitulation.

Total balances and receipts ..\$34,035.74

Total disbursements 1,079.09

Total balances, February 28th\$32,956.65

LIST OF APPLICATIONS.

1. Harold E. Libby, Portland, Me.
1. Thomas J. Prinn, Portland, Me.
1. Adolph J. Fisher, Portland, Me.
1. Lewis V. Collins, Portland, Me.
23. Leopold Frey, New York, N. Y.
23. Max M. Lubin, New York, N. Y.
23. James A. Darby, Cato, N. Y.
23. Louis Kerner, New York, N. Y.
23. Albert Zwicker, New York, N. Y.
34. Clarence N. Snow, Kalamazoo, Mich.
14. Howard Winklebleck, Portis, Kan.
23. William Anderson, Corning, N. Y.
1. David Padrowsky, Chicago, Ill.
30. Samuel E. Burkey, Reading, Pa.
30. Harry G. Johnson, Reading, Pa.
5. Elmer V. Peters, Little Rock, Ark.
4. Adolph N. Struck, Louisville, Ky.
35. Stephen B. Henry, Everett, Mass.
35. William J. Bonsquet, Brockton, Mass.
35. Laurence D. Donovan, Whitinsville, Mass.
1. Arthur G. Tucker, Richmond, Va.
1. William H. Norvell, Waco, Texas.
35. Charles Wickens, Boston, Mass.
32. Arthur G. Nelson, Omaha, Neb.
24. Joseph T. Palecek, St. Louis, Mo.
24. Martin Formanack, St. Louis, Mo.
24. Hubert Matthews, St. Louis, Mo.
13. Louis A. Hesse, Springfield, O.
25. Philip A. Cossette, Meriden, Conn.
7. Millard M. Merrill, Derry, N. H.

THE PROPAGANDA COMMITTEE.

Letter No. 5.

IT is the earnest wish of the Propaganda Committee to see the membership of our Society grow and with this hope in mind and to stimulate recruiting and add a little spice to the "race," the following offer is made:

A useful and valuable prize will be presented by the Committee to the member who brings in the most applicants during the period from April 1, 1913, to July 1, 1915. None but the endorser showing the highest number to his credit will be considered.

Brothers, keep this in mind and proceed to get busy and help fill the bandwagon.

The Committee has a number of ideas for propagation, but will be glad to receive more and individual members having such as would be of material benefit are asked to send a description of same to the Chairman.

Fraternally yours,

LOUIS A. COHEN, Chairman.

CONSTITUTION AND BY-LAW BOOKS.

HEADQUARTERS has experienced another delay in getting out the new edition of the Constitution and By-Laws, so they are not yet ready for distribution. It is hoped that this will be the last notice of the kind. With the annual statements and the Reserve adjustment completed this month (March) there remains but a little delayed routine work to dispose of, and the copy for this book will be in the printers' hands before the end of this month. It is expected that the books will be in the members' hands by the middle of April.

IN EXPLANATION.

ENQUIRIES have been made as to the appearance of \$5.00 benefits in the reports of disability benefits in these columns. Their appearance is due to cases where there was an extra week's payment due in addition to a previous payment. We do not pay claims for a single week nor for \$5.00 only. Fourteen days disability—or beyond that—is the only period the Society recognizes.

With the coming of Spring some of our Divisions have a tendency to catch spring fever and let up on the recruiting work. Our State Organizers should remember the Chinese custom of paying the doctor as long as the patient is well and get busy accordingly when such symptoms appear.

A CORRECTION.

IN the Report of Examination by the Illinois Department printed in the last issue the exhibit of funds was not set as it should have been. Below is the correct showing:

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

Reserve Fund	\$24,653.31
Mortuary Fund	1,000.00
Sick and Accident Fund	447.40
Expense Fund	1,913.17

Total in all funds\$28,013.88

DIVISION NEWS.

Chicago.

