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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

APRIL, 1913

Number 8

IN THE MAKE-GOOD DEGREE.



Arthur O. Steidemann.

PRESIDENT of St. Louis Division No. 24. A graduate of Gallaudet (Day) School for the Deaf, St. Louis; of Gallaudet College and of Washington University, St. Louis. At the last named institution he took the full course in engineering, graduating with the degree of Bachelor of Science. He specialized in architecture while at college and is following that profession now. He takes a leading part in the affairs of the deaf of St. Louis.

CONSTITUTION AND BY-LAWS.

WE REGRET that we were unable to get the new edition of the Constitution and By-Laws books out this month (April) as was expected. The matter was all set up and proofs being revised when it was found that several additions would have to be made to the By-Laws so as to be in accord with the laws of states which the Society has applied for licenses from. As the Columbus Convention authorized Actuary Draper to make a final revision and add whatever should be found necessary in such instances, he is now working on this and it is expected that the books will be ready for sending out the coming month. It should be understood that it is

important these matters must be right before publishing the edition, so it is hoped that our members will appreciate the fact that the delay is unavoidable.

Headquarters will mail the books to each Division Secretary, in sufficient quantity to supply all members thereof, and the Division Secretary will see to their distribution, taking all necessary care in their mailing to non-residents. They will be printed in a narrower form than the old edition and so be mailable in an ordinary sized envelope.

OHIO AND MAINE LICENSES.

ON APRIL 8th the Society was licensed by the Ohio Insurance Department, and the preliminary permit issued last April and the surety bond of \$5,000.00, which the Society gave to guarantee its living up to its promises and completion of organizations were released. The N. F. S. D. is now in strict accord with the Ohio laws and under its Insurance Department's supervision. We trust this announcement will prove a most pleasing one to our loyal members in that state, and a reassuring one to those who have expressed fears of our ability to accomplish what we set out to do in that direction. It was a long wait and a long task in qualifying; now that it is over and done we may look for that "Watch Us Grow's" going to the mast head once more.

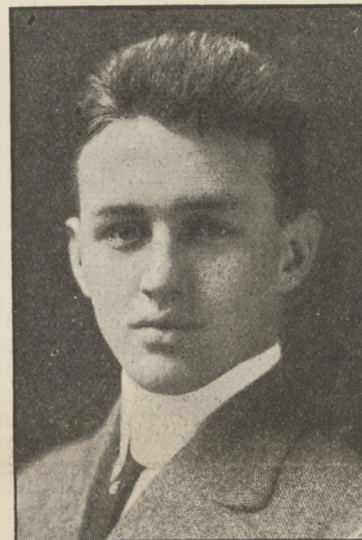
On April 10th the Society was granted a license in Maine. The organizing of Portland Division is an immediate result. From all indications, Maine will make itself heard (or seen) in the recruiting line from now on.

THE INDIANA-OHIO FLOODS.

REPORTS from our Indiana and Ohio Divisions state that none of our members or any member of their families were lost in the recent great floods in those states. Several suffered property loss, damage to residences and contents by water, notably in Dayton, but temporary relief has been given to all in need of it and at this writing it is not thought that any general call on our membership for funds will be necessary.

Be a jiner.

IN THE MAKE-GOOD DEGREE.



Kreigh B. Ayers.

PRESIDENT of Cleveland Division No. 21. A graduate of the Ohio state school. Vice-Chairman of the Local Committee of Arrangements for the Cleveland convention of the National Association of the Deaf, August 20-27, 1913. An electrician and chemist of no mean ability; following the latter profession now. One of Cleveland's delegates at Columbus—and all knew he was there. One of Cleveland's representative deaf men.

MORE DIVISIONS COMING.

AS SOON as we have adjusted matters hinging on applications for licenses already filed, there will be four new Divisions in as many "new" states. Buffalo will have a Division about June 1st and we look for a few more before the year is out.

CHANGING FROM "A" TO "B" CLASS.

MANY of our members in Class A—which includes all those in the Society prior to the Columbus Convention—have expressed a wish to change to Class B. In the May or June Frat we will have an article that will fully explain just how such changes may be made.

GRAND FINANCIAL SECRETARY'S REPORT.

From March 1 to 31, 1913.

Collections.

Chicago	\$ 462.78
Detroit	115.23
Saginaw	8.45
Louisville	64.96
Little Rock	53.69
Nashua	14.70
Dayton	57.06
Bay City	7.02
Cincinnati	34.50
Evansville	15.47
Nashville	26.09
Springfield	26.16
Olathe	44.22
Flint	38.22
Toledo	19.00
Milwaukee	52.98
Columbus	23.52
Knoxville	32.65
Cleveland	45.91
Indianapolis	127.67
Brooklyn	125.70
St. Louis	82.33
New Haven	25.64
Holyoke	50.36
Los Angeles	30.51
Atlanta	26.67
Caney
Philadelphia	102.88
Kansas City	60.98
Omaha	35.08
New Orleans	48.92
Kalamazoo	32.50
Boston	40.05
Pittsburgh	9.79

Total collections\$1,941.69

GRAND TREASURER'S REPORT.

