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The National Fraternal Society of the Deaf (NFSD)

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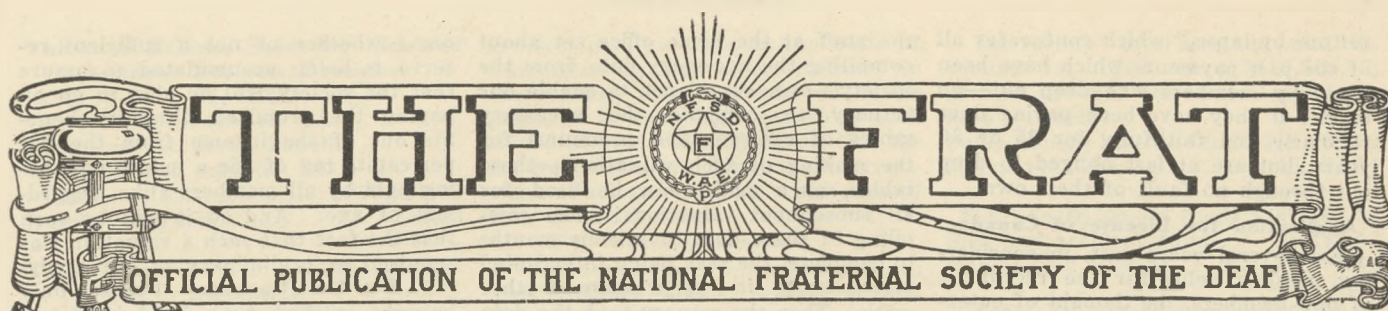
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Twentieth Year

NOVEMBER, 1922

Number 8

## The Grand President's Annual Message

I have pleasure in submitting to the membership body this, my tenth annual report, as required by our law and custom.

Many things worthy of note have taken place since the close of the triennial convention held in 1921. And there are many matters of interest to all members that could well be touched upon in such a report as this. But lack of space, the limited time that can be given to this review, and the natural, necessary restrictions on publication of matters that concern only the internal workings of the organization—all these considerations forbid entering on too lengthy and detailed a communiqué. The purpose of this message can best be served by giving a general resume of the society's progress and touching briefly on the most important administrative acts and questions of general policy that we have had to weigh and consider during the past year. These should be of interest to every member and are worthy of your attention, thought and criticism.

It can be said that the society has gone forward since the Atlanta convention, and the showing made in financial respects is a very satisfactory one.

Due, however, to economic and industrial conditions that have affected both employers and employed, as well as all organizations like our own, the increase in membership has been very slow, and there has been some loss of members through lapsation. This adverse showing is but an incident, a temporary and passing condition—a momentary halting in the society's onward march—and will right itself as times improve.

Lapsation has been, is, and always will be a problem for fraternal societies under any conditions, although of course much more marked during such a period of business and industrial depression as the country has been going through. While our membership losses during the unsettled period have been somewhat greater than in former years, the drain has been kept down to some extent by the relief measures which many of the di-

visions have taken to protect a member in his good standing and keep his insurance in force. This is a very commendable feature of the fraternal work that is being carried on in many and various ways within the circle.

I have received reports from other of the society's officers and committees on several subjects, and will incorporate in this message their own outline of what has been accomplished under the several heads.

### Conversion of Old Class A Certificates.

This work, which has been long delayed and on score of which we have received many inquiries and complaints, has been finally brought to a head, I am glad to say. And those who have filed applications for such conversion will soon reap the benefit. The staff at the home office reports that it is at last in a position to take up and put through applications for conversion from Class "A" to Classes "C," "D," or "E."

The delay in acting upon these first early applications has doubtless seemed unreasonably long to the members affected. However, there was a great deal of preliminary labor to be done in the way of preparing the necessary tables, and there have arisen a number of questions which had to be studied out and settled. This work could only be done piece-meal at such intervals as pressure of other work and general conditions at the home office have permitted. At certain seasons of the year the volume of regular routine business and the extra work incidental to the season is so great that during such periods of "peak load" it takes the entire time of the whole force to attend to the immediate work in hand and everything else has to be laid aside until the rush has passed. At other times the force has been shorthanded, which again throws extra load on the remaining workers. Then there have been several changes of personnel—clerks and typists have come, stayed a while, gaining the knowledge and experience to make them valuable workers, then left; this turn-over has been a serious factor in crippling efficiency and increasing the burden on the other workers.

In this connection, it is to be remembered, too, that the privilege of converting to a new class is not precisely a **right** that old members can claim, but rather a **grant** that has been made possible only through much care and thought for the members' interests and a great deal of unremitting, painstaking labor.

So much by way of explanation and comment on the delay of this work. At any rate, these conversions are now in hand and are already being made in regular course. The procedure has been standardized and conversions are from now on an ordinary part of every-day routine—as much so as an increase of certificate amount or a change of beneficiary, except in this respect: there is a great deal more detail in a conversion.

This marks the completion of an important chapter in the annals of the society. The adoption of the American Experience—4% standard as the eventual and ultimate basis of the society's life insurance business was a progressive and far-reaching move. It has placed the society on an even more firm, sound foundation and immensely strengthened its position in public estimation and in the eyes of those who are well-informed on insurance matters. The opening of the new classes, giving an option between three well-chosen policy forms, with right to a fair and just surrender allowance, has silenced many former objectors and critics, gained the increased confidence of our public, and enabled us better to meet competitors, "twisters," and knockers. Finally and the most important consideration of all, it has permitted the making of fair and due provision for the protection of old members who may eventually find themselves, by reason of injury, long-continued illness or inability to obtain work, unable to keep up their dues payments; the society now is able to guarantee that they will at least get all of the insurance that their past payments entitle them to. That is merely bare justice and equity, it is true—nothing to plume ourselves upon, or make a virtue of; but it is a long step ahead of the old principle of "for-



feiture by lapse," which confiscates all of the past payments which have been made by members who drop out—no matter if they have been paying dues regularly and faithfully for 25 or 30 years, but are at last obliged to drop out through no fault of their own.

#### Application for License in Canada.

For several years past, in considering possible fields for the recruiting of new members, the thought of entering Canada has from time to time presented itself. The Dominion has a fairly considerable deaf population, among whom the proportion of healthy insurance risks and general level of intelligence is high. Up to a year or two ago, however, it was out of the question to apply for a license, on account of the prohibitively high deposit that the society would be required to make with the Dominion insurance department as a surety bond to protect Canadian contracts; and within the last few years Canada had an express statutory provision that no new licenses should be issued to fraternal societies. The Insurance Act, however, was so amended in 1919 as to make it feasible after January 1st, 1920, for the society to apply for admission to do business in the Dominion; and about that time we got in touch with some of the deaf leaders in one or two Canadian cities and found them well-disposed, alive to the need of the deaf as a class for such an organization as ours, and ready to affiliate with us. These two considerations put a new face upon the matter and we set about preparing to apply for a license.

Certain unexpected requirements were encountered, which it was not possible immediately to meet, the main and principal one being the requirement that the same kind of a valuation should be made of the sick and accident business as of the death benefit business—that is, a valuation made from standard reserve tables properly computed by actuarial methods. An eminently right and proper requirement this, but one which we had never had to meet before, and so were not prepared for. The general and accepted practice with the insurance departments of our own states is to set aside as the reserve for sick and accident benefits the net amount on hand in the Sick and Accident Benefit Fund—that is to say, the balance in the Sick and Accident Fund (after deducting due and accrued liabilities) is called the reserve for disability benefits. The reasons for the adoption of this rule by our own departments are, doubtless, the absence of any reliable and satisfactory experience tables to serve as a standard, and the difficulty of applying such a standard (if there were one) to the business as conducted by different societies.

Although this valuation requirement was not an easy one to meet and went far beyond anything ever exacted of this society by insurance departments heretofore, met it had to be. And so

the staff at the home office set about compiling the necessary data from the society's own experience to enable our actuary to compute the necessary tables of reserves and premiums for the making of such valuations—these tables, once made, can be used for all subsequent valuations. The compiling of these data took some months to complete, the task being interrupted from time to time by pressure of other work. Then the actuary took the data and began the work of computing the tables of reserves and premiums above referred to. When these tables were completed, we were at last in a position to make the first valuation of the sick and accident business we had ever undertaken by correct actuarial methods. (The results of this valuation are given in a subsequent section of this report.)

We wish to emphasize strongly the technical difficulty of satisfying this requirement of the Canadian insurance department. There seems to have been little or no serious attempt made anywhere at all in this country to compile standard tables for such valuations. As far as we know and have been able to find out, there is really no accepted, reliable standard anywhere to go by, except possibly the old tables of the Manchester Unity—and it may reasonably perhaps be doubted if these are properly applicable to the different experience under the conditions obtaining in this country and in this decade. Be that as it may, there is no gainsaying the fact that the society has in good faith gone through with an undertaking which has entailed a great deal of time and labor, as well as heavy expense for actuarial services, in order to satisfy this particular requirement for admission to Canada.

There is no reason to anticipate other than favorable action by the Ottawa department on the society's application for license, which was recently filed. And it is the hope before long to announce in *The Frat* that the society has extended its field of operations to include our neighbor country, the Dominion on our north.

#### Importance of the Sick-Accident Valuation, Results Disclosed.

The requirement by the Canadian insurance department of a sick-accident valuation, however, only served to bring up once again the question of making such a survey. For a long time the society's administrative officers had been feeling it would be advisable to make such valuation for the sake of obtaining needed definite information for guidance in conducting this branch of the society's business. There has heretofore been no way of knowing whether or not the per capita tax for the sick and accident benefit funds, as arbitrarily fixed by different conventions without any attempt at estimating ultimate adequacy, would provide the necessary funds to pay all future claims. There is naturally every reason for wishing to know certainly and definitely how the society stands in regard to its sick and accident busi-

ness—whether or not a sufficient reserve is being accumulated to assure that the society will be able to go on paying the promised disability benefits out of the income from the flat per capita tax of 25c a month now being paid by all members alike, regardless of age. And so it will be seen that the fact that such a valuation was required as preliminary to our applying for the Canadian license only brought matters to a head in determining us to make the survey that had for some time been contemplated. The information gained from it has been long-needed and is of great value.

A brief statement and summary of the facts brought out by this first valuation is here given.

1. From data taken from the society's own experience our actuary, as has been said, computed adequate premium rates, graded to ages of members. A study of this table of rates shows that our present flat per capita tax of 25c a month for the disability fund is adequate to pay for the benefit promised. That is to say, the flat tax of 25c a month, which all members are now paying, produces as much revenue as would be derived from the actuary's rates graded to age. This indicates that the successive increases by past conventions have at last made the sick-and-accident tax entirely adequate, so that it will never have to be raised again. Thus the action of the Philadelphia convention in increasing the sick-and-accident tax from 20c to 25c has been splendidly justified. In the first place, the increase of revenue came at exactly the right time to tide the society through the "flu" epidemic, and now the actuary's computations have shown that this final adjustment of the tax made at the Philadelphia meeting was so fortunate and well-considered as to make the amount of this monthly levy just what it ought to be—fixing it at just the amount that would have been arrived at by actuarial methods.

Here can be seen the great benefit of an actuarial valuation—we now know that our present tax is adequate. Before the valuation we could only guess and hope that it was adequate; and as we watched the growth of the benefit fund, we could only speculate uneasily whether the reserve being accumulated would prove sufficient to meet the large volume of claims that may be expected thirty, forty or fifty years from now.