BROTHER REGENSBURG, of Los Angeles, is still lingering in town. Chicago is his old home, you know.

Brother and Mrs. Arthur Rink, of Beardstown, Ill., are entertaining a son and heir.

The Division's annual dance in November and the ball in January both proved successful affairs. The annual picnic is set for August 16th and the Division hopes to thus entertain many of the western pilgrims enroute for Cleveland.

Brothers Osterberg and Murdock, of Cedar Rapids, Ia., were recent visitors and made the acquaintance of Chicago's initiation ceremonies. They were here principally for getting a line on Division procedure as Cedar Rapids is in line for one very soon.

Burd McVay, of Cascade, Ia., has returned home from his trip to Texas. He paid headquarters a visit on the way.

Brother and Mrs. Duncan Cameron are now settled on a farm of their own at West Point, Miss.

James R. Auld, a former Buffalo boy, is located here and employed as cutter with a large tailoring firm.

The Silent Athletic Club, of which the majority of members are Frats, has secured a club house on Leavitt, near Van Buren St., and will move into its new home May 1st. Its recent annual dance proved a most successful initial affair.

Detroit.

The Division's annual banquet at the historic Griswold house (of 1905 convention memory) was up to all expectations and it is intended to make it a permanent event.

Brothers Germer, Hoel and Berry are conducting a Bible study class at the Y. M. C. A. every Sunday at 3 p. m.

Brother Hansz recently suffered the loss of one of his thumbs in a machine accident.

Thomas Kenny and his bride are now located in Detroit. The erstwhile Mississippian states the U. S. A. is good enough for him—hence his come back from Toronto.

Thomas Leach has succeeded Max Weisberg as Director of this Division.

Saginaw.

Saginaw is still on the Division map, although news is not in evidence.

Louisville.

A social, March 29th, is on the program for this month. When the good old summertime comes there'll be more doin's. Just want to say "Howdy!" this trip. Do better next time, when the editor has more space to spare.

Little Rock.

No news from this Division city. Just the same headquarters knows we are holding up our end. A glance at the lists of applications will show it.

Nashua.

We have had our usual social affairs the past winter and will be found on deck during the coming season. Together with Holyoke and Boston, we will observe Labor Day with a monster picnic of New England Frats.

Brother Sanford has gone back to the land and is now located at Windham, N. H., on a farm.

Dayton.

No news sent in concerning the recent anniversary celebration, but from other sources we learn that it was a big success, financially and socially. Grand President Anderson, Financial Secretary Neuner and State Organizer Bacheberle were among those present, and the Division never turned a hair with such a plentitude of prompents turning out to do it honor.

Brother and Mrs. George Wise have a tiny son.

Wake up Brother "Shep" and give The Frat a few culls from the Chronicle aftermath.

Bay City.

Somebody asked why Saginaw and Bay City do not consolidate. What you got to say Brother "Cholly"? Guess it will be "Nein," as well as Nine, eh?

There's a son and heir at the Lawrence house—arrived in January—but we just heard of it up this way.

Cincinnati.

Secretary Conkling is doing fine in his print shop at Terrace Park. Between times, besides his duties to himself and to his Division, he is finding time to teach a Bible class in Cincinnati. And, besides, also busy holding together a badly frazzled Bachelor's club, according to the Chronicle.

A number of the Frats have new Frat pennants, the work of Brother DeSilver. They're beauties, too. (We're strong on beauties up this way, but haven't one of that kind. What's the answer, Brother Conkling?—Ed.)

The latest events in the social line were our annual banquet February 22nd and a debate March 22nd. More a-coming.

Evansville.

The Frats have a new club, with rooms at 1718 Canal St., visitors have a standing invitation to drop in. If there's no social or meeting on at the time, Secretary Brizius can be found there.

The Division is diligently holding up its end of Indiana Fraternity and social affairs are monthly occurrences.

Nashville.

Memphis is getting ready to break loose from No. 12 and have one of its own. A meeting for preliminary organization was held at Brother Correll's home the 15th.