From March 1 to 31, 1913.

Balances.

As per last statement\$32,956.65

Receipts.

Financial Secretary Neuner	\$1,941.69
Interest, mortgage loan	175.00
Rent, Chicago Division	10.00
Button sales	6.50
Supplies, Nashua Division	1.00
Memorandum book sales	41.95
Grand Secretary's fees	4.00

Total balances and receipts ..\$35,136.79

Disbursements.

Sick and Accident benefits	\$ 230.00
Death benefit, Mrs. M. Dixon	250.00
Rent and light	37.00
Clerical services	60.00
Insurance Department's fees	62.00
Headquarters postage	2.90
Headquarters expressage	2.45
Accrued interest on bonds	3.00
Officers' expenses	1.00
Official publication	40.00
Supplies—buttons	21.60
Printing and stationery	10.75
Surety bond premiums	39.50
Duplicating machine	8.00
Notary's services	6.25
Card index supplies	12.50

Electrotyping and engraving ..	6.27
Office expenses	1.40
Secretary's salary	100.00

Total disbursements\$ 894.62

Recapitulation.

Total balances and receipts ...	\$35,136.79
Total disbursements	894.62

Total balances, March 31\$34,242.17

TRUSTEE'S REPORT.

Exhibit of Balances, March 31, 1913.

Treasurer's cash balance	\$ 99.95
First mortgage loans	23,500.00
First mortgage bonds	6,000.00
In bank subject to check	1,795.89
In savings bank accounts	1,331.00
Certificates of deposit	1,115.33
Grand Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances\$34,242.17

Note—One mortgage note of \$1,000 was paid off in March and the amount immediately invested in bonds. \$9,000.00

Burglars Are Good Things—Sometimes



of certificates of deposit were cashed and the amount placed in a mortgage. The bonds pay six per cent and the mortgage five per cent interest.

MARCH DEATH CLAIM.

Mrs. Minnie M. Dixon, Portland, Me., in payment of death benefit of John F. Dixon, Certificate No. 1156, deceased February 5, 1913, Portland, Me.; lead poisoning; paid March 10, 1913; \$250.00.

MARCH DISABILITY CLAIMS.

Wm. J. Fricke, Hartford, Conn.	\$ 10.00
Henry Fux, Opelousas, La.	10.00
J. F. Reinhardt, Springfield, O.	10.00
J. H. Buckner, Siler City, N. C.	20.00
H. E. Tiffie, Union Mills, Ind.	15.00
Isaac Schetzer, Louisville, Ky.	10.00
P. S. Perry, Detroit, Mich.	50.00
W. M. Marsh, Parrish, Fla.	30.00
George Hansz, Detroit, Mich.	40.00
J. E. Motter, Marshall, Mo.	20.00
E. L. Weymouth, Benton Falls, Me.	15.00

Total for the month\$230.00

DIVISION NEWS.

Chicago.

IN THE Coming Events in the March Frat Chicago Division's picnic date was given as July 16th. This is an error, the date is August 16th.

Oscar Pearson, who left for Colorado some time ago in an effort to better his health, has returned home and looks in the pink of condition. He states Paul Kees, of Brooklyn Division, has found the Colorado climate of great benefit to him and is fast recovering his former health.

William Engel and Miss Laird were married April 23rd.

The Silent Athletic club failed to get the club house spoken of in the March issue. It is looking for other quarters.

Dayton.

From Division Secretary Shepherd we learn that those of the Dayton Frats who suffered the most from the flood were: Brother Ingraham—total loss of household effects, house entirely submerged; Brother Shepherd—home in 20 feet of water, damage estimated at about \$500; Brother Booker—loss of furniture on first floor of house; Brother Bice—damage slight, first floor flooded; Brother Bates—cottage flooded, effects probably total loss; Brother Vollmer—shop flooded; Brother Fowler—same as Brother Bates; Brother Augustus' family—household goods partly spoiled; Brothers Heinz, Rose and Howell were flood-bound, but suffered slight loss, if any. In Piqua, Brother Black was the only Frat to meet with any loss. All the members reached safety and all are well and trying to make the best of the situation.

The hall where Dayton Division met is in ruins.

Brother Wiggenhorn did not let the flood deter him from getting married and on April 9th he wedded Miss Dorothy Barrett at Eaton, Ohio.