2. While the present tax of 25c a month is shown to be adequate, the lower rates of tax collected in past years (15c up to 1915; 1915-1918, 20c) were NOT. Furthermore, the sick and accident fund has never until last year received its due share of the interest earned on all funds. Therefore it is not surprising that this first valuation disclosed a technical deficiency of nearly \$8,000.00, as shown by the following exhibit:



### Valuation Balance Sheet for Sick and Accident Business December 31, 1921.

#### Assets.

|  |             |
|--|-------------|
| Sick and Accident Benefit Fund—cash assets in hand ..... | \$17,299.08 |
| Interest accrued .....                                   | 244.83      |

Total Assets.....\$17,543.91

#### Liabilities.

|   |           |
|---|-----------|
| Unpaid sick and accident claims .....                     | \$ 610.00 |
| Per capita taxes paid in advance .....                    | 122.20    |
| Required NET RESERVE for sick and accident benefits ..... | 24,787.78 |

Total Liabilities.....\$25,519.98

Total Assets ..... 17,543.91

Deficiency .....\$ 7,976.07

This deficiency is only technical, and we can confidently anticipate that in a very few years it will be wiped out by the accumulation of surplus in the sick and accident fund. It was desired, however, to take care of it now and have the sick and accident business make a showing of full actuarial solvency. Therefore, a transfer of \$8,000.00 was made from the general surplus to the sick and accident benefit fund. This transfer leaves the solvency of the death benefit funds entirely unimpaired, being made from the surplus—and out of surplus interest earnings, in restitution of the interest which should have gone to the sick and accident fund in past years. Finally, this transfer is made as a loan, and will be repaid out of surplus accumulating in the sick and accident fund from year to year.

#### Bureau of Investigation.

In an effort to protect our members in the matter of investments, and in response to a widespread desire for advice in the purchase of securities, information concerning investment offerings, and the standing of the companies making them, this office, in conjunction with the President of the National Association of the Deaf, aided in the formation of a Bureau of Investigation, designed to be of service to the members of both organizations and to the deaf at large. To represent the N. F. S. D. on this body, I appointed Jay Cooke Howard, of Duluth, Minnesota, and President Cloud, of the N. A. D., appointed Samuel Frankenheim, of New York City. To represent both organizations, I agreed with President Cloud in the selection of A. L. Roberts, of Chicago. The bureau is now fully organized and has undertaken the task assigned it. I consider the personnel of this Bureau well qualified to give dependable information and sound, conservative advice.

The scope of the service this bureau may give is large, embracing not only the investigation of security offerings and advice on the best forms of investment, but also the preparation of

articles, etc., to serve as the basis of instruction to the older students in our schools, that they may be better prepared to cope with situations such as the present when the deaf, like the general public, are deluged with investment offerings, some of which are of very doubtful value.

#### Ritual Committee.

This committee, through its chairman, Brother Norris, reports in substance, that:

The committee has arranged for and concluded the printing of the revised ritual as adopted at the Atlanta Convention; forwarded one thousand copies to headquarters, which have since been distributed to each of the divisions.

The committee has had under discussion certain ceremonial forms for adoption but only preliminary suggestions have been brought out and as they feel there is no need of haste, a report thereon may not come for some time.

The committee, through its chairman, has secured and shipped official regalia for the following divisions:

Indianapolis, Utica, Omaha, Cincinnati, Huntington, Milwaukee, Portland (Oregon), Columbus, Washington, Detroit, Boston, Albany, Flint and San Francisco.

It has also purchased a number of miscellaneous apparatus for different divisions.

The committee has also adopted standard regalia for the Grand Officers, as is described in the new ritual. This regalia has been purchased and presented to the following Grand Officers: By Brooklyn Division to Vice-President Pach and Secretary Gibson; by San Francisco Division, to Vice-President Williams; by Indianapolis Division, to President Anderson.

In handling this business the committee has collected a total of five hundred fifty-eight dollars and seventy cents (\$558.70) and expended to date five hundred two dollars and thirty-three cents (\$502.33), leaving a balance of fifty-six dollars and thirty-three cents (\$56.33) on hand with the committee; but there are a few minor liabilities that will bring the balance down to about twenty (\$20.00) dollars. A full and complete accounting cannot be made at this time, but the balance as reported is approximately correct; so it will be seen that the committee is largely self-sustaining.

#### Financial Condition.

We are nearing the close of another calendar year, and the date of publication of our annual statement is not far off. The year's record will then be set out in detail, and will cover all aspects of the society's condition and affairs. And so I am here giving only a brief resume of facts and figures bearing on present condition of the society's finances.

|  |             |
|--|-------------|
| Members on roll, November 1st, 1922..... | 5,097       |
| Insurance in Force.....                  | \$4,057,000 |
| Active Divisions.....                    | 92          |

The society's total assets in hand November 1st, 1922, were \$417,366.77, divided between the several funds as here set forth:

|                                  |              |
|----------------------------------|--------------|
| Death benefit reserve funds..... | \$319,428.69 |
| Mortuary funds.....              | 48,035.81    |

|                                |              |
|--------------------------------|--------------|
| Total death benefit funds..... | \$367,464.50 |
| Sick and accident fund.....    | 28,447.63    |
| Unallocated interest.....      | 11,281.40    |

|  |              |
|--|--------------|
| Total, all benefit funds.....                            | \$407,193.53 |
| Reserve for convention expenses .....                    | 5,166.84     |
| Expense funds:   |              |
| General.....   | \$ 3,519.40  |
| Organizing .....   | 1,487.00     |
| In hand for expenses of Management and maintenance ..... | 5,006.40     |

Aggregate of all funds \$417,366.77

Here is a summary of our investment holdings:

First mortgage loans.....\$334,162.51

Bonds:

|   |             |
|---|-------------|
| First mortgage bonds .....              | \$22,171.89 |
| U. S. Liberty bonds .....               | 42,196.37   |
| Canadian govt, etc. ....                | 16,110.80   |
| Total bonds.....                        | 80,479.06   |
| Cash in bank.....                       | 1,795.60    |
| Cash in office and contingent fund..... | 929.60      |

Total ledger assets.....\$417,366.77

#### Conclusion.

A study of the constructive work accomplished and of the figures given in the statistical part of this report shows substantial progress made notwithstanding unsettled industrial conditions and other difficulties.

The financial gain in itself is encouraging enough. A total of approximately \$430,000.00 in all funds is assured by the end of the year, and by the time the St. Paul convention meets we should have over \$500,000.00. Just stop and realize what it means that this society, which ten or eleven years ago boasted assets of only \$18,000.00, should now be nearing the half-million mark and going strong on its way up to the million dollar class! and all of this vast sum has been rolled up by the contributions of deaf persons alone, without reckoning the amount paid out in benefits—some \$200,000.00—or the disbursements to meet expenses of management and maintenance. It is not a dream; it is a realization in cold arithmetic, and represents the results of loyal co-operation for mutual good of 5,000 members—every one of our own class.

The National Fraternal Society of the Deaf, as an organization, has just entered upon its 21st year, fresh and lusty in virility of youth but mature in experience and service; sound in purpose and mission, dedicated to the welfare of the deaf.

H. C. ANDERSON,  
Grand President.





In this department, September issue, appeared the following:

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

Preceding that there was some discussion of the matter of personals appearing in The Frat.

Only one letter was received in response to the request for discussion. It came from Harvey L. Ford of Waco, Texas, and in part said: "I notice The Forum is open again. I will be frank with you and say I endorse every word Brother Bertram of Portland says. You will recall I had almost the same argument in The Forum in May or June, 1921. Personally I think it was a bad mistake when it was decided to discontinue personal news and could say a good deal about the mistakes that I think have been made but I suppose the less said the better. However, will say this much—if the society is to continue to increase in membership, as everyone including myself hopes it will, the members must have what they want regardless of what the home office wants. Remember the old saying, 'You can lead a horse to water but you cannot make him drink.' It must not be forgotten, by far the majority of the members are just plain fellows like myself do not possess a lot of brains. Let me ask you the question: Of what interest is it to the members to give the list of callers at the home office under the Chicago Division notes? In my judgment it is of no interest to anyone save the individual member who is mentioned."

The Editor replied to this by letter and told Brother Ford of some things discussed at the Atlanta convention which were in the way of family matters that cannot appear in print, and added: "You go on and say you could say a good deal about the mistakes you think have been made—your thoughts help no one unless you put them up to us. We are always open to conviction and welcome constructive criticism. The members can have what they want when the convention provides for it; if it does not it has its reasons. It is up to fellows like you to get your ideas before the convention—then if the convention turns them down, sit down and wait for the next one. It does no good to blame those who are but carrying out its orders—it is the boss, and

as you have a boss you know his instructions are final. You ask: Of what interest is the list of visitors at the home office, which appears in the Chicago notes each month? Well, I am responsible for its being there; the visitors are from all over the country. Take the September list, Pennsylvania, Ohio, Indiana, Wisconsin, Missouri, Minnesota, Washington are represented, and their friends in those states will know they saw the works, and probably ask and learn about what they saw—and that is good advertising. In addition, that is not local news; it interests the whole membership to know we had the visitors, interests the seven divisions in the seven different states to which they belong. Your judgment needs revision, don't you think? If, for example, Harvey L. Ford bobbed up here as a visitor, and Texas frats did not know he was within a thousand miles of headquarters until The Frat told them different—you can see that the visit would interest four Texas divisions and some 175 Texans who wear the frat button."

To this Brother Ford replied in effect that he could not blame us for taking the stand we have.

One other letter in support of Brother Bertram's ideas was received. It was from Adolph Brizius of Evansville Division. He adds that the society should now have a printing office of its own, etc., with the idea that such would give us a Greater Frat, we suppose.

The idea is impracticable—at least for some time yet.

There was but one response to the referendum question—and that was from Houston Division, whose members expressed themselves as satisfied with the present policy of this paper.

We suppose the incident may be closed and The Forum take another nap—until the next case is called.

#### IN A TIGHT PLACE.

A man was one day hunting in a forest. A terrible storm came up. He looked about for shelter, but there was none. It began to rain in torrents. So he crawled into a hollow log. It fitted snugly.

The rain lasted for hours. The water soaked through the wood. The log began to swell. When the storm was over the hunter could not get out.

He strained to free himself with all his might, but the log was tight. Exhausted, he gave up. He knew that he would starve to death.

Like a drowning man, he saw his whole life flash before him, especially his mistakes. He suddenly remembered that he had promised a deputy to make an application for life insurance, there being none on his life then. He realized that his wife and baby, penniless, would starve.

This made him feel so small that he was able to crawl out of the log without difficulty.—[Adapted, The Balance Sheet.

#### ST. PAUL CONVENTION.

##### Bulletin No. 2.

Gentlemen, please sit up and take notice. Cock your weathereye. We are to introduce the LADIES (note that we spell it with capitals). of the committee that is to function during The Frat convention in St. Paul in 1924. When you are through reading this bulletin, preserve it. You will need it at the convention. You will wish to know all about the charming ladies who will look after your well-being and happiness. We are going to tell you. You know bald-headed men lose their hair from early piety. This includes veracity. That means the writer. Now sit pretty and wait.

This, monsieurs, is the CHAIRMAN, although she is a LADY. The way the fair sex has butted into affairs has somewhat confused our terms. The next lexicon of the English language will have to define chairman as the Big Cheese, either masculine or feminine gender but never neutral. But have patience. This is Mrs. Swangren. There is nothing small or stingy about her. She is cosmopolitan. She probably is personally acquainted with as many frats as any other lady in the land. She is triply well educated, having attended and acquired all of the learning and wisdom of three schools. She started in at Wisconsin, later attending the Washington state school and finishing off in the Oregon school. She has lived in Chicago and has been a willing worker for the S. A. C. She accompanied her husband to the Philadelphia convention, to which he was sent as a delegate from the Rockford, Ill., division. After living here, there and elsewhere in the U. S., she has finally decided that there is no place like Minnesota and she is HERE. She can hear a little and if any of the fraters wish to exercise their vocal organs and produce sounds that remind one of a saw cutting a knot, they can try it on her. She is a peacherino of a hustler, as good-natured as they are made. Good cheer radiates from her smiling visage. With Mrs. Swangren managing affairs, things will march along at the double quick while she renders her well known version of "Yankee Doodle."