Loren E. Leach has moved to this city from Mt. Carmel, Ill., and transferred from Chicago Division.

George Cowell is back from Florida and sporting a 20 horse power automo-

bile. Florida seems to grow 'em as well as other profitable products.

The organizing of a literary society is being agitated by the Nashville deaf. An Easter party was given March 21st.

Springfield.

This Division has captured the bakery. In the acquisition of Brother Folckemer it has a member who is a Mason and an Elk. He lost his hearing after reaching manhood—which accounts for the above affiliations, we suppose.

Olathe.

Press dispatches state that Luther Taylor has been given his unconditional release by the Montreal ball club. Olathe fails to report as to where he will play this season. What's the news, Brother Mac?

Brothers McIlvain, Anderson, Key and Boston, of this Division, are respectively President, Secretary, Treasurer and Chaplain of Olathe Council, Sons and Daughters of Justice, a strong Kansas fraternal.

Flint.

Flint is pursuing the even tenor of its way, but we guess its reporter is put out with ye editor's failure to print any Division news in the last few Frats. We apologize—to all of them—so please be on hand for the April issue, Brother Bristol.

Toledo.

"Presto" Stevenson is slated for the delivery of one of his renowned exhibitions of legerdemain and cartoon work at Piqua, April 19th. Hope he can pull a Division out of Piqua's hat.

This Division is not as slow as many seem to think. It had but one absentee at its March meeting and is to enter upon an active social campaign for the year. Brothers Whitacre, Stevenson and Shanahan are regular attendants although they have to come long distances to answer roll call. With such spirit it's not likely No. 16 is on the toboggan.

Milwaukee.

All's well up that way, but news is scarce, 'twould seem. However, you keep your eyes on No. 17's propaganda committee—and, incidentally note this column next month.

Columbus.

The Division is to have a moonlight lawn fete in June—with the weather man's kind permission.

Our reporter has the best of reasons for the slimness of this budget of news. He's Brother Neuner, and with his struggle with the big remittances he's handled the past two months; the reserve adjustment adjustments; garden-ing time here (and planting a few extra rows for roasting ears for the Frats who'll take in the coming reunion added)—well, he's his hands full. Just the same, we know No. 18 is still there and growing apace.

(Continued on Page 5.)



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.



MARCH, 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.

Your April dues are now payable.

"Inaction on the part of local bodies means added expense in the work of propagation and upbuilding."

Pittsburgh Division is welcomed to the circle with all good wishes for its progress and prosperity—watch it grow.

The W. A. E. on our emblem stands for several things, among them that you should Wear An Emblem, remember.

We are indebted to Ephpheta, that up-to-date monthly for the Catholic deaf, for the loan of the portrait cuts used in this issue.

"Windy Corner Division" is not represented this month—no "copy" has come in. "W. A. E.," take your pen in hand once more.

Brooklyn Division is said to have had an attendance of nearly 1,000 at its recent annual ball. Going some, that, and it assuredly bespeaks popularity as well as prosperity.

Among the papers for the deaf having advertisements of the Society and its Divisions are the Journal (N. Y.), the Chronicle (O.) and the Star (Kan.). The suggestion made by the Propaganda Committee some time ago that Divisions of each state make such use of their school paper is a good one and deserves following.

Cleveland will have a big convention on its hands this summer and among those present will be quite a few Frats. No. 21 is bearing this in mind, as you will see later on.

The notices to Division Secretaries and Treasurers which appear in The Frat are official and they are requested to take special note of each one that appears—and to observe the instructions therein.

In the states of Ohio and Tennessee the Society has had to wait until it could show 500 members in its \$1,000 class before it could be given a regular license, and in other states the same condition had to be met before applying for licenses. The Tennessee license has been received and Ohio's is looked for by April 1st. Applications have been filed in other (new) states and within the next month or two several new Divisions will be organized. Washington, Oregon, Maine, Rhode Island, Iowa, are among the new "territories" the Society expects to enter.