Cincinnati.

An Auxiliary is being talked of by the Aux-Frats and their organizing is expected.

President Taylor was flood-bound at his home in Ludlow, Ky., across the river from Cincinnati, but managed to get to the April meeting of his Division by the "shank's mare" route, no cars being running.

Headquarters has given Brother De Silver permission to use the Society's emblem on pennants being turned out by the Kosmos Art Co., of this city, by which firm he is employed. They are finely gotten up and made in the Society's colors and are 36 inches long. The emblem is in the widest part and 9 inches in diameter and an exact copy of our button, except as to size. The price is 75 cents. Orders may be addressed to William F. DeSilver, 482 Crestline Ave., Cincinnati, Ohio.

The Division expects to have a real old-fashioned basket picnic this summer, out in the woods and with all the back to nature trimmings. Brothers Cooper,

Bacheberle, Conkling, DeSilver and Wortman constitute the committee in charge.

Brother James Lakes was in the midst of the flood at Hamilton, Ohio, and lost all his personal effects.

With the decline of the "Bachelors Club," an "Isaac Walton Club" is being agitated. The Little Miami (when it is not on a rampage) up near Terrace Park (Secretary Conkling's home) will be the stamping grounds—or water, whichever way you like best. The Frat is promised some fish stories. (Oh, my!)

Evansville.

Evansville Division wishes to thank all who sent enquiries as to the flood there and extending aid if needed. None of our members suffered any loss, and all are well and at work.

Herbert Jenkins has returned from Dixon, Ky., and is again with the Hercules Buggy Co., in this city.

The Sunday after the flood our members hired launches and took trips up and down the river, making photos of the flood scenes.

In July, 1906, when this Division was first organized, the present Secretary was the only married man in the lot. Now all but three are married and have children, and the Secretary has the honorable title of "Grandpa." The youngster has been christened Adolph Brizius, III.

April 16th a son arrived at the home of Brother and Mrs. James Downey.

Nashville.

The Tennessee Association of the Deaf will hold its reunion at Memphis, July 2nd to 5th, and it is expected that every Frat in the state will be present. The committee of arrangements are promising a great time. Brother Todd is chairman and he is on the job with a vim. By that time Memphis Division will be doing business and there is no doubt as to the fraternal grip being in evidence all through the meeting.

Springfield.

Secretary Pershing advises us that none of Springfield's members were affected by the flood. He also says that he was in error as to Brother Folckhemmer's being an Elk, but that he is a Mason.

James Murray, formerly of McConnellsville, Ohio, is now a resident of Springfield. He is in his 67th year and has been admitted as a social member.

Louisville.

The recent flood struck a few of our members on the Indiana side of the river pretty hard. They were temporarily thrown out of employment. Brother Huber had to vacate his home, and it came at a time when Mrs. Huber's illness made it all the more inconvenient. The flood itself was a "whopper," biggest since 1884, we are told. None of the Louisville Frats were affected as none live near the river.

Brother and Mrs. Adolph Struck are entertaining a little girl who arrived March 28th. Brother Struck, since his

return from the West, has been employed in the office of the Alfred Struck Lumber Co.

Brother (and Uncle) Pat Dolan has been on the sick list for a fortnight, but is up and doing again. 'Tis hard to keep a genuine Irishman down, and Uncle Pat especially.

The Division's social on March 29th was a pronounced success. The attendance was much larger than usual. All credit is due Brother Harris' management of the affair.

See the Division's ad in the Kentucky Standard; we are after the fellows up country. (They surely do not know what they are missing; and what's the matter with the Danvillians?)

George Hartman is casting his eyes Chicagowards once more. Wonder if it is on account of the aviation season being about to open.

Brother Heagie recently filed an unique sick benefit claim. He was obliged to undergo vaccination, owing to a small-pox scare. It resulted in his being totally disabled for three weeks. First claim of the kind the Society ever had. It was allowed just the same.

Brother Michaels is reported as quite ill at his Knoxville home.

The Kentucky State Association meets at Danville early in September. Many of the Frats are planning to attend.

Flint.

Brother Markey has moved to Detroit, and is with the Studebaker auto factory.

Brother Blodgett is erecting a home on Avenue C. His father is superintending the work.

Brothers Lawrason, Miller and De Champlain constitute a committee to arrange for a banquet on the evening of June 14th to commemorate the Division's sixth anniversary.

Chairman Schreiber of the annual picnic committee has things in shape for our outing on July 4th. It will probably be at Hitchcock's grove, several miles up the river.

None of the Frats are idle, although there are hundreds of men among the "lay-offs" at the auto factories, but some are expecting to be, sooner or later, but probably not for long.