This is Mrs. Winston. We shall later produce her picture. A word-picture would not do her justice. She is rather petite, a good looker and good dresser. She drives her own car—we believe a Rolls-Royce, but are not sure. If you are real nice and polite, she may take you for a spin over the famous boulevards of the Twin Cities, around charming lake and through auburn-arched driveways. Her worse half won't care. He is a good fellow and a good frat. He will be busy swapping lies with the boys, in any event. With all her charm, she is a good worker. Not long ago she devoted herself so assiduously to a frat blow-out to raise money to entertain you that she had to take to her bed—along about two o'clock in the morning.



Mrs. Oscar Lauby used to be Miss Nina Wright. She is a graduate of Minnesota school and while Oscar tends the baby she trips the light, fantastic toe. She is popular with the younger set, and we presume there will be a "younger set" among the delegates. She is a good looker. There is nothing slow about her. Watch her make the dust fly when it comes to preparations for the convention. And, boys, do not let her turn your heads for she is spliced and on the shelf.

Mrs. William Henneman went to the Nebraska school and learned all they could teach her by the oral method. Desiring more profound and accurate knowledge, she later attended and was graduated from the Minnesota school. She puts her heart and soul into the work of preparing for the convention. We have it on good authority that she is jolly and will add to the gaiety of the occasion. Her husband is custodian of Thompson Hall so she is in a position to be of much assistance to the delegates and their consorts.

Mrs. Walter Falmoe is a recent graduate of the Minnesota school. They do say that she is very pretty and a willing worker. The writer is such an old-timer that he has not made the acquaintance of all of the young buds and his informant lacks imagination and descriptive ability. This is one of the disadvantages of working at a distance. If the writer lived in St. Paul and could place these girls on a pedestal and walk around and observe them he would be better able to do them justice. Well, you boys can come and see them for yourselves. Tastes vary but we are offering you a variety.

You will note that all of the preceding members of the committee have been enticed, lured, conquered or clubbed into the bonds of wedlock. The next two are unfettered damsels. Young men, we now introduce Miss Helen Franklin. Miss Franklin is a deaf lady who can hear. You can whisper in her ear. She is a dear, good girl and everyone likes her. She is a real Irish coleen. If anything is to be done Helen will do it and do it right.

Last but not least is Miss Betty Plonshinski. She is just out of school and is a great favorite with the denizens of Thompson Hall. She has a deaf sister, Rose, and they look much alike. In fact it is hard to tell which of them you are shining up to and you must be careful and not get them mixed. Betty and Rose are both all smiles and real jolly girls.

Years ago, when the writer was young, he would probably have devoted more space to the young ladies on the committee than to the members of the male band. There are seven ladies and nine gentlemen. As it happens, the boys are almost all his old school chums and he knows them from A to Zanzibar. The ladies, as is fitting, are of the younger generation and seem to regard him as a baldheaded, toothless old reprobate, and he has not, during his brief visits to the Twin Cities, with

or without his wife, been able to become well acquainted with them. Then, too, you have to handle the ladies with gloves. This is not such a calamity. You will, each of you, wish to make your own personal diagnosis.

One thing you must bear in mind. Even if the descriptions herein given are not up to par, every member of the committee has made up her mind that the great North Star state is going to turn out a convention that will be second to none and that will be a credit to the state. It is up to you to throw your tooth-brush and your pajamas (or do you wear a nighty) into your grip and come along. You will be entertained as befits a delegate to a great frat convention. Nothing is going to be left undone or half done to give you the time of your gay young lives, and we are all young, no matter the number of years chalked up against us. We are beginning early, have got well under way and we will put her through.

JAY COOKE HOWARD.

November 17, 1922.

### THE GET-ONE DEGREE.

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

Chicago Division—H. W. Perry, F. M. Hemmelder.

Detroit—Herbert A. Shugart.

Louisville—J. H. Mueller, R. A. Hertzman.

Cincinnati—Richard Smith (2), Edgar M. Hay, J. M. Shepherd.

Springfield (O.)—H. H. Folckhemer.

Olathe—O. G. Carrell, E. H. McIlvain.

Flint—Howard B. Blodgett.

Brooklyn—J. F. Constantin, Julius Lipkin.

St. Louis—J. M. Bretscher, Joseph Weber.

Philadelphia—John A. Roach.

Omaha—C. C. Clark (2), Joseph Eckstrom, R. G. Brown.

Buffalo—William Klein.

Providence—Arthur Enger.

Seattle—Karl E. Johnson.

Baltimore—J. H. Behrens.

Akron—James E. Calhoun.

Waterbury—Phillip Cossette.

Pittsfield—Alfred E. Diot.

Bangor—Albert L. Carlisle.

Wichita—W. A. Sherman, W. E. Wait.

Spokane—John E. Skoglund.

Norfolk—Benjamin E. Yaffey.

Manhattan—M. H. Marks, S. Goldstein, I. Lovitch.

Lewiston—Armand Leriche.

Jersey City—E. B. Earnest, H. P. Hansen.

Bronx—J. L. Leghorn, F. Rubano, E. J. Zearo.

Charlotte—Vander R. Phillips.

Durham—Kelly Biggerstaff, N. B. Watkins, R. C. Fortune (3), E. H. Butts.

Have you secured a new member this month?

### NEW MEMBERS.

1. Edward Mastny, Oak Park, Ill.
2. R. C. Wright, Detroit, Mich.
4. H. C. Wesley, Louisville, Ky.
4. A. A. Bohnert, Louisville, Ky.
10. Wm. Busby, Cincinnati, O.
10. A. H. Clancy, Cincinnati, O.
10. F. J. Osborn, Cincinnati, O.
10. F. J. O'Brien, Norwood, O.
13. Ray Hyer, Springfield, O.
14. Sealey Lamm, Alton, Kans.
14. J. R. Jones, Barclay, Kans.
15. John Wahoiak, Flint, Mich.
23. L. H. Metzger, Brooklyn, N. Y.
23. J. S. Klein, Astoria, N. Y.
24. S. E. Koebel, St. Louis, Mo.
24. Edw. Herman-  
nes, St. Louis, Mo.
30. J. W. Cail, Philadelphia, Pa.
32. A. W. Johnson, Council Bluffs, Ia.
32. C. H. Toxword, Pender, Neb.
32. G. D. Weidman, Council Bluffs, Ia.
32. E. F. Hanson, Council Bluffs, Ia.
40. C. N. Snyder, Lockport, N. Y.
42. L. B. Wenzel, Trenton, N. J.
43. W. E. Cullen, Providence, R. I.
47. J. W. Harmon, Baltimore, Md.
49. Lyle L. Lowe, Dubuque, Ia.
65. L. A. Rousseau, Waterbury, Conn.
70. H. E. Spring, Pittsfield, Mass.
71. Henry Morrell, Waterville, Me.
75. H. G. Dohrmann, Great Bend, Kans.
75. P. T. Astle, Haven, Kans.
76. H. C. Harris, Ritzville, Wash.
76. J. C. Madson, Wenatchee, Wash.
84. D. M. Amos, Farmville, Va.
87. L. D. Timer, New York, N. Y.
87. Benj. Goldwas-  
ser, New York, N. Y.
87. P. J. Bassel, New York, N. Y.
89. L. G. Duggan, Berlin, N. H.
91. G. Franck, Jersey City, N. J.
92. J. P. McGovern, New York, N. Y.
92. G. F. Chagnon, New York, N. Y.
92. R. J. Di Napoli, New York, N. Y.
94. W. L. Thomason, Lexington, N. C.
95. E. T. Nichols, Durham, N. C.
95. H. V. Cain, Greensboro, N. C.
95. C. T. Capes, Greensboro, N. C.
95. E. M. Costner, Greensboro, N. C.
95. B. W. Calhoun, Sumnerfield, N. C.
95. V. W. Eason, Durham, N. C.
95. C. D. Cockrell, Durham, N. C.

### THE SAME OLD STORY.

An Englishman who knew no language but his own had lost his way in Rome. In his perplexity it occurred to him to write the name of his hotel in large letters on his card, and hand it to the first benign-looking individual he met.

The Italian thus accosted turned, and, with the charming manner of his race, accompanied the perturbed Englishman for about twenty minutes in solemn silence, until they reached the hotel designated.

In a transport of joy at finding himself once more on known ground the tourist poured out voluble thanks in the only language at his command.

At this the Italian looked at him in amazement and remarked in perfect English:

"I thought you were deaf and dumb!"—[Chicago Daily News.



## TREASURER'S REPORT.

## Division Collections for October.

|                    |           |
|--------------------|-----------|
| Chicago            | \$ 598.72 |
| Detroit            | 253.25    |
| Saginaw            | 20.70     |
| Louisville         | 84.03     |
| Little Rock        | 110.38    |
| Nashua             | 12.31     |
| Dayton             | 62.24     |
| Bay City           | 15.63     |
| Cincinnati         | 89.57     |
| Evansville         | 37.06     |
| Nashville          | 43.70     |
| Springfield, O.    | 60.27     |
| Olathe             | 123.18    |
| Flint              | 120.92    |
| Toledo             | 127.93    |
| Milwaukee          | 184.96    |
| Columbus           | 155.85    |
| Knoxville          | 80.49     |
| Cleveland          | 158.06    |
| Indianapolis       | 260.34    |
| Brooklyn           | 330.00    |
| St. Louis          | 262.04    |
| New Haven          | 32.50     |
| Holyoke            | 47.36     |
| Los Angeles        | 220.75    |
| Atlanta            | 109.77    |
| Philadelphia       | 197.26    |
| Kansas City        | 158.87    |
| Omaha              | 103.55    |
| New Orleans        | 79.90     |
| Kalamazoo          | 44.35     |
| Boston             | 200.31    |
| Pittsburgh         | 194.83    |
| Hartford           | 54.02     |
| Memphis            | 42.24     |
| Portland, Me.      | 35.11     |
| Buffalo            | 73.76     |
| Portland, Ore.     | 78.31     |
| Newark             | 103.56    |
| Providence         | 60.91     |
| Seattle            | 49.00     |
| Utica              | 78.87     |
| Washington         | 94.65     |
| Baltimore          | 94.93     |
| Syracuse           | 36.19     |
| Cedar Rapids       | 79.04     |
| Huntington         | 87.42     |
| Albany             | 66.37     |
| Rochester          | 68.14     |
| San Francisco      | 102.19    |
| Reading            | 42.63     |
| Akron              | 279.80    |
| Salt Lake City     | 26.67     |
| Rockford           | 80.99     |
| Springfield, Ill.  | 93.27     |
| Davenport          | 49.14     |
| Worcester          | 24.63     |
| St. Paul           | 237.15    |
| Ft. Worth          | 105.65    |
| Dallas             | 118.39    |
| Denver             |           |
| Waterbury          | 27.77     |
| Bridgeport         | 31.31     |
| Springfield, Mass. | 48.01     |
| Waco               | 63.24     |
| Ogden              | 25.73     |
| Pittsfield         | 25.62     |
| Bangor             | 39.69     |
| Kenosha            | 76.48     |
| Birmingham         | 81.83     |
| Sioux Falls        | 13.43     |
| Wichita            |           |
| Spokane            | 32.14     |
| Des Moines         | 45.00     |
| Lowell             | 47.59     |
| Berkeley           | 51.09     |
| Delavan            | 85.92     |

|              |        |
|--------------|--------|
| Houston      | 54.35  |
| Scranton     | 67.68  |
| Richmond     | 33.62  |
| Norfolk      | 48.18  |
| Johnstown    | 21.97  |
| Sioux City   | 38.14  |
| Manhattan    | 148.72 |
| Jacksonville | 36.20  |
| Lewiston     | 37.87  |
| Peoria       | 35.62  |
| Jersey City  | 45.18  |
| Bronx        | 42.46  |
| Columbia     | 21.15  |
| Charlotte    | 32.03  |
| Durham       | 29.31  |

Total collections .....\$8,231.44

## TREASURER'S STATEMENT.

For October, 1922.