The Division News in this issue is all that the editor has been able to glean from notes and reports on hand and the supply is out. We request that the Secretaries will send in a good batch for the April issue. Hereafter, if any are not represented it will not be our fault. The comment which is to be observed running through this month's notes is ours. It is requested that all such news reaches headquarters by the 5th of the month—after the April issue, for April the 10th will do. We trust to have The Frat out on time hereafter—between the 15th and 20th of each month. We again apologize for the irregularity that has marked the last few issues.

The adjustment of our Reserve Fund is completed. A balance taken in January shows that fund has some \$800 over its required showing. This was brought about by the transfer of \$1,000 from the Expense Fund to the Reserve Fund so as to avoid any further call on the members for its benefit. The rates of all who were affected by this adjustment are now on their correct basis and in strict accord with all legal requirements. In the absence of Actuary Draper from the city we are unable to give his report in this issue, but the foregoing announcement covers its main points. We believe that our members are fully alive to the value of this showing. Small in point of numerical strength though we are, we have accomplished in this adjustment something that is a feat to be proud of, and that without the loss of a single member or a serious complaint! It means a good deal to be able to make such a statement. Once again have the Frats done themselves proud.

Join Quick!

The auto missed him by an inch,

He told the chauffeur so;

"Have patience, sir," the chauffeur said,
"I'm coming back, you know."

—Mystic Worker.

TO DIVISION SECRETARIES.

REQUEST is made that you have The Frat on file and accessible at your Division's hall so that reference may be made thereto when necessary.

Your monthly reports, on the blanks furnished by headquarters should be sent in as soon after your meetings as is possible, and with regularity each month. Make them complete in all respects, too.

Extra copies of The Frat are sent you each month so that you can supply members who missed theirs, or use them as circulars in interesting prospectives as the last page gives full information as to the Society's objects, etc. And if additional copies are wanted, just write for them.

It would be a good idea for you to adopt as your motto: "Promptness is the price of safety and peace." It will bring safety to your records in office and peace from "call downs" from headquarters.

Once more, we must call your attention to the requirements that all disability claims must be made out correctly and completely. Failure to do so means their being delayed in payment, to say nothing of causing needless correspondence and expenditure of headquarters' postage in their return for correction.

The same rule applies to application blanks. The Division Secretary is the last to handle them prior to their coming to headquarters, so a careful examination of them should be made and the Secretary be assured that all questions are answered correctly—especially those as to ages, name of beneficiary (Christian name), class wanted (A or B)—before they are sent in for final registry and issuance of certificate. You should also see that your Division record has been entered up before the applications are sent to headquarters, and on receipt of the certificates verify them as to their contents and those of your record. Headquarters may make a mistake, in which case it is up to you to have it adjusted.

On your April reports you will please supply headquarters with a list of your social members.

Last, but not least, you should see that changes of address are promptly supplied headquarters.

The man who carries a reasonable amount of protection for his family is more a man, and feels more a man than does the one who hopes that Providence or the Overseer of Poor will look after his dependent ones when he is gone.—Mystic Worker.

Modern Eve.

He—"Would you scream if I kissed you?"

She—"Yes, of course, I would."

(Silence.)

She—"George"—

He—"Yes. What is it?"

She—"F-father's deaf."

(Tableau.)

—Mystic Worker.

DIVISION NEWS.

(Continued from Page 3.)

Knoxville.

Estel Wilhite, of this Division, was the winner of the \$20 gold piece prize in Cleveland Division's drawing.

Gordon Midget is running a finely equipped shoe shop of his own in this city. He's also instructor of shoemaking at the Tennessee school. (Wonder if he's related to Brother Harris, of Indianapolis.)

Knoxville Frats raised some \$18 for the Gallaudet monument fund.