Brother Herbst has returned to his Bay City home, but expects to be back at his old place with the Buick works before long.

Frank Drake has had considerable trouble with floods this spring, the water in the river which runs across his farm rising to within a few feet of his house and barns. Aside from delays to his farm work, no damage has been done.

Olathe.

Things are quiet up this way and the Division pursuing the even tenor of its way.

Luther Taylor has joined the Montgomery (Ala.) Southern League Baseball club for the season.

(Continued on Page 5.)



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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.



APRIL, 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.

In the N. F. S. D. each member is a "stockholder."

"The man who tries to get something for nothing usually gets nothing for something."

Portland, Maine, gets ahead of Portland, Oregon, in the Division list, but it is not the latter's fault.

They say the man with a good thing is always enthused with it; get busy and put more enthusiasm in this good thing of ours.

Memphis, Hartford, Portland—a fine trio added to the Division roster. And there are others a-coming. We greet the trio with all good wishes for their long life and prosperity.

Somebody asked us, not long ago, what our dividends are. We refer them to the Fraternal Monitor, which says: "In fraternalism there are too many dividends to enumerate."

Our recent Reserve adjustment makes a fine example of propagation of our resources. (We are led to make this remark because that term is a much used one in Frat circles these days.)

We note that advertisements of the Society, in line with the suggestion of the Propaganda Committee, are now appearing in the Louisiana Pelican and the Kentucky Standard. There's room for more.

Our request for batches of Division news made in the March issue has not met with the response we looked for. We are doing the best we can with what was sent in, and with gleanings from headquarters' reports and correspondence.

From the Atlantic to the Pacific, from the Great Lakes to the Gulf our Divisions stand forth; far apart in some instances it is true, but the gaps are filling up, one by one. Are not you, Brother Frat, proud of your order and what it is accomplishing for and by your class?

At this time of year, when Nature is calling and vacation plans are being made, it is difficult to interest any man in any sort of a "proposition," but, as our application list shows that many a doubting one is coming in, it is evident that keeping everlastingly after him is the whole secret. Our Sub-Propaganda committees would do well to give a few minutes' talk or report at each meeting of their Divisions, with such topics as "Prospectives—How To Bring Them In," and their like, as the keynote.

It is self-evident that the arguments in favor of life insurance are all that any sensible man should take to heart, but it is said that one seldom hears of a "prospect" applying for membership without any solicitation. For that reason it behooves every member to do his share of the propaganda work. Get after every eligible friend, and keep after him until we "get" him. The member who endorses an applicant always has the consciousness of having done something worth while, for himself, for his friend and for the Society.

Our members everywhere will rejoice in the news that none of our Ohio or Indiana brothers were lost in the floods. It was an anxious time with us here at headquarters, cut off from all news of their welfare for nearly two weeks. To the editor, especially, the tidings that all were safe came as a great relief, he being personally acquainted with most of them. Some will say that the Society is "lucky" not to have lost any of its members. We do not think that word describes it; rather, we consider it as providential that our friends and brothers were not taken from us.

When the N. F. S. D. was originated nearly 12 years ago its sponsors surely had no idea of what it would have to go through in order to reach what was aimed at. Looking back on the last few years and taking stock of the hard uphill struggle it had; the errors made (errors of omission, not commission) and their correction; the opposition met and overcome; changes in rates—met with as faithful loyalty to a cause as we have in the history of our class—and a constant bearing of the "Excelsior" banner at its front in spite of all, we are to be

pardoned if we indulge in a species of collective self-gratulation. The Society is now at a point where its future is assured, and the only thing that can retard its progress is internal dissension or bad management. Like other organizations it has among its members some who cannot abide by majority rule, some who have met defeat or experienced setbacks to personal desires through the workings of that rule; some who imagine they have grievances; some who believe, or profess to believe, their duly chosen officers are not doing their duties as they should, but who will not specify such instances beyond insinuation and innuendo, and in other ways fail to live up to our fraternal obligation. It is this kind of internal dissension that is the bane of orders like ours. A Division having such members in its ranks should as a matter of duty to the entire order see that they are disciplined or disposed of—and at once. The writer of this editorial, with the experience of ten years' service and without wishing to make any comparisons between the present and past officers, desires to call the attention of every Frat to the fact that their Society is having as faithful and successful management during this administration as any organization could have, and to add that the loyalty of each member is necessary to the continuation of such conditions. Your officers appreciate such loyalty; they are always ready to listen to advice, suggestions, and even to complaints, made by the membership body. Remember that theirs is the responsibility; theirs would be the condemnation were conditions reversed. Give them your support—they are giving you theirs. You have your part in the responsibility, as well. Boost; push; pull for all you are worth and you will continue to see your Society progress and prosper. Knock; well, you know the rest. The N. F. S. D. is in safe harbor, at the end of a voyage through the Sea of Probability. The harbor's name is Possibility. The remainder of its voyage is entirely governed by the word "possible." It is up to you, its members and its "crew," to keep it in this, the epoch of its history.