## Balance and Income.

|                          |              |
|--------------------------|--------------|
| Balance, September 30th  | \$409,517.97 |
| Division collections     | 8,231.44     |
| Interest, mortgage loans | 3,593.00     |
| Interest, bonds          | 403.75       |
| Interest, banks          | 10.46        |
| Rent, Chicago Division   | 36.00        |
| Sale of emblem jewelry   | 37.80        |
| Recording fees           | 5.00         |
| On bill for half tone    | 7.90         |
| For exchange on checks   | 1.85         |

Total, balance and income \$421,845.17

## Disbursements.

|                         |             |
|-------------------------|-------------|
| Death benefits          | \$ 2,000.00 |
| Sick benefits           | 690.00      |
| Accident benefits       | 495.00      |
| Salaries                | 689.15      |
| Services                | 265.00      |
| Actuarial services      | 100.00      |
| Officers' expenses      | 5.12        |
| Official publication    | 133.90      |
| Printing and stationery | 22.50       |
| Office expenses         | 31.65       |
| Engraving half tones    | 20.08       |
| Postage                 | 26.00       |

Total disbursements.....\$ 4,478.40

## Recapitulation.

|                           |              |
|---------------------------|--------------|
| Total, balance and income | \$421,845.17 |
| Total disbursements       | 4,478.40     |

Balance, October 31st.....\$417,366.77

## WHY NO LOANS.

A member of a fraternal beneficiary society is not permitted to borrow from his widow and children by mortgaging his benefit certificate. State laws prevent such practices. The true purpose of fraternal society work is to give full protection. Many commercial association policyholders have mortgaged their life insurance so heavily it is worthless. Which kind of protection do the loving beneficiaries prefer; the kind that can be made worthless through mortgages or the kind that is worth 100 per cent when it is actually needed?—[Royal Highlander.]

*Work for the Good  
of the Order*

## TRUSTEES' REPORT.

## Ledger Assets, October 31st, 1922.

|                             |              |
|-----------------------------|--------------|
| First mortgage loans        | \$314,162.51 |
| First mortgage bonds        | 22,171.89    |
| U. S. Liberty bonds         | 42,196.37    |
| Canadian bonds              | 16,110.80    |
| Cash in banks:              |              |
| Central Trust               | 20,860.87    |
| Bank of Montreal            | 934.73       |
| Secretary's contingent fund | 300.00       |
| Treasurer's cash            | 629.60       |
| Total ledger assets         | \$417,366.77 |

## Balance in Funds.

|                                 |              |
|---------------------------------|--------------|
| Reserve Funds                   | \$319,428.69 |
| Mortuary Funds                  | 48,035.81    |
| Sick and Accident Fund          | 28,447.63    |
| Unallocated interest            | 11,281.40    |
| Reserve for Convention expenses | 5,166.84     |
| General Expense Fund            | 3,519.40     |
| Organizing Fund                 | 1,487.00     |

Total in all funds.....\$417,366.77

## Concerning Investments.

Interest receipts in October, \$4,007.21. The balance of principal outstanding on one of our farm mortgages, \$5,000 was paid off—in advance of maturity. A part payment of \$1,000 was also received on principal of another farm loan. The Finance Committee is now arranging for investment of the \$20,000 available of current surplus.

## OFFICIAL NOTICES.

The terms of the present division deputy organizers will automatically expire December 31. Terms for the new year begin January 1st. For 1923, the division secretary will also serve as deputy for his respective division, becoming division deputy by virtue of his office as division secretary. He will perform the usual duties of both secretary and deputy and as deputy report to the general organizer, just as he reports as secretary to the grand secretary. There will be no deviation from this rule, except that it may be necessary to now and then appoint special deputies who will be under the jurisdiction of the regular deputy. Of course, the chief duties of the deputies are to get members—to increase the society's field and membership. They also will be expected to continue the minor duties that have been covered by them in the past.

Division secretaries are requested to send in their December reports immediately after meetings. The results of the elections of officers should be given in full, including the names of all three trustees, hold-overs, as well as newly elected.

Division treasurers are requested to send in their December remittances promptly on the closing day, and to make special effort to have every member paid up for the year. It is advisable to send out arrears notices to all who are behind in their payments and to add thereto an appeal to each one to start the new year right by paying off the obligations of the old—start 1923 with nothing owing 1922.



## OCTOBER DISABILITY CLAIMS.

|                                   |          |
|-----------------------------------|----------|
| D. Stutsman, Round Lake, Ill.     | \$ 45.00 |
| *B. M. Moore, Botna, Ia.          | 50.00    |
| W. M. Allman, Chicago             | 30.00    |
| L. P. Arritt, Akron               | 30.00    |
| J. B. Brown, Canton, Tex.         | 10.00    |
| E. Bell, Batesville, Ark.         | 10.00    |
| W. E. Bosworth, Pittsburgh        | 50.00    |
| T. Breen, Philadelphia            | 50.00    |
| H. Daniels, Valley Stream N. Y.   | 30.00    |
| W. Cooper, Washington             | 5.00     |
| E. Davis, Clark Mills, N. Y.      | 20.00    |
| J. C. Dowell, Akron               | 20.00    |
| G. Earley, McCrory, Ark.          | 15.00    |
| W. D. Edington Washington         | 20.00    |
| I. M. Friday, Royal Oak, Mich.    | 10.00    |
| J. F. Graham, New York            | 35.00    |
| R. Hawvichorst, Los Angeles       | 25.00    |
| S. Houser, Gassville, Ark.        | 50.00    |
| J. A. Key, Yakima, Wash.          | 10.00    |
| L. J. Laingor, Akron              | 15.00    |
| Matthew Mies, St. Paul            | 15.00    |
| S. J. Marello, Chicago            | 10.00    |
| J. A. O'Grady, Brooklyn           | 40.00    |
| E. C. Ritchie, Enola, Pa.         | 15.00    |
| C. M. Schohl, Owosso, Mich.       | 20.00    |
| T. Sheridan, Devils Lake, N. D.   | 30.00    |
| A. L. Shawl, Akron                | 15.00    |
| J. Smith, Paragould, Ark.         | 15.00    |
| C. Wilson, Springfield, O.        | 15.00    |
| H. I. Zaresky, Philadelphia       | 35.00    |
| *A. Brosseur, Waterville, Me.     | 15.00    |
| *G. Bieri, Saginaw                | 10.00    |
| *H. N. Colby, Boston              | 50.00    |
| *W. Q. Clark, Mound City Kans.    | 20.00    |
| *D. Chestnut, Philadelphia        | 45.00    |
| *N. J. Dion, Lynn, Mass.          | 15.00    |
| *R. Doan, Sparta, Wis.            | 10.00    |
| *H. Fairchild, Jackson, Mich.     | 50.00    |
| *S. Hurwitz, Washington           | 10.00    |
| *G. E. Jackson, Wichita           | 15.00    |
| *J. M. Jones, Akron               | 15.00    |
| *M. Krohngold, Cuyahoga Falls, O. | 10.00    |
| *O. Morrell, Waterville, Me.      | 10.00    |
| *C. A. Nesbitt, Pittsburgh        | 15.00    |
| *C. Perkins, Lebanon, Ind.        | 50.00    |
| *M. Steinwand, Temperance, Mich.  | 25.00    |
| *J. D. Shea, New York             | 10.00    |
| *J. Slusser, Canton, O.           | 10.00    |
| *W. Wilds, Huntington             | 10.00    |
| *B. Whitehead, Hamilton, Ga.      | 50.00    |

Total for the month.....\$1,185.00

\*Denotes accident claims.

## OCTOBER DEATH CLAIMS.

Paid to Miss Sylvia P. Stutsman, Round Lake, Illinois, for death benefit of David O. Stutsman, Certificate No. 4000, deceased September 12th, 1922, \$500.

Paid to Archie Trexler, Chicago, Illinois, for death benefit of Easson W. Trexler, Certificate No. 5117, deceased September 1st, 1922, \$1,500.

ST. PAUL—1924



Courtesy the Silent Worker

From left to right, allow us to introduce you to the presidents of Toledo, Detroit and Flint Divisions, Brothers Nathan Henick, Ivan Heymanson and Floyd Crippen, taken at Detroit and Toledo joint picnic, August 3, 1922.

## MARRIAGES.

August 27—Fred J. Hart, Savannah, Ga., and Miss Emma S. Franke, Thayer, Mo.

September 2—Eugene R. Herrig, Toledo, O., and Miss Bertha L. Behring, Detroit, Mich.

October 8—M. L. Wilson, Atlanta, Ga., and Miss Floy Goolsby, Colquitt, Ga.

October 6—Dale M. Metsker, Olathe, Kans., and Miss Marguerite L. Grimes.

October 25—Charles Loughran, Davenport, Ia., and Miss Viola Quinn, Rock Falls, Ill.

October 25—Charles A. McArthur, Juniata, Pa., and Miss Margaret I. Walker, Johnstown, Pa.

November 11—Ralph M. Palazzi, Springfield, Mass., and Miss Lula M. Thomas, Hartford, Conn.

November 14—Lyle Younkin, Dallas, Tex., and Miss Anna Bishop.

November 17—Arthur Wenner and Miss Gladys Risley, both of Cincinnati, O.

## BIRTHS.

June 16—Mr. and Mrs. Royal Duran, Akron, O., a boy.

August 18—Mr. and Mrs. Stanley Poroski, Berlin, Wis., a boy.

September 1—Mr. and Mrs. Guy R. Liggan, Richmond, Va., a girl.

September 3—Mr. and Mrs. Ben Fee Griggs, Dallas, Texas, a boy.

September 6—Mr. and Mrs. Henry Slovacek, Terrell, Tex., a girl.

September 22—Mr. and Mrs. George W. Griffith, Thomasville, Ga., a boy.

October 3—Mr. and Mrs. J. A. Mas-haw, Camden, Ark., a girl.

October 18—Mr. and Mrs. Frank O. C. Johnson, Chicago, a girl.

October 18—Mr. and Mrs. Samuel A. Morris, Buford, Ga., a girl.

October 25—Mr. and Mrs. George K. Gompers, Philadelphia, Pa., a girl.

November 14—Mr. and Mrs. Louie M. Davis, Akron, O., a boy.

November 14—Mr. and Mrs. Clinton Ensworth, Akron, O., a boy.





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

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

Correspondence is solicited from all mem-  
bers and others interested in the Society.

In sending changes of address division Sec-  
retaries and individual members should always  
give the old address as well as the new one.

Entered as second-class matter, August 28,  
1911, at the postoffice at Mount Morris, Illi-  
nois, under the Act of July 16, 1894.

Acceptance for mailing at special rate of  
postage provided for in Sec. 1103, Act of Oct.  
3, 1917, authorized July 17, 1918.



## NOVEMBER, 1922.

\$417,366.77.

St. Paul—1924.

Safety first—pay up for the year  
before January first.

Be a prompt pay.

Once seeing is far better than a thou-  
sand times hearing or reading.—[Chi-  
nese proverb.

If you want extra copies of The Frat  
at any time to send to friends who may  
be interested, just drop us a card and  
ask for them. Do the same thing when  
you fail to get your own copy.

December dues are now payable.

If you have not contributed to the  
de l'Epee Fund, do it now. Even if  
you have, do it again.

November 24th is de l'Epee Day.  
Together with December 10th (Gal-  
laudet Day), it should be in red letters  
on the calendars of the American deaf.

Our division treasurers try to close  
the year with a clean sheet—having  
all members on their books paid up for  
the year. Some of them will be clos-  
ing their terms too, and new men will  
take hold January first. Every mem-  
ber should do his part, pay his Decem-  
ber dues at once, and thus help all con-  
cerned.