As the result of a brutal attack early in the morning of March 17th, Brother and Mrs. Matt Mann were badly injured and their 16-year old son, Russell, killed. The attack occurred at the colored department of the Tennessee school, of which Brother Mann is principal, and all were asleep when it came. The assailants were unknown. The sympathy of a legion of friends will go out to Brother and Mrs. Mann in their loss. (Brother Mann was present at the Louisville and Columbus conventions and is known to all who were present at those meetings.) Late accounts state that Mrs. Mann is the most seriously hurt, Brother Mann having fought off his assailant. The authorities are unable to account for the motive leading to it. The matron and one of the girl pupils were also hurt.

Cleveland.

The Division reporter has evidently gone "to the woods" as far as Frat news is concerned. Just the same, the Division is far from asleep and it has something up its sleeve for the coming N. A. D. meet in August that is worth watching. (In passing, did you note that every Ohio Division, but one, had some new members in February?)

And Cleveland Division is determined not to allow the editor to forget a certain cupping bee in its state last July. Just to remind him it sent to headquarters the first parcels post package it received and its contents proved a finely framed and enlarged photograph of "Brother Gib and His Cup"—made from a measly little kodak print that the irrepressible Brother Ayers managed to get of the two just before they disappeared Chicagowards after the meet was over. A silver plate on the frame tells the story—that it came from Cleveland No. 21 with its compliments and best wishes. We are certainly pleased at such evidences of regard—they are oases in the desert of the busy days and nights at headquarters that count a great deal. Thank you, again, boys—many of them.

Brother Durian is making things hum up Alliance way—and may view with satisfaction Pittsburgh's new Division, he being the original Pittsburgh Frat.

Indianapolis.

Grand President Anderson, Division President Binkley and several of the local Frats attended Dayton's celebration March 15th.

Carl Duttell, formerly of Brazil, Ind., is now located on a farm at Aledo, Ill.

Walter Marsh has purchased a farm at Parrish, Fla., and is settled there.

The Division's annual ball has come and gone and proved a most successful affair.

State Organizer Norris has his eye on Northern Indiana these days. There's a new Division looming up not far from Chicago.

Brooklyn.

Brooklyn's annual ball, January 25th, proved a record-breaker in point of attendance. Much genius and originality was displayed in the costumes and 30 fine prizes were distributed to the best. The Division is certainly setting the pace in social affairs and it is good to see the era of good feeling shown in the way it is patronized at such times. The Division has a hustling lot of members whose abilities cannot be gainsaid as concerns the providing of entertainment.

Brothers Powell and Cohen are with the big publishing house of Scribner Sons.

Recent arrivals at the homes of Brothers Grutzmacher, Plapinger and Liebsohn are announced.

Brother Lounsbury has taken up the duties of sexton at St. Ann's church, the appointment of Brother Keiser.

Brother Fluhr, Brooklyn's new Secretary, was a member of the famous "Silent Five" basketball team that invaded the West some years ago, so many of our members out that way have met him.

Paul Kees, who has been undergoing treatment at the Printers' Home at Colorado Springs for some time past, is much improved in health and expects to return East soon.

Brother Cohen was presented with a gold fob by the members of the Division, at its January meeting, in recognition of his efficient services as Division Secretary the past two years.

No. 23 is keeping up its record for having applications at every meeting.

Jersey Frats are talking of having a Division of their own at Newark and it is likely that they will organize very soon.

St. Louis.

There's a new Secretary on the job up this way and he's taking a course in Headquarter's Correspondence School. This is one of the lessons—and he will please note the Division news is wanted.

Otherwise, No. 24 is doing fine and the application list in this issue shows it is still after them.

Brother and Mrs. William Stafford celebrate their silver wedding anniversary March 28th.

New Haven.

Nothing heard from the Nutmeg Division of late, in the way of news, but it is still at the old stand. Hartford is in line for a Division of its own this spring, and report says Bridgeport may also get into the Division directory.

Holyoke.