NEEDED LEGISLATION.

STATE Auditor Howard of Nebraska, who has charge of the Insurance Department of that State, says that he is going to give Nebraska as good an administration as he possibly can. He desires to see some legislation passed that will punish those who travel about the country sowing the seeds of disorganization. He says: "I know of several instances where men have allowed their insurance to lapse because they have listened to the tales of knockers, and, as a result, when they died their families were left without the protection which they would have had had not these fellows in an attempt to help themselves, tried to induce men who had insurance in some other company to drop it."

Are your current dues paid?

DIVISION NEWS.

(Continued from Page 3.)

Toledo.

Toledo Division is arranging for a vaudeville entertainment at its hall, Saturday evening, May 17th. It is promised that it will be a treat. Brother Steinwand is chairman in charge.

We are thinking of arranging for a picnic at Put-in-Bay, July 4th, if the Detroit and Cleveland Divisions can be interested in the plan. Announcement will be made if it is decided to have it.

We were worried over the safety of Brothers Whitacre, Stevenson, Shanahan and Braden, who live in the flooded districts, but all are reported safe and sound.

Brother and Mrs. Steinwand have a little girl, recently arrived to bless their home.

Brother Allabough was among the flood-bound at Columbus, but has resumed his visits here.

Brooklyn.

The roster of Brooklyn Division's social members comprises Brothers Edgar Allan Hodgson, William Gladstone Jones, Isaac Newton Soper, Moses Heyman, Charles Bryan, John Pratt and C. Juhrling.

Brothers Shaw, of Boston, was a visitor at the last meeting.

Our officers have been provided with elaborate gowns for use at our meetings and make quite a striking appearance.

Brother Seelig has a new home at Rockaway Park and expects to spend the summer there. He is one of the expert swimmers at the Beach and saved a young lady from drowning last year.

Brother Cosgrove, a new member, is quite a sprinter and won several medals at our picnic last summer.

Despite its being a rainy night, the attendance at the variety party given by this Division was large. Many original games were indulged in and handsome prizes awarded the winners. During the serving of refreshments State Organizer Cohen spoke of the objects and value of the Society, and was given close attention. Results will be seen of this propaganda work later on. Chairman Auerbach and his assistants, Brothers Keiber, Landau and A. Hanneman, deserve great credit for the success of the event.

Brooklyn's annual picnic is scheduled for August 23rd, and bids fair to be another of the noted successes that No. 23 is reputed for.

St. Louis.

Austin Baird, of Bridgeport, Ill., was in town a few days, the guest of Brother Sutton. He was on his way home from DeSoto, Mo., where he had been looking at farms with a view of buying one, but did not find what he wanted.

Brother and Mrs. Berwin have the sympathy of the Division over the recent death of their daughter, Hattie. Black diphtheria took the little one, after but two days illness.

The Division will observe its anniversary on May 30th with a banquet. On July 12th it will hold its annual picnic at Freywald's Grove. As the grove is a new one to us it is predicted that the attendance will be record-breaking.

The new Secretary on the job up this way expects to complete his course in the Headquarters Correspondence School very soon and to receive his sheepskin, with the "mug" of "Prof. Gib" and his Loving Cup imprinted in the upper center of the document.

(Not so fast, Brother. Diplomas are not awarded for the short term you have to your credit, and right now we are obliged to give you a few "conditions" on account of the lese majeste you have shown towards that "mug," the "Prof." and that cup. All three are mentioned with respect up this way—for obvious reasons. And while we are about it, for your benefit and others, the Frat wants Division news defined as news of the Division and its members and of the sort that will interest the entire membership body. Your style needs improving—Brother Tom's moving from one street to another; Brother Dick's wife's movements; Brother Harry's financial losses (the poorer and wiser kind); et cetera, are not in that class. We hate to use such blue pencil talk on you, but remember you are in for the full course. Come back, there are other lessons on hand.)

Holyoke.

Brother Hagerty has started a cigar store of his own and is experiencing quite a good business. He has a news stand in connection. It is located on High street, Holyoke's principal street.

March 29th, Brother Klopfer was tendered a surprise party by the Frats and presented with a black silk fob and gold N. F. S. D. emblem charm, similar to those Brooklyn Division gives its officers in appreciation. A pleasant evening was had and Brother Klopfer's efforts to make good in the entertaining line—as he has as a Frat—were crowned with success.