The Southern Optimist has resumed  
publication at Atlanta. Our older mem-  
bers will recall that The Frat was at  
one time printed as a department in  
the Optimist. We know what a fine  
paper it was and as it is still under  
practically the same management, with  
all Atlanta back of it, boosting all good  
things for the deaf, we sincerely hope  
it has returned to stay.

The Deaf Citizen, published month-  
ly at Durham, N. C., is just entering  
on the fourth year of its venture upon  
the far from profitable seas of journal-  
ism. It is a good paper and deserves  
the support of the people it is serving  
—all the deaf, as its title page says.  
In the November number it gives the  
following things it is thankful for: "We  
are thankful for The Deaf Citizen,  
which is a child of the deaf community  
and which shares its joys and its sor-  
rows with those of its people. We are  
thankful for the North Carolina As-  
sociation of the Deaf, which serves  
as means of making brothers and sis-  
ters. We are thankful for the Nation-  
al Fraternal Society of the Deaf, which  
serves as a mother in the time of need.  
We are thankful for the National As-  
sociation of the Deaf, which serves as  
a father in securing measures tending  
to better our condition and standing in  
society at large."

Buy Christmas seals, use them and  
thus put on some more good licks in  
the war on T. B.

There are over two hundred fraternal  
societies in the United States but  
the N. F. S. D. is the only one of, for  
and by the deaf.

This is your society; work for it.

W. A. E.—We Aren't Exaggerating.

### BITS OF REFLECTION.

By James Francis Brady.

We all know that as individuals we can  
accomplish little, and that when banded  
together we can do much.

Suppose there are five men and they  
entered into a compact that they would  
take care of the others sick or disabled  
and unable to earn wages, by each con-  
tributing his share weekly during the  
disability period.

Can such an arrangement succeed?  
Certainly, but not for long. It will  
become a financial burden to all five.

Increase the number to a hundred who  
will enter into such agreement. The  
prorata payment will be smaller. Make  
the membership a thousand. Smaller  
individual contribution still. Apply the  
same principle to mortuary claims. We  
will find that with 5,000 in the arrange-  
ment and the disability benefit \$5.00 a  
week, each one will pay one-tenth of a  
cent per claim a week or ten cents for 50  
claims. To pay off \$5,000 in death bene-  
fits each will be assessed only a dollar.

Such an organization is the N. F. S. D.,  
only the method of paying is different.  
The rates are based on tables made  
up by fraternal and insurance people  
after long experience and they are nearly  
as perfect at arriving at "expectations" as  
is possible, and we are paying a little over  
so as to be able to have a surplus.

In union is strength, and there is safety  
in numbers.

Is it not strange that after nearly  
twenty years of practical demonstration  
of the possibilities of co-operation there  
are only 5,000 members instead of three  
times that number?

Then there is the brotherhood tie that  
binds us and governs our conduct to  
each other. We are united in common  
and mutual interest. There are some  
people who have the Utopian idea that  
a man's character is changed as soon as  
he becomes a member and are disappoint-  
ed when they do not see the lions lying  
down with the lambs. The Constitution  
of the United States is conceded to be the  
greatest instrument for the political  
government of men, the Ten Com-  
mandments govern our morality, and  
Christ's Sermon on the Mount shows us  
the way to brotherhood—yet we sin.

Membership in this or any other  
fraternal society does not alter moral  
fibre any more than does wearing a sheep-  
skin change a wolf into a lamb. No  
brother has the privilege of punching  
another brother's nose one way and  
expect him to turn his olfactor the other  
way to be punched again without a re-  
turn in like treatment, nor can one  
borrow money and not pay it back on  
the assumption that we want to help  
everybody with a loan and mark the  
debt off for fraternity. Membership  
does not grant one the right to sponge  
on another, or take liberties with others'  
rights. It is not expected of the members  
that they shield those who break moral  
or legal laws.

The object of the N. F. S. D. is real  
Fraternity. It puts a restraint on wrong-  
doing, alleviating man's inhumanity to  
man. It reminds us that we are equal  
and emphasizes our responsibilities to  
ourselves and our beneficiaries. It is  
practical co-operation. We help others  
and we ourselves are helped in various  
ways. In the world's affairs we have  
little or no voice, but in our meetings we  
are in our element. What others say  
we comprehend, and others understand  
us. We are actual participants in the  
management of the society.

Ten years' membership in the N. F.  
S. D. has convinced me that the society  
is a necessity. It has elevated the plane  
of the deaf in general and as the years  
roll by comparisons of the status of the  
deaf now and then will be startling. We  
may not be living up to the perfect inter-  
pretation of the square, star, circle and  
links on our emblem, but by precept and  
example we can make the common lot  
brighter.

Let us do our duty and boost OUR  
society!

### DESERVED RECOGNITION.

The sign-language has received  
recognition from one of the great  
seats of learning of the nation. At  
George Washington University, one of  
the students elected to study the sign-  
language and the authorities gave him  
the same credit for it that he would  
have received had he chosen French,  
German, or one of the usual languages  
offered in University courses.—[Ken-  
tucky Standard.

**Boost—Don't Knock**





# Division Notes

## Coming Division Events

### December.

- |                                   |                   |
|-----------------------------------|-------------------|
| 2. Honey supper .....             | Hartford          |
| 2. Banquet .....                  | Memphis           |
| 2. Vaudeville and dance ..        | Washington        |
| 2. Banquet .....                  | Pittsfield        |
| 9. Bazaar .....                   | St. Paul          |
| 9. Smoker .....                   | Richmond          |
| 9. Social .....                   | Johnstown         |
| 10. Gallaudet Commemoration ..    | Scranton          |
| 16. Children's Christmas Party .. | Cleveland         |
| 16. Stag .....                    | St. Louis         |
| 16. Bazaar .....                  | Syracuse          |
| 16. Social .....                  | San Francisco     |
| 16. Social .....                  | Bronx             |
| 23. Masquerade .....              | Philadelphia      |
| 23. Christmas party .....         | Springfield, Ill. |
| 23. Third anniversary banquet ..  | Birmingham        |
| 25. Christmas social .....        | St. Louis         |
| 25. Rabbit supper .....           | Kansas City       |
| 30. Public installation .....     | Detroit           |
| 30. Social .....                  | Springfield, O.   |
| 30. Box social .....              | Columbus          |
| 30. Christmas treat .....         | Pittsburgh        |
| 30. Annual ball .....             | Boston            |
| 30. Installation .....            | Portland, Ore.    |
| 30. New Year's ball .....         | Seattle           |
| 30. Smoker .....                  | Baltimore         |
| 30. Banquet .....                 | Wichita           |
| 31. New Year's dance .....        | St. Paul          |
| 31. Installation and party .....  | Denver            |
| 31. Party .....                   | Jacksonville      |

### January.

- |                               |            |
|-------------------------------|------------|
| 3. Public installation .....  | Washington |
| 6. Mask Ball .....            | Chicago    |
| 6. Masquerade .....           | Milwaukee  |
| 14. Public installation ..... | Lowell     |

### February.

- |                           |                    |
|---------------------------|--------------------|
| 3. Annual mask ball ..... | Brooklyn           |
| 3. Masquerade .....       | Albany             |
| 3. Social .....           | Pittsfield         |
| 10. Ball .....            | St. Louis          |
| 10. Annual ball .....     | Springfield, Mass. |
| 10. Ball .....            | Delavan            |
| 14. Box social .....      | Nashua             |

### Chicago.

Recent visitors at headquarters were: Frank Kusiak, Chicopee Falls, Mass.; John Tolpa, Willimansett, Mass.; E. M. Hetzel, Toledo, Ohio; W. P. Souder, V. O. Skyberg, Washington, D. C.; A. L. Pach, F. W. Meinken, Henry Peters, New York, N. Y.; Verne Barnett, Denver, Colo.; Henry Dornbush, La Salle, Ill.; William Gibney, Flint, Mich.; Joseph Schreiter, Delavan, Wis.; Mrs. F. A. Andrewjeski, Akron, Ohio; Burd McVay, Cascade, Ia.; Robert K. Baird, Detroit, Mich.

Over two hundred were at the division's twenty-first anniversary banquet,

November 15. An excellent menu was served and the following program enjoyed.

"The Star Spangled Banner," Mrs. Frieda B. Meagher; "President's Address—1922," Morton H. Henry; "Dem Days Am Gone Forever—1901," John P. Dahl; "Old Knows," Alfred A. Bierlein; "Past Presidents," John D. Sullivan; "Excelsior," Alexander L. Pach; "The N. F. S. D.," Mrs. Fannie K. Kemp.

Events not on the program were the presentation of a gold watch and chain to Division President Henry, the gift of the members, and the distribution of neat past presidents' emblem pins to those of the division's past presidents present, Brothers Jacoby, Bierlein, Dahl, Gibson, Wallack, Kaufman, Clinnen, Sibitzky, Sullivan and Leiter. Like pins for Brothers Kleinhans (Mich.), Spears (Wis.), Fisher (Colo.), Curtis (Calif.) and Decker (Okla.) were mailed to them.

Visitors present were Brothers A. L. Pach, Fred Meinken and Henry Peters of New York, Henry Dornbush of La Salle, Ill., Burd McVay of Cascade, Iowa, Joseph Schreiter of Delavan, Wis., William Gibney of Flint, Mich. Congratulatory messages from the Toronto frats, many personal greetings and good wishes by letter or wire from nearly every division, all contributed to the enjoyment of the evening. Later on we hope to print the photograph of the gathering which was taken by Kaufman & Fabry.

Brothers Kusiak and Tolpa, recent visitors from Holyoke Division, came by motorcycle. They made several stops on the way and their time for the round trip, eight days, was pretty good for this season of the year.

### Detroit.

Detroit Division opened the fall social season November 11 with the long-looked-for masquerade ball. It proved an unusually enjoyable affair, thanks to the untiring efforts of Chairman Heymansson and his aides. About 400 attended, and it was considered the largest crowd we had ever had at a local affair. It was held in the large hall in the Temple Building, where we entertained the Frats on Frat Night at the N. A. D. convention two years ago. But large as was the hall, the crowd was so great it made it difficult to make room for the dancers in costume, who competed for the prizes offered. \$50.00 in neat new bills, and 16 boxes of chocolates were given to the winners. Quite a few present from out-of-town places, such as Flint, Jackson, Kalamazoo and Toledo. Financially, too, the affair was a big success. From admissions and space in advertising programs we took

in almost \$775.00, of which about \$490.00 was profit. Over 400 advertising booklets were distributed, and each division of the society will have one sent them, just to give them an idea of how we did it. They can do likewise. No patent.

We had the pleasure of a visit from Grand Vice President Pach of New York on Friday evening, November 17. He gave a very interesting talk, which was enjoyed not only by members, but by some non-members and "prospects." Following his talk, several members added to the evening's pleasure with talks and stories. William Japes placed his car at the disposal of the distinguished visitor, and later accompanied him to Cleveland on the night boat.

Our new regalia in red, white and blue is certainly fine and dandy, and is quite impressive. And it is going to be popular, too, judging from the list of candidates for division offices to be elected at the December meeting. One dozen blue hats for officers, and 100 red hats for members have been ordered through Brother Bacheberle, of Cincinnati. This regalia should make our public installation of officers on December 30 an impressive event.

We are certainly proud of our fine-looking picture in the October Frat. It took two years to make the collection of photographs shown, and our great regret is that we were unable to get a photograph of every member, some eighteen having failed to respond to requests for them.

The D. A. D. club, which has been without a hall since the expiration of the lease on their old one two months ago, has at last found another hall. It is a dandy, too. Located at 336 Michigan Ave., only four blocks from Woodward Ave., it is easily reached from all directions. Three-fourths of the members are Frats, and we are jubilant over having such convenient quarters for socials, etc.

Remember our banquet on January 26, next. Watch for further particulars.