This Division is prospering and its recent social affairs have all been gratifying successes. Preparations are afoot for the coming consolidated picnic on Labor Day, in which Holyoke, Nashua and Boston Divisions will co-operate. It will be held at some central point in the state. Brothers Hagerty, Beausoleil, Klopfer, Brown and Forsyth will constitute Holyoke's committee.

Los Angeles.

Los Angeles will have a big picnic and outing July 4-6 at San Catalina Island, the celebrated ocean resort near here. It's going to be worth coming to, sure.

No. 27 has decided to hold regular bi-monthly social affairs this year and a basket party was the first on the program.

State Organizer Fisk is back from his Northern trip and now located at Huntington Park, near here.

Guy D. Allen, formerly of Poole, Ky., is now a resident of Los Angeles and has transferred from Evansville Division.

Frank Ellis has built a six-room bungalow on the rear part of his lot.

Atlanta.

Things are rather quiet down this way, but the Frats are pursuing the even tenor of their ways. A bazaar on May 7th and a picnic July 4th are scheduled.

Everett E. Gaston is managing the Columbia Vulcanizing Works at Columbia, S. C., and as he owns an automobile he must be prospering. He extends an invitation to Frats who happen to be in Columbia to call and see him and, incidentally, take a ride in that machine of his.

We observed Washington's Birthday with a ball. The bazaar on May 7th will mark the Division's anniversary.

Caney.

This Division is probably the most isolated of them all and it is rarely that there are any social gatherings, but it performs its duties to the order with regularity, just the same.

Kansas City.

Secretary Horace Waters has left for Detroit, where he is reported as being employed in a large automobile plant.

Anthony Jennings has returned to St. Joseph, Mo., after a long stay at Fort Myers, Fla.

The Division plans to have a lecture in April and an excursion to Excelsior Springs some time in May.

Ralph Carpenter is back here after a visit at his Iowa home.

Among the fine bowling teams in Kansas City is the "Silent Five," composed of Frats. They have made an excellent showing.

Philadelphia.

The Philadelphia Frats have broken the ice and given the first public ball of the deaf that city has seen in years. Press accounts state it was a splendid

success and Division reports tell us it was financially so. A fine souvenir program was issued.

A social and dance is scheduled for March 29th.

Among the articles placed in the copper box enclosed in the corner stone of the new All Souls church for the deaf recently laid was a copy of The Frat and a copy of the Constitution and By-Laws of this Society.

Philadelphia has transferred all its Pittsburgh members to the new Division in that city and wishes its offspring long life and prosperity.

Omaha.

Omaha—1915! That's right; keep it up.

W. R. Beckham is in Salt Lake City at work on a new public building contract.

Errol Warren has returned to his home at Creighton, Nebr.

The masquerade ball February 22nd was well attended. Nearly all the Frats and the Au-Frats were in costume. The prizes for costumes were captured by Harry Long, Riley Anthony and Mesdames Harry Long and Perry Seely.

The Frats bowled the Non-Frats over at the Omaha alleys. The Frat team is composed of Brothers Wittwer, Lee, Clark, O'Brien and Macek.

Brother Hunt mingled with the local Frats on several occasions when he could come down from Lincoln, where he was lobbying for the N. A. D. in an endeavor to secure the repeal of the Nebraska Oral Law. However, he had to leave for home early this month at the call of his farm.

Brother Schemenauer bade the Division good bye at the February meeting and on the 24th left for Foxboro, Wis., where he will engage in farming. As a parting token of their regard and good will the Division members presented him a fine meerschaum that he might often recall them in the solace of its well-filled bowl.

News has reached us of the death in Los Angeles of Dean Smock, formerly of Omaha. He was buried in California. Unfortunately he let his Frat membership lapse about a year ago.

Our Division now meets at Mackies Hall, 1816 Harney St., Omaha. Meeting dates remain the second Thursdays.

A poverty social is scheduled for Saturday, April 5th.

New Orleans.