(These charms are the work of Brother Fluhr, of Brooklyn, as was the one presented Past Grand President Bristol by the Columbus convention, and fine specimens of the engraver's and jeweler's art.)

Brother Forsyth has been installed as Director of this Division, Brother Brown resigning owing to his contemplated removal to Nova Scotia.

Brother Chevrette had the misfortune of having one of his fingers crushed while at his work. A shopmate dropped a heavy piece of steel on his hand.

Los Angeles.

Brother Haworth has a knack for working in wood and he has made from various woods—the links being whittled out by hand—two 16 by 16 inches framed reproductions of the Society's emblem, and presented one to this Division and the other to the home office at Chicago. (The latter graces headquarters' wall and the spirit of the gift is much appreciated.)

The outing at Catalina Island for July 4th has been abandoned and the committee will arrange for some other location for it.

Brother Cole has returned to Ogden, Utah, his old home.

Philadelphia.

Though it happened last December, the reporter feels that he should chronicle the fact that Brother Dorworth did not think well of single blessedness and did the usual thing. Mrs. Dorworth hails from York, Pa. And, not to be outdone in the way of annexing a life partner, Brother Robinson last March went to Wilkesbarre and brought home a lovely specimen of humanity. From all this it would seem that Philadelphia is devoid of marriageable girls. Nay, nay, it is just a case of familiarity breeds contempt, not that I love you the less but her more.

(It is only fair to remark that the reporter is one of the tardy ones. Cast your eyes on his portrait in the last issue, ye Aux-Frats. A word to the wise, etc.)

The dance and social on March 29th, given by No. 30, was intended for deaf people only, and the result was gratifying both as a social and financial success. (Why bar the hearing ones? But perhaps it was a slip of the pen and Brother Brady wrote "intended" where he intended writing "attended.")

Any former Philadelphian who has decamped during the last five years would be surprised at the lot of doings in this quiet and sleepy town—as others have termed our fair city—since the Frats have become the leading organization and held socials, entertainments, etc., on a scale never attempted before.

Here's a list of the prominent deaf—the who's-who in local and state affairs—who are members of No. 30: J. S. Reid, President P. S. A. D.; Rev. C. Orvis Dantzer, Board of Trustees, P. S. A. D.; J. A. Roach, Treasurer Board of Managers, P. S. A. D.; J. F. Brady, President Philadelphia Branch, P. S. A. D. and St. Joseph's Society; W. L. Davis, President Gallaudet Club; A. S. McGhee, President Clerc Literary Association; Francis Hanley, Vice-President Philadelphia Council, K. of D.; Charles Partington, Delaware Branch, P. S. A. D.; Harry E. Stevens and George T. Sanders, who need no introduction to most deaf people. It is a safe guess that No. 30 is in safe hands.

None of the Pennsylvania Frats suffered from the floods in this district. We hope that this is true of the other Divisions.

In the group of the Portland, Ore., Frats in the last Silent Worker we note that erstwhile Philadelphian, Brother George, and it is the trend of opinion here that he was in a nice crowd. We wish him luck in his new home—and the coming Division the same.

Our local social committee has arranged a schedule of monthly events that extends way into December. By then the local fund will be depleted? Guess not!

One of our members recently met with

bad luck and through another his plight was made known at our last meeting. Result—the hat went around and No. 30 had once again demonstrated what Fraternity means.

Philadelphia being near many streams, rivers, lakes and the ocean accounts for the great demand for fishing tackle by the Frats. After May 1st the stories will begin to come in. (Look out for Cincinnati, boys.)

Kansas City.

Brothers Waters tendered his resignation as Secretary of this Division owing to his moving to Detroit. Richard H. Makepeace was elected to succeed him.

Our meeting dates have been changed from the first Fridays to the first Tuesdays of each month.

A lawn social is scheduled for June 14th.

Omaha.

The awful tornado that left devastation through a strip of Omaha city was merciful to the Frats and none suffered loss or injury. Brothers Rothert and Seely escaped by a small margin, the tornado passing within sight of their homes. Brother Mullen's home had a few shingles torn off.

Brother Barrett was taken ill one day while at his duties at the Iowa school and has been confined to his home for some time.

The local branch of the Gallaudet College Alumni Association held its annual banquet on the 12th and six of those there were Frats.

Brother Nelson has moved to Valley, Neb., a short distance from Omaha, and opened a shoe shop of his own.

Brother Wittwer is back at his old stand in Council Bluffs on Broadway, after working at a Main street shop for some time. The old place pays better and (as those who had his services at Columbus will attest) his old boss knows him for a good workman.

The latest social event given by the Division was a poverty party on April 5th, which was well attended and much enjoyed.