### St. Paul.

What did you say or think last month when I told you about Minnesota's 10,000 beautiful lakes? Think it a fish story? Well, it wasn't, and as seeing is believing, you are most earnestly urged to come and see. You will have both the surprise and the time of your life. We are bound that when delegates and visitors to the 1924 convention return home, they will speak of the convention as the "Good Time Convention." That is why we are busy, and will continue to be busy raising money for entertainment purposes, and are making plans to give visitors a wonderful treat in every way. Seeing our state will be easy. Many of our members own automobiles, as is demonstrated any Saturday or Sunday night, when a crowd of them can be seen parked in front of our fine clubhouse, and others



## DE L' EPEE

November 24, 1712.

No proud procession trails,  
No sculptured pile unveils,  
No natal pageant heralds forth his name  
But simple rites we hold  
For him, whose deeds of gold  
Recorded are upon the scroll of Fame.

From silent festal throng,  
Arise no gladsome song.  
No paean's swelling tide the air has rent,  
Albeit the voiceless train  
Hear in their souls the strain  
Of tuneful anthems far more eloquent.



In carnival of praise,  
The dumb their hearts upraise  
For him who freed their spirit from its thrall,  
Who taught them to converse  
By hand in lieu of voice—  
From hopeless apathy their lives recall.

Oblivion's wave shall ne'er enshroud  
His name, our birth-right proud,  
'Tis born upon Tradition's swelling tide;  
The stars may wax and wane,  
But e'en tho' darkness reign  
His spirit still shall be the deaf-mutes' guide.

—[Thomas J. Blessington.]

can be hired at reasonable rates. And there will be lots of fun right here in St. Paul, too. We have engaged the swellest ballroom in the city for the occasion, and we have got the girls to go with it, if you don't bring along your own. Fine music, too. And there will be other things. Watch the articles by our press agent, Jay Cooke Howard, learn what we have to offer, and decide to come. We will send you home full of regrets—that you could not stay longer.

**Bronx.**

There was a fine crowd at our Hallowe'en party, nearly 300 turning out for the event. The usual Hallowe'en stunts were indulged in, and when the fun was over the floor looked like Nature's own lawn, so covered was it with streamers and confetti. Fine prizes were distributed, and everyone surely had a big time. A fine bunch of Frats from near-by divisions, including Grand Vice-President Pach, came over and helped us make merry. Financially, too, it was a success.

We are glad to chronicle that Division President Graham, who recently underwent an operation, was sufficiently recovered to be with us and preside at our last meeting.

**Louisville.**

Fraternity in its true spirit was displayed at our November meeting, when it became known that one of our brothers had been removed to a local sanitorium in time to check the white plague. The division voted to not only pay his current dues, but to continue to pay them until such time as he should have recovered sufficiently to do so himself.

At the November meeting three new members were received by the transfer route, and two applications were accepted. Watch us grow.

**Dallas.**

The attendance at the fraternal night held at Labor Temple Saturday night, November 14, was fairly good, considering adverse weather conditions. Quite a number from out of town

were present, adding greatly to the success of the affair. The proceeds of the fraternal night amounted to \$42.00, and Chairman Gibson, of the committee in charge, wishes to thank all frats and their friends who helped make it so much of a success. Their help was much appreciated. The event created much interest in local deaf circles, and as a result at least three applications have been put in, and it is hoped there will be more.

The dengue fever has been rather prevalent among our members lately. We are glad to hear that Brothers Rorex, Hardy and Ross, who were among those laid up, are now sufficiently recovered so as to be back at work again.

**Dayton.**

Our social on October 21 was a fine success. Stephen Miller, who recently transferred to our division from Springfield Division No. 13, had the affair in charge, ably seconded by Clem Umbaugh and Frank Ingram. Their showing of things they had up their sleeves caused much merriment.

We will have another social in December, but the date has not yet been set. It will have to be decided at the division's December meeting. But it is going to be some social.

Secretary Sidney Smith is collecting photographs of division members, and when his collection is complete, they will be arranged in a frame and hung in the lodge room. A "group photograph" made from this collection may appear in The Frat later.

**Lowell.**

Lowell Division's summer sleep ended October 15, when the fall and winter social season was opened with an auto-truck ride to Lampson's farm, near Nashua, N. H. This was in the nature of an early Hallowe'en event, and was participated in by a goodly number of frats from Lowell and Lawrence. The sport program included a baseball game, light football and dancing. The evening trip home provided lots of fun, and everyone voted the

outing a success. A fine profit, too, was made for the division Treasury.

**Cincinnati.**

Cincinnati Division has plugged along for months without bagging a new member, but at last the hoodoo appears broken, four applications having been presented at the November meeting. Determination and stick-to-itiveness can work wonders, and we hope to change "get-one" to "get-more."

Prospects are good for a successful social season the coming winter. January 6 the division will keep open house, with an installation of the new officers for 1923. February 24 we will pull off our anniversary banquet at Doyle's Academy hall. The committee is promising something new for this affair. Make your reservations early. April 28 the aux-frats, who have not been active of late, expect to come back with a bang, giving a social under the able chairmanship of Mrs. Mathias Buck. Watch 'em!

Second Grand Vice-President Alex. L. Pach of New York was in Cincinnati Wednesday, November 8, and gave a Nad-Frat talk before an appreciative audience at the Y. W. C. A. auditorium. Louis Bacheberle was master of ceremonies, which means that everything went off as it should.

**Scranton.**

The Hallowe'en party on the 28th of October was a most enjoyable and well attended affair. The costumes worn were varied and attractive, and competition for the prizes keen. The committee expects to realize a profit of about \$25.00 from the affair.

A social will be held on the evening of Thanksgiving day, and the committee in charge is working hard to make it a success. Brother Heiner, head of the entertainment committee, is a hustler, sure.

Gallaudet Day, December 10, will be observed by the division. A meeting will be held at 2:30 p. m. at St. Luke's Parish Hall in commemoration. The principal address will be given by



the Rev. Brother Koehler. A silver offering will be taken.

Now that the depression due to strikes is over, our division is looking forward to an increase in membership. The total membership to date has been thirty-five, but one death and two transfers has reduced it to thirty-two. The latest transfer is that of Abraham Silnutzer, who goes to Los Angeles Division, he having decided to make his home in that city.

#### Kenosha.

Kenosha and Racine, Wisconsin, pride themselves on being all-frat towns—every deaf man living there is in the society. Kenosha Division's special field is fully cultivated, it will be seen, but the division deputy is not doing any Micawber stunts. He is a disciple of Oliver Twist and is after more right along—even if he has to go over Milwaukee Division's head to get what he wants.

#### OBITUARY.

Brother George W. Frank of New Orleans died October 18th, 1922. He was in his 49th year. He joined the society in April, 1912, through New Orleans Division.

#### ADDRESSES WANTED.

The home office wants the present addresses of:

Elmus C. Brooks, formerly of Minneapolis, Minn.

James Graham and his son Arthur Graham, formerly of Des Moines, Iowa.

#### UNUSUAL OCCUPATIONS.

Howard C. Kepner of Tyrone, Pa., has won wide recognition as a fire patrol chief although a deaf man. He is a graduate of the Mt. Airy School for the Deaf. Mr. Kepner was a member of the Mifflin Fire Company for twelve years and a member of the Tyrone Fire Department for the last six or seven years. In his youth, when attending the Mt. Airy Institution, he loved to play about the fire houses of Philadelphia. To be a fireman was his first ambition and it has been realized. Since leaving school he has been a fireman in Rochelle, Ill., and Kenosha, Wis., before settling in Tyrone. He has been able to tell when there is a night fire alarm by an electric fan and colored lights in his bedroom, operated by electricity. The fan awakens him and the colored bulbs tell him the location of the fire. Friends press a button and this puts in operation the clever contrivance in his bedroom. He has given very efficient service.—[Mt. Airy World.]

¶ New blood is the life of every organization, new certificate holders bring added insurance to the members of fraternal insurance societies.

#### POLICY LOAN IS BORROWING FROM WIDOW.

When a man borrows upon a life insurance policy in which his wife is named as beneficiary, who is he borrowing from?

Not from the company that issued the policy, not from himself, as many seem to think, not from his wife. He borrows from his own widow.

When the time arrives for the benefits under the policy to be paid the man upon whose life it was issued will be sleeping his last long sleep, his wife will have become his widow; his children will be his orphans.

The amount paid his widow will be the face of the policy less the loan and accrued interest, and as the widow counts the proceeds she will realize that she has to repay the debt.

We don't believe that any right-thinking man will relish the idea of borrowing from his widow.—[Agency Service.]

#### THE FRATERNALIST.

The man who mixes with his fellows is ever on a voyage of discovery, finding new islands of power in himself which would have remained forever hidden but for association with others. Everybody he meets has some secret for him, if he can only extract it, something which he never knew before, something which will help him on his way, something which will enrich his life. No man finds himself alone. Others are his discoverers.—[Success Magazine.]



Courtesy the Silent Worker

Photo by W. H. Lyles

#### COLUMBIA DIVISION, No. 93, N. F. S. D.

This group was taken at the South Carolina Association's meeting at Greenville, just prior to the installation of the division and contains the charter members.

Back row, left to right—Louis Fant, Osgood Darby, Dewitt King, Jeff Tinsley, W. H. Lyles.

Center row—Avery Mauldin, Charles F. Smoak, Raymond Glover, Nat Brown, Roscoe Cartin.

Front row—Robert L. Cave, Vernal Glover, Herbert R. Smoak, Sam T. Clarkson, Francis P. Gibson, L. A. Elmer, Eustace C. Smoak.



## MINIMIZING DISEASE.

Five years ago, Framingham, Mass., was known only to the purchasers of certain manufactured products as the town where these products were made. The rest of the world hardly knew of its existence, nor was it interested to know, since the place was so typical of nineteenth-century of the smaller manufacturing centres in the country. Today, Framingham has created a spacious place for itself in the sun of public attention. It has succeeded, since 1917, in reducing its deathrate from tuberculosis 67%, thus proving what scientists have argued for years, namely that the great white plague is not only curable and controllable, but preventable.

In the same spirit of experimentation, an increasing number of business men are introducing periodic medical examinations and a system of medical care for themselves and their employees in factories and offices. Here again the results have more than offset the amount of thought and money expended in such undertakings. The labor unions, too, are beginning to appreciate the fact that working conditions and living habits have a direct bearing on the health of their members, and earnest attempts to improve both are being made by these organizations.

Tuberculosis has caused more widowhood and orphanhood than all the wars in which the United States has engaged, the Civil War included. Aside from the pain and suffering caused by such a condition, the economic loss resulting from it is appalling, particularly when one reflects that deaths from this disease are unnecessary, and money that is lost either through loss of labor or by sick benefit and charitable funds might have been used for some other purpose.

The laws of health are simple enough: so simple, in fact, that the majority of people consider them more or less unimportant. Yet plenty of fresh air, wholesome nourishing food, a proper amount of rest and exercise go a great distance not only toward increasing the span of life but one's happiness and prosperity. The problem, then, is to instill into every man, woman and child the need for observance of these unalterable laws, as well as the methods of observing them. This can be accomplished in diverse ways, by means of the spoken and written word, motion pictures, posters, exhibits and so on. Schools, churches, and lecture platforms are now successfully employing one or more of these media for promoting better health. Brotherhood and fraternal organizations also have an excellent opportunity to better the health of their members and to reduce their own sick list, by co-operation with the agencies conducting these activities.

The National Tuberculosis Association and its affiliated organizations have been instrumental in reducing the deathrate from tuberculosis by exactly one-half since 1904. Open-air schools, clinics, public health nurses, lectures, motion pictures and the printed word, all these are utilized in the national campaign.