No. 33 is reporting "all well" but not much doing in the news line. Secretary Kestner promises a batch for the next issue, now that the Division News column is back on the job.

Kalamazoo.

Kalamazoo Division has a scrappy basketball team and recently challenged Chicago. No. 1 could not make the date. Michigan Divisions should take notice and try for a match. Write Secretary Taylor.

No. 34 is now holding its meetings in the fine Odd Fellows' Temple and has

changed its meeting date to the second Tuesdays.

Boston.

William E. Shaw has won his long court battle for the custody of his son and is receiving the congratulations of a host of friends. The case is familiar to most of our members, hence we do not go into details. Brother Shaw considers his victory as one that affects the deaf as a class, it having been said that some of them were not capable of caring for their own children and raising them as they should be.

Boston Division is making splendid progress and already ranks well up in front. Preparations for a banquet this summer in observance of its first anniversary are under way, and it is taking an active part in the plans for the Tri-Division picnic for Labor Day. Among its recent entertainments were a Shakespearean reading by Brother Cohen, of New York, which was a highly enjoyable event, and a whist party at the home of Brother Rock.

Providence (R. I.) Division will soon be organized by members of Boston Division, and Portland, Me., is scheduled to have one within the next month or so.

This Division has as social members Wm. J. Rudolph, John Butler, Elbridge Wellington, George W. Holmes, Robert Docharty and Frank W. Bigelow, all active workers in the affairs of our class.

Pittsburgh.

Verbatim copy of the first news letter from this youngster:

"The thirty-six pound Frat baby born in Pittsburgh, Pa., February 22, 1913, at 4:30 p. m., has been crying for its milk supply from Chicago. Uncle Bill Davis only could give about one-fourth bottleful. At present baby is busy and doing fine. Will keep you informed as to how baby gets along."

That's some letter for a first attempt. Chicago has supplied the "milk" and later accounts state "she's" putting on weight in great shape.

TO DIVISION TREASURERS.

YOU must have your monthly statements so that headquarters can see at a glance the standing of each member on your roster. The "for what month" column on the statements must always tell for what months dues have or have not been paid. A simple "X" mark will not do. If your statement does not show the members' standing in that column, it means that when information is wanted at headquarters, instead of being able to get it from your current statement we will have to go over previous statements, often for several months back, to get it and that is where the carelessness of the makeup of the statement gives quite a little trouble. You will also insist that the Division Trustees foot up and verify all amounts shown thereon before they approve the statement. Hereafter, Financial Secretary Neuner will insist upon these rules being observed.

IT CAN BE DONE.

SOMEbody said that it couldn't be done,

But he, with a chuckle, replied That "maybe it couldn't," but he would be one

Who wouldn't say so till he'd tried. So he buckled right in, with the trace of a grin

On his face. If he worried, he hid it. He started to sing as he tackled the thing That couldn't be done—and he did it.

There are thousands to tell you it cannot be done.

There are thousands to prophesy failure;

There are thousands to point out to you, one by one,

The dangers that wait to assail you; But just buckle in with a bit of a grin,

Then take off your coat and go to it; Just start in to sing as you tackle the thing

That "cannot be done" and you'll do it. —Mystic Worker.

THE N. F. S. D.

THE Louisiana Pelican, the Louisiana school's paper, recently printed the following, accompanying the article with a list of Frats in that state:

"Sometimes it is remarked that it is a good thing—a first rate thing, a thing very much to be desired, a thing to be cherished—for deaf men to get together and stand together for their mutual well being, for the well being of loved ones depending on them. But those who argue loudest for this much to be desired consummation are the ones who have not rolled up their sleeves and entered the arena, ready to promote every interest involved in any such undertaking which has proved its soundness, financially, socially and otherwise. Families, who would otherwise have been left destitute, have been benefited and this fact is known, yet there are knockers who refuse to open their eyes and see. We refer to the National Fraternal Society of the Deaf which is growing stronger all the time, both in membership and in financial standing. If every able bodied deaf man will see his duty and prepare to relieve his wife or mother or sister from want in the event of his unexpected taking away, he will join now and remain. Not only this. Every once in a while man becomes fagged in life's battle and disease makes inroads on his system, so, if he be prepared, he gets disability benefits. 1912 has seen the Society make greater progress towards soundness. The laws have been made as perfect as possible and the financial department has been rigidly examined and increased in efficiency with able men to look after it.