Lest you forget, we say it again: Omaha—1915.

Boston.

It is a year now since Boston Division was organized. That it is a pretty healthy branch, both figuratively and literally, is attested by its growth and the fact that it has yet to send in a disability claim, nor have any of its members lapsed or been suspended. (Good record; sure.)

State Organizer Shea, of New Hampshire, was a visitor at our April meeting. His bother (and ours), John, accompanied him. We were glad to have them with us.

Brother Pavitt won the 12th prize in the classic Boston A. A. 25-mile marathon on April 19th, out of a field of 84 starters. This is something to be proud of, he being in his 40th year and the veteran of the field. He would have done much better if he had not been obliged to stop for repairs to one of his shoes. As

it was, for 15 miles he was showing his heels to the man who finished second.

Several of our members have the motor boat fever and are talking of purchasing boats.

Larry Donovan expects to go to Fred-erickton, N. B., for the summer and pitch for the New Brunswick-Maine league team of that place.

The Providence Frats are anxiously awaiting the time when they can organize their Division and State Organizer Cameron will see to its launching. (Patience, boys, only a little while longer.)

THE PROPAGANDA COMMITTEE.

Letter No. 6.

THE picnic committees of our Divisions are now getting busy on the arrangements for these annual events. We hope that all will be successful affairs and in line with past records. We suggest that each picnic committee, when ordering its tickets printed should have on the back of same—or made a part of their circulars or announcement cards—in small type that part of the Society's advertisement headed "Why You Should Join," which is given in the third column of the eighth page of The Frat. Just clip it out and give it to the printer as "copy." It will be read by non-members who purchase the tickets or receive the advertising matter. It should also appear on tickets and advertising matter for other events. After it is printed instructions could be given the printer to have an electrotpe made of it and in that form it can be used over and over again on future "editions." Chairmen of the Sub-Propaganda committees will please have this suggestion considered and adopted by their Division's entertainment committees. In the end it will not only redound to the credit of the Division, but benefit the entire organization. This is good propagation.

As the various schools for the deaf will soon be closing for the summer vacation and sending out graduates, it would be a good plan for the Sub-Propaganda committees to arrange to have a representative or representatives attend the graduating exercises and if possible have short talks made on the Society and its work or, at least, try and interest the young men and get them to join. This will be easy in many of the Division cities where schools are located; where the school is at a distance the Division in whose territory it is could arrange to send a representative and defray his expenses from its local fund. It is, of course, understood that in some states this plan is impracticable, but in most of them it assuredly is worth the trying.

The above plan can also be used in propagation work at the various reunions and conventions of state associations, several of which are to hold meetings this summer, in case the State Organizer should be unable to look after the work. Headquarters will be glad to supply for this work circulars, rate cards, etc., if request is made for same in plenty of time for their sending.

It should be borne in mind by all our members that a copy of The Frat makes an excellent "circular" to send a friend it is desired to interest and extra copies can be had from headquarters at any time. Use your own copy if necessary and write for another to replace it in your file—if you wish to keep one.

Fraternally yours,

LOUIS A. COHEN,
Chairman.

LIST OF APPLICATIONS.

1. Coleman C. Casey, Portland, Me.
1. Philip J. Morin, Biddeford, Me.
1. Joseph W. Brochu, Saco, Me.
2. Simon A. Goth, Detroit, Mich.
2. Clarence Cummings, Detroit, Mich.
23. Edward C. Ellsworth, New York, N. Y.
23. Culmer Barnes, Jr., New York, N. Y.
23. Wm. S. S. Austin, Binghamton, N. Y.
23. Harry A. Grossman, Brooklyn, N. Y.
23. Joe Halpert, New York, N. Y.
23. John Bohlman, Jr., New York, N. Y.
30. Nicholas Cahn, Philadelphia, Pa.
30. Geo. H. Porter, Jr., Philadelphia, Pa.
10. Herman J. Eikens, Cincinnati, O.
1. Elmer D. Fogg, Lewiston, Me.
1. Frank Osonek, Milwaukee, Wis.
1. H. Stewart Smith, Colorado Springs, Colo.
1. Edward B. Woolf, Port Gibson, Miss.
1. Joseph W. Finegan, Talladega, Ala.
35. Earl F. Gardiner, Cranston, R. I.
24. Henry Ellebracht, St. Louis, Mo.
18. Albert W. Ohlemacher, Columbus, Ohio.
34. Wm. H. Grimes, Battle Creek, Mich.
1. Frederick C. Frazier, Northeast Harbor, Me.

COMING DIVISION EVENTS.

May.

10. Bazaar; Atlanta.
17. Vaudeville social; Toledo.
24. Drawing; Philadelphia.
24. May ball; Milwaukee.
30. Social; Pittsburgh.
30. Banquet; St. Louis.