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Illinois

## DIVISION DEPUTIES AND ORGANIZERS.

J. F. BROCATO.....1214 14th St., N., Birmingham, Ala.  
WILLIAM F. MURPHY, c-o School for Deaf, Little Rock, Ark.  
C. H. DOANE.....4731 Budlong Ave., Los Angeles, Calif.  
D. S. LUDDY.....124 Primrose Road, Burlingame, Calif.  
MONROE JACOBS.....2021 Grant St., Berkeley, Calif.  
HOMER E. GRACE.....1806 S. Washington St., Denver, Col.  
E. C. LUTHER, 63 Whitman Ave., West Hartford, Conn.  
PHILIP QUINN, Jr., 309 Grand Ave., New Haven, Conn.  
EDWARD H. HINE, 24 Starview Ave., Waterbury, Conn.  
G. F. MARSHALL.....495 Newfield Ave., Bridgeport, Conn.  
W. P. SOUDER.....308 Ninth St., N. E., Washington, D. C.  
L. B. DICKERSON.....148 1-2 Richardson St., Atlanta, Ga.  
JOHN D. SULLIVAN.....253 E. 59th St., Chicago, Ill.  
FRED SHATWELL.....618 Oakley Ave., Rockford, Ill.  
DANIEL B. KING.....309 E. Monroe St., Springfield, Ill.  
S. R. BURNS c-o School for the Deaf, Jacksonville, Ill.  
ADOLPH BRIZUS, Sr.,.....1718 Canal St., Evansville, Ind.  
H. V. JACKSON.....811 N. Jefferson Ave., Indianapolis, Ind.  
C. W. OSTERBERG.....1412 W. Third Ave., Cedar Rapids, Ia.  
A. E. HERITAGE.....2023 17th St., Rock Island, Ill.  
C. ROSS KOONS.....1217 Pine St., Des Moines, Ia.  
PERRY E. SEELY.....918 Jones St., Sioux City, Ia.  
EDWARD H. McILVAIN.....L. Box 212, Olathe, Kans.  
P. R. WYSE.....630 Riverview Ave., Kansas City, Kans.  
W. E. WAIT.....126 S. Sedgwick St., Wichita, Kans.  
J. WILLIAM FERG.....2500 St. Cecilia St., Louisville, Ky.  
H. J. SOLAND, Jr., 1314 Felicianna St., New Orleans, La.  
WM. O. KIMBALL.....2 Vernon Place, Portland, Me.  
A. L. CARLISLE.....27 Forest Ave., Bangor, Me.  
ELMER D. FOGG.....3107 Baker St., Lewiston, Me.  
O. K. PRICE, Sr.,.....45 W. Neptune St., Baltimore, Md.  
W. H. BATTERSBY.....23 Jackson St., Holyoke, Mass.  
ARNO KLOPPER.....23 Jackson St., Holyoke, Mass.  
DELBERT J. TRASK.....Auburn, Mass.  
R. M. PALAZZI.....1047 Main St., Springfield, Mass.  
FRED PACKARD.....57 Beacon St., North Adams, Mass.  
COLIN C. McCORD.....87 Andrews St., Lowell, Mass.  
JOHN ULRICH.....2930 Garland Ave., Detroit, Mich.  
HARRY DUNDAS.....108 S. Hamilton St., Saginaw, Mich.  
C. F. W. LAWRENCE.....806 N. Henry St., Bay City, Mich.  
BERT E. MAXSON.....Davison, Mich.  
FRED H. WHEELER, P. O. Box 614, Kalamazoo, Mich.  
JENS P. HANSON 3238 Aldrich N., Minneapolis, Minn.  
A. O. STEIDMANN, 5780 W. Florissant St., Louis, Mo.  
HARRY G. LONG.....313 S. 49th Ave., Omaha, Neb.  
CHARLES E. JONES.....309 E. Third Ave., Gastonia, N. C.  
ROMA C. FORTUNE.....E. Geer St., Durham, N. C.  
FRANK W. HOPPAUGH.....2531 N. Sixth St., Newark, N. J.  
CHARLES T. HUMMER, 25 Romaine Ave., Jersey City, N. J.  
ALEX L. PACH.....111 Broadway, New York, N. Y.  
W. ELMER DAVIS.....124 Breckenridge St., Buffalo, N. Y.  
JOHN H. THOMAS.....P. O. Box 943, Frankfurt, N. Y.  
RODERICK M. BROWN.....Marcellus, N. Y.  
JOHN F. KOEPER.....316 Harrison St., Schenectady, N. Y.  
ALBERT ASPER.....267 Monroe Ave., Rochester, N. Y.  
MAX M. LUBIN.....22 Post Ave., New York, N. Y.  
JOSEPH F. GRAHAM.....869 Elton Ave., New York, N. Y.  
SIDNEY L. SMITH.....613 Washington St., Dayton, Ohio  
JOHN E. PERSHING 421 S. Belmont Ave., Springfield, Ohio  
WYLLIE D. ROBINSON.....2931 Robertson Ave., Cincinnati, Ohio  
JOHN E. CURRY 3707 Homewood Ave., W. Toledo, Ohio  
CLARENCE B. JONES.....57 E. State St., Columbus, Ohio  
HARRY T. McCANN, General Delivery, Cleveland, Ohio  
FOSTER D. GILBERT.....1729 Preston Ave., Akron, Ohio  
JOHN O. REICHEL.....900 E. Sixth St., N., Portland, Ore.  
JAMES F. BRADY.....426 Locust St., Philadelphia, Pa.  
FRANK A. LEITNER, 1220 Braddock Ave., Pittsburgh, Pa.  
GEORGE E. FISTER.....Fleetwood, Pa.  
STEPHEN HEINER.....2120 Jackson St., Scranton, Pa.  
ROLAND M. BARKER.....61 Church St., Johnstown, Pa.  
F. J. RUCKDESHEL.....17 Roland Ave., Cranston, R. I.  
LESLIE A. ELMER.....2313 Preston St., Columbia, S. C.  
JESSE T. WARREN.....200 Third Ave., N., Nashville, Tenn.  
L. ARTHUR PALMER.....Fountain City, Tenn.  
FRED P. ARMSTRONG, c-o Y. M. C. A., Memphis, Tenn.  
J. T. SPROUSE, 1300 Vernon Castle Boule., Ft. Worth, Texas  
WILLIAM A. BARNES.....530 Center St., Dallas, Texas  
HARVEY L. FORD.....Route 4, Box 220, Waco, Texas  
RICHARD C. MORRIS, 400 Quitman St., Houston, Texas  
R. E. BRIGGS.....973 W. 2nd South St., Salt Lake City, Utah  
PAUL MARK.....2240 Adams Ave., Ogden, Utah  
MEADE B. DALTON.....2023 W. Cary St., Richmond, Va.  
THOMAS M. JENKINS.....Box 213 Portsmouth, Va.  
A. W. WRIGHT.....629 E. 76th St., Seattle, Wash.  
JAMES H. O'LEARY 1335 E. 32nd Ave., Spokane, Wash.  
J. A. PRING.....216 1/2 Seventh St., Huntington, W. Va.  
SAMUEL SUTTER.....1403 20th St., Milwaukee, Wis.  
AMBROSE COSTANA.....954 Salem Ave., Kenosha, Wis.  
FRED J. NEESAM.....Elm St., Delavan, Wis.

In order to continue this vast undertaking and to further decrease the deathrate during the coming year, these organizations are conducting their fifteenth annual sale of Christmas seals in December.

Help them. Buy the seals.

## DEFINITION OF A GENTLEMAN.

A man who is clean both outside and inside, who neither looks up to the rich nor down to the poor; who can lose without squealing and win without boasting; who is considerate of women, children and old people; who is too brave to lie, too generous to cheat, and who takes his share of the world and lets others have theirs.—[The Artisan.

## BEWARE THE TWISTER.

He Gets You to Switch Your Policy for Another—and You Lose.

By Frank F. Loomis.

A "twister," in insurance language, is an agent who goes to a policyholder of any company and induces that policyholder to drop the policy which he already has and take out a policy in the company which the "twister" represents. To accomplish this purpose he uses every artifice at his command to disparage, underestimate and underrate the company in which the policyholder is already insured.

In doing this the "twister" does not hesitate to lie, to misrepresent or to defraud. He is not in the least interested in the policyholder. The main object in his life, disregarding every conception of honor, is to secure a commission from the premium which he will receive when he succeeds in "twisting" a policy to his company. He is the most despicable, dishonorable and contemptible of all men in the profession of insurance. He is untrustworthy, and not a word he utters is to be relied upon.

If any policyholder in this state is ever approached by an agent with the suggestion that he drop the policy which he already possesses and take out another with the agent, first secure the agent's name and address, then, with scant courtesy, let him be driven from the house, and then send his name to the insurance department, which will take measures to cancel his license.

If any doubt at any time arises in the mind of any policyholder that his policy is not what it should be, or that the company is not in a solvent condition or able to carry out its contract, send the policy under registered mail, or write to the department and ask for the names of two or three reputable insurance men in the city in which the policyholder resides, and consult them; but never, under any circumstances, have any business dealings with the "twister," for he is a pirate in the sea of insurance, the Indian on the war-path, scalping friend and foe alike.

In the scale of humanity, with total depravity as the minimum mark, he would be compelled to climb a hill to catch up with Judas Iscariot. No language can be too strong, or even lacking in dignity, which will waken the residents of the state to a knowledge of their rights under the laws of the state and the dangers threatening them through unworthy insurance agents.—[Chicago Evening Post.

Life is made up of sunshine and rain, of success and failure. No man is too rich or too prosperous or too independent to be above the need of investing a certain amount each month in a fraternal organization. It is fundamental of correct living. He is helping his brother-man and at the same time is helping himself and his family.





## When the Seals Come, Buy Them

**A** LITTLE before Christmas, you will be offered some Christmas Seals. Keep them and use them on envelopes and packages. Send a check or money order to cover the small sum they cost.

When you do this, you help in the fight against tuberculosis. You help save human lives. Your help goes where help is most needed — to the house that is clouded with the threat of death. When the seals come, buy them.

**Stamp Out Tuberculosis  
with Christmas Seals**



The National, State, and Local Tuberculosis Associations of the United States



# National Fraternal Society of the Deaf

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

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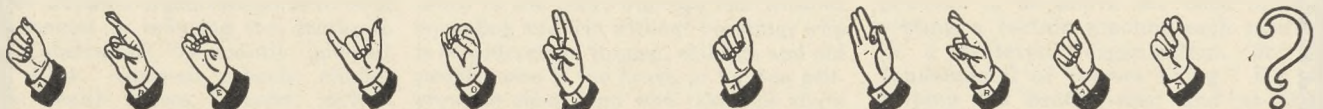
**Board of Trustees.**  
GEORGE F. FLICK, Chairman, Chicago, Ill.  
HARRISON M. LEITER, Chicago, Ill.  
WASHINGTON BARROW, Chicago, Ill.