"We want every deaf man to look at this list and see for himself who are members in Louisiana. It can readily be seen the representative deaf men in the State belong to the Society. Why not you, non-member?"

"Promptness is the price of safety and peace."

COMING EVENTS.

April.

- 5. Social; Omaha.
- 12. Raffle, Pittsburgh.
- 12. Party; Brooklyn.

May.

- 7. Bazaar; Atlanta.

June.

- 21. Lawn fete; Columbus.

July.

- 4. Annual picnic; Detroit.
- 4. Annual picnic; Flint.
- 4. Annual picnic; Indianapolis.
- 4. Annual picnic; Los Angeles.
- 4. Annual picnic; Atlanta.
- 16. Annual picnic; Chicago.

September.

- 1. Combination picnic; Nashua-Holyoke-Boston.

PITTSBURGH DIVISION No. 36.

THE officers of Pittsburgh Division No. 36 are: John M. Rolshouse, President; Frank A. Leitner, Vice-President; James K. Forbes, Secretary; James Conway, Treasurer; William J. Schull, Director; Royal L. Durian, Sergeant; Timothy Gorman, Frank A. Leitner, John M. Rolshouse, Trustees.

Its meeting date is the first Friday of the month. Permanent lodge rooms have not yet been secured. The Secretary's address is 517 Durango St., Pittsburgh, Pa.

INVENTS IRONING BOARD.

ANSEL WILLIAMS, instructor in cabinet making at the Missouri school, has patented an ironing table. The invention consists of a simple and convenient table or stand which may be conveniently folded up into a small space when not in use and which can be quickly adjusted in position for use at the required height. Pivotaly secured to one side of the board is a leaf which is used as a sleeve board. This invention is a great improvement over any ironing board now on the market and as it is a household necessity Brother Williams will doubtlessly have little trouble in securing a manufacturer for it.

Couldn't Miss Him.

A woman entered a police station in Holland and asked the officer in charge to have the canals dragged.

"My husband has been threatening for some time to drown himself," she explained, "and he's been missing now for two days."

"Anything peculiar about him by which he can be recognized?" asked the officer, preparing to fill out a description blank.

For several moments the woman seemed to be searching her memory. Suddenly her face brightened.

"Why, yes, sir. He's deaf."—Chicago Examiner.

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. BURGHER	Missouri
1953 Utah St., St. Louis.	
PERRY E. SEELY	Nebraska
2425 Maple 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	529 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	726 Keowee St.
BAY CITY No. 9	Bay City, Mich.
White Eagle Hall—First Monday.	
C. F. W. Lawrence	3312 N. Water St.
CINCINNATI No. 10	Cincinnati, Ohio
5th & Central Ave.—First Saturday.	
Roy B. Conkling	Terrace Park, Ohio
EVANSVILLE No. 11	Evansville, Ind.
1718 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	525 W. Southern Ave.
OLATHE No. 14	Olathe, Kan.
First Tuesday.	
E. H. McIlvain	Lock Box 212
FLINT No. 15	Flint, Mich.
First Wednesday.	
E. M. Bristol	926 Root St.
TOLEDO No. 16	Toledo, Ohio
Mitchell Hall—First Saturday.	
Shirley Newcomer	Onida 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—First 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 665
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.
MacKies 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
PITTSBURGH No. 36	Pittsburgh, Pa.
First Friday.	
James K. Forbes	517 Durango St.

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; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

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

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

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

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

Those 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.