June.

14. Anniversary banquet; Flint.
14. Lawn fete; Kansas City.
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.
12. Annual picnic; St. Louis.

August.

16. Annual picnic; Chicago.
23. Annual picnic; Brooklyn.

September.

1. Combination picnic; Nashua-Holyoke-Boston, at Worcester, Mass.

HARTFORD DIVISION No. 37.

HARTFORD Division No. 37 was organized at Hartford, Conn., April 1st. It will be installed and elect permanent officers May 1st. The charter members are Brothers Lawrence W. Crowley, Walter M. Hale, George Mottram, Edgar C. Luther, Felix J. Bonvouloir, Chas. Dermody, Robert E. St. John, Rolland K. Sharpe, Carl A. Olson, Herbert A. Rivers, Willard E. Frazier and William J. Fricke.

MEMPHIS DIVISION No. 38.

MEMPHIS Division No. 38 was organized at Memphis, Tenn., April 12th, State Organizer Chambers being present and in charge of the ceremonies. The charter members are Brothers William C. Correll, J. Amos Todd, Ernest Ligon, Nathaniel E. Harris, Robert C. Harris, Ulysses R. Roden, Leopold C. Puchen and John W. Slough. The new Division will start out the first of May, when permanent officers will be elected for the year.

PORTLAND DIVISION No. 39.

PORTLAND (Me.) Division No. 39 was organized at Portland, Maine, April 19th, State Organizer Shea, of New Hampshire, being present and in charge of the ceremonies. Permanent officers and its chartering will be arranged for about May 1st.

The charter members are J. Fred Flynn, Albert L. Carlisle, Edward C. Randall, Chester A. Woodward, George W. Coburn, George E. Fister, Harold E. Libby, Thomas J. Prinn, Adolph Fisher and Lewis V. Collins.

Truth.

A man protesting against error is on the way toward uniting himself with all men that believe in truth.—Carlyle.

GRAND DIVISION COMMITTEES.

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

Board of Directors Committees:

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

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

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

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

Special Committee.

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

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

HARRY C. ANDERSON President
10 E. Market St., Indianapolis, Ind.

HENRY B. PLUNKETT 1st Vice-President
782 Cass St., Milwaukee, Wis.

WILLIAM L. DAVIS 2nd Vice-President
228 S. Third St., Philadelphia, Pa.

H. LORRAINE TRACY 3rd Vice-President
917 Asia St., Baton Rouge, La.

FRANCIS P. GIBSON Secretary
606 Schiller Bldg., Chicago, Ill.

C. C. NEUNER Financial Secretary
Route 4, Columbus, Ohio.

WASHINGTON BARROW Treasurer
606 Schiller Bldg., Chicago, Ill.

GEORGE F. FLICK Chairman of Trustees
606 Schiller Bldg., Chicago, Ill.

Board of Trustees.

GEORGE F. FLICK, Chairman... Chicago, Ill.
HORACE W. BUELL, Jr. Chicago, Ill.
LEO J. CLINNEN Chicago, Ill.
FREDERICK G. SCHWARTZ Columbus, Ohio
EDWIN I. HOLYCROSS Columbus, Ohio

State Organizers.

CHARLES P. COKER Arkansas
c-o School of the Deaf, Little Rock, Ark.

LEON A. FISK California
Huntington Park, Calif.

GILBERT F. MARSHALL Connecticut
692 E. Main St., Bridgeport.

WILLIAM E. GHOLDSTON Georgia
195 Washington St., Atlanta.

EDWARD A. HART Illinois
1753 Warren Ave., Chicago.

ARTHUR H. NORRIS Indiana
Box 65, Parker, Ind.

EDWARD H. McILVAIN Kansas
Lock Box 212, Olathe, Kan.

WILLIAM C. FUGATE Kentucky
968 S. Preston St., Louisville.

H. LORRAINE TRACY Louisiana
917 Asia St., Baton Rouge.

D. MCGREGOR CAMERON Massachusetts
119 Warren St., Roxbury.

COLLINS C. COLBY Michigan
510 Superior St., South Haven.

JOHN H. BURGHEER 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. 65th 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 626 W. Southern Ave.
OLATHE No. 14 Olathe, Kan.
First Tuesday.

E. H. McIlvaine 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 Onelda 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, 860 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.

Joseph L. Leghorn 200 Harriet St.
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.
Y. M. C. A.—Second Saturday.

Percy W. Ligon 222 E. Fair 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 Tuesday.

R. H. Makepeace 420 Boone St.
OMAHA No. 32 Omaha, Neb.
Mackie's 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. C-meron 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	1.36	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (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.