## DIVISION DIRECTORY.

(Giving date and place of meeting and Secretary's address.)  
CHICAGO, No. 1, Chicago, Ill.  
S. A. C. Hall, 5536 Indiana Ave.—Second Saturday  
Chas. B. Kemp, Suite 905, 130 North Wells St.  
DETROIT, No. 2, Detroit, Mich.  
G. A. R., Grand River & Cass Ave.—First Saturday  
John Ulrich, 2930 Garland Avenue  
SAGINAW, No. 3, Saginaw, Mich.  
108 So. Hamilton St.—First Monday  
Harry Dundas, 108 S. Hamilton St.  
LOUISVILLE, No. 4, Louisville, Ky.  
Robinson Hall—First Saturday  
J. William Fern, 2500 St. Cecelia St.  
LITTLE ROCK, No. 5, Little Rock, Ark.  
Moose Hall Bldg.—First Saturday  
Oscar E. Taylor, c-o School for the Deaf  
NASHUA, No. 7, Nashua, N. H.  
Lafayette Hall—First Saturday  
John Shea, 51 Birch St., Derry, N. H.  
DAYTON, No. 8, Dayton, Ohio  
Pruden Bldg. E. Fifth St.—First Saturday  
Sidney L. Smith, 613 Washington St.  
BAY CITY, No. 9, Bay City, Mich.  
First Monday  
C. F. W. Lawrence, 806 N. Henry St.  
CINCINNATI, No. 10, Cincinnati, Ohio  
Court & Central Ave.—First Saturday  
Wylie Ross, 2931 Robertson Ave.  
EVANSVILLE, No. 11, Evansville, Ind.  
Y. M. C. A.—First Monday  
Adolph Brisius, 1718 Canal St.  
NASHVILLE, No. 12, Nashville, Tenn.  
Y. M. C. A.—First Friday  
McBlevine Key, 702 Cedar St.  
SPRINGFIELD, No. 13, Springfield, Ohio  
Memorial Bldg., West Main St.—First Saturday  
John E. Pershing, 421 S. Belmont Ave.  
OLATHE, No. 14, Olathe, Kan.  
First Tuesday  
Owen G. Carrel, 579 E. Loula St.  
FLINT, No. 15, Flint, Mich.  
424 Buckham St.—First Tuesday  
Bert E. Maxson, Davison, Mich.  
TOLEDO, No. 16, Toledo, Ohio  
Kapp Hall—First Saturday  
Harry G. Augustus, 3190 Maplewood Ave.  
MILWAUKEE, No. 17, Milwaukee, Wis.  
221 W. Water St.—First Tuesday  
Samuel Sutter, 1403 20th St.  
COLUMBUS, No. 18, Columbus, Ohio  
I. O. O. F. Hall—Second Saturday  
Clarence B. Jones, 57 E. State St.  
KNOXVILLE, No. 20, Knoxville, Tenn.  
K. of P. Hall—First Friday  
L. Arthur Palmer, Fountain City, Tenn.  
CLEVELAND, No. 21, Cleveland, Ohio  
West Side Turn Hall—First Saturday  
Pretlow D. Munger, 14909 St. Clair Ave.  
INDIANAPOLIS, No. 22, Indianapolis, Ind.  
I. O. O. F. Hall—First Wednesday  
Harry V. Jackson, 811 N. Jefferson Ave.  
BROOKLYN, No. 23, Brooklyn, N. Y.  
308 Fulton St.—First Saturday  
Dennis A. Hanley, 1599 Ave. A, New York  
ST. LOUIS, No. 24, St. Louis, Mo.  
Eagle's Hall—First Friday  
A. O. Seidemann, 5780 W. Florissant Ave.  
NEW HAVEN, No. 25, New Haven, Conn.  
99 Temple St.—Second Saturday  
Philip Quinn, Jr., 309 Grand Ave.  
HOLYOKE, No. 26, Holyoke, Mass.  
Bridge Street Turn Hall—First Saturday  
Arnold Klopfer, 22 Jackson St.

LOS ANGELES, No. 27, Los Angeles, Calif.  
730 S. Grand Ave.—First Saturday  
Melville J. Matheis, 1422 N. Coronado Terrace  
ATLANTA, No. 28, Atlanta, Ga.  
Red Men's Wigwam—First Friday  
Leon B. Dickerson, c-o Foote & Davis Co.  
PHILADELPHIA, No. 30, Philadelphia, Pa.  
1626 Arch St.—First Friday  
James F. Brady, 426 Locust St.  
KANSAS CITY, No. 31, Kansas City, Mo.  
Bookbinders Hall, 12th and Central—First Saturday  
Paul R. Wysz, 630 Riverview Ave., Kansas City, Kans.  
OMAHA, No. 32, Omaha, Neb.  
W. O. W. Hall, 16th and Capitol St.—Second Saturday  
Harry G. Long, 313 S. 49th Ave.  
NEW ORLEANS, No. 33, New Orleans, La.  
B. K. A. Building 627 North St.—First Sunday  
John Quinn, 1536 Magazine St.  
KALAMAZOO, No. 34, Kalamazoo, Mich.  
Portage St. Auditorium—First Wednesday  
James H. Sproull, 824 Winalow St.  
BOSTON, No. 35, Boston, Mass.  
3 Boylston Place—First Saturday  
William H. Batterahy, 30 Newcomb Ave., West Lynn, Mass.  
PITTSBURGH, No. 36, Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday  
Frank A. Leitner, 1220 Braddock Ave.  
HARTFORD, No. 37, Hartford, Conn.  
Bliss Hall, 75 Mulberry St.—First Saturday  
Edgar C. Luther, 63 Whitman Ave., West Hartford, Conn.  
MEMPHIS, No. 38, Memphis, Tenn.  
Y. M. C. A.—First Saturday  
Fred P. Armstrong, Y. M. C. A. Bldg.  
PORTLAND, No. 39, Portland, Maine  
514 Congress—Second Saturday  
Will O. Kimball, 20 Gilman St.  
BUFFALO, No. 40, Buffalo, N. Y.  
Mizpah Hall, Ferry and Herkimer St.—First Saturday  
William M. Smith, 414 Riley St.  
PORTLAND (Ore.), No. 41, Portland, Ore.  
Alisky Bldg., 3rd and Morrison—First Saturday  
John Bertram, Route 3, Box 542  
NEWARK, No. 42, Newark, N. J.  
210 Market St.—First Saturday  
Alfred King, 46 Wayne St., Jersey City, N. J.  
PROVIDENCE, No. 43, Providence, R. I.  
850 Westminster St.—First Saturday  
Arthur H. Enger, 520 Hope St.  
SEATTLE, No. 44, Seattle, Wash.  
Y. M. C. A.—First Saturday  
Olof Hanson, 4747 16th Ave., N. E.  
UTICA, No. 45, Utica, N. Y.  
53 Franklin Square—First Saturday  
John H. Thomas, P. O. Box 943, Frankfort, N. Y.  
WASHINGTON, No. 46, Washington, D. C.  
N. E. Masonic Temple—First Wednesday  
Gerald Ferguson, 618 E. St., N. E.  
BALTIMORE, No. 47, Baltimore, Md.  
Claggett's Hall, 614 N. Fremont Ave.—First Saturday  
O. K. Price, 3107 Baker St.  
SYRACUSE, No. 48, Syracuse, N. Y.  
Larned Building, S. Warren St.—Second Saturday  
Benjamin Bushart, 312 Cherry St.  
CEDAR RAPIDS, No. 49, Cedar Rapids, Ia.  
First Wednesday  
Carl W. Osterberg, 1412 Third Ave., W.  
HUNTINGTON, No. 50, Huntington, W. Va.  
I. O. O. F. Hall—First Saturday  
Emery L. Green, Box 3033  
ALBANY, No. 51, Albany, N. Y.  
734 Broadway—First Saturday  
John F. Koepfer, 316 Harrison St., Schenectady, N. Y.  
ROCHESTER, No. 52, Rochester, N. Y.  
97 State St.—Second Saturday  
William L. Hughes, R. F. D., Lyell Road, Coldwater, N. Y.  
SAN FRANCISCO, No. 53, San Francisco, Calif.  
California Hall, Polk and Turk Sts.—First Saturday  
David S. Luddy, 124 Primrose Road, Burlingame, Calif.  
READING, No. 54, Reading, Pa.  
612 Court St.—Second Saturday  
John L. Wise, 342 N. Fourth St.  
AKRON, No. 55, Akron, Ohio  
127 S. Main St.—First Saturday  
Foster D. Gilbert, 1720 Preston Ave.  
SALT LAKE CITY, No. 56, Salt Lake City, Utah  
249 S. Main St.—First Wednesday  
Rufus E. Briggs, 648 East Court  
ROCKFORD, No. 57, Rockford, Ill.  
1010 S. Main St.—First Saturday  
Fred W. A. Hammer, 1426 Rural St.  
SPRINGFIELD, No. 58, Springfield, Ill.  
N. E. Cor. 5th & Monroe Sts.—First Saturday  
Daniel B. King, 2167 S. 16th St.  
DAVENPORT, No. 59, Davenport, Iowa  
I. O. O. F. Hall, 510 Brady St.—First Saturday  
Arthur E. Heritage, 2023 17th St., Rock Island, Ill.  
WORCESTER, No. 60, Worcester, Mass.  
308 Main St.—First Saturday  
Delbert J. Trask, Auburn, Mass.  
ST. PAUL, No. 61, St. Paul, Minn.  
Fairview and Marshall Aves. St. Paul—First Friday  
Jno. Benolkin, 912 N. E. University Av., Minneapolis, Minn.  
FORT WORTH, No. 62, Fort Worth, Texas  
Church for the Deaf, N. Ft. Worth—First Wednesday  
Thos. A. Williams, 2707 W. 27th St.

DALLAS, No. 63, Dallas, Tex.  
Labor Temple—First Saturday  
William A. Barnes, 530 Center St.  
DENVER, No. 64, Denver, Colo.  
1715 California St.—First Saturday  
Homer E. Grace, 1096 S. Washington St.  
WATERBURY, No. 65, Waterbury, Conn.  
Garden Hall—Second Saturday  
Telephore Cossette, 8 Summer Ave., Meriden, Conn.  
BRIDGEPORT, No. 66, Bridgeport, Conn.  
O. U. A. M. Hall—First Saturday  
Gilbert F. Marshall, 495 Newfield Ave.  
SPRINGFIELD, No. 67, Springfield, Mass.  
48 Pynchon St.—First Saturday  
Ralph M. Palazzi, 1047 Main St.  
WACO, No. 68, Waco, Texas  
First Saturday  
Harvey L. Ford, Route 4, Box 229  
OGDEN, No. 69, Ogden, Utah  
2445 Grand Ave.—First Thursday  
Paul Mark, 2240 Adams Ave.  
PITTSFIELD, No. 70, Pittsfield, Mass.  
101 Fenn St.—First Saturday  
Fred Packard, 57 Beacon St., North Adams, Mass.  
BANGOR, No. 71, Bangor, Maine  
121 Main St.—First Saturday  
Albert L. Carlisle, 27 Forest Ave.  
KENOSHA, No. 72, Kenosha, Wis.  
A. R. Hall—Second Saturday  
Ambrose Costanza, 964 Salem Ave.  
BIRMINGHAM, No. 73, Birmingham, Ala.  
1920 1-2 N. Fourth Ave.—First Sunday  
Herman Harper, 1805 28th St., Enaley Highlands, Ala.  
SIOUX FALLS, No. 74, Sioux Falls, S. Dak.  
First Saturday  
Edward P. Olsen, 1103 S. Maine Ave.  
WICHITA, No. 75, Wichita, Kans.  
F. A. U. Hall, 119 S. Lawrence St.—First Saturday  
William E. Wait, 524 Smythe St.  
SPOKANE, No. 76, Spokane, Wash.  
Y. M. C. A. Bldg.—First Saturday  
Edward H. Garrett, West 3411 Wellenley Ave.  
DES MOINES, No. 77, Des Moines, Ia.  
Y. M. C. A.—First Saturday  
Will M. Wright, 941 20th St.  
LOWELL, No. 78, Lowell, Mass.  
84 Middlesex St.—Second Saturday  
Myles S. McGeever, 39 Elliott St.  
BERKELEY, No. 79, Berkeley, Cal.  
Ashley Hall, 2980 Adeline St.—First Friday  
D. H. Goodrich, 2923 Newbury St.  
DELAVAN, No. 80, Delavan, Wis.  
First Saturday  
Fred J. Neesam, Elm St.  
HOUSTON, No. 81, Houston, Texas  
400 Quitman St.—First Friday  
Richard C. Morris, 400 Quitman St.  
SCRANTON, No. 82, Scranton, Pa.  
232 Wyoming Ave.—First Friday  
J. M. Koehler, 118 R. F. D., Olyphant, Pa.  
RICHMOND, No. 83, Richmond, Va.  
2047 W. Broad St.—First Saturday  
Hugh K. Bush, 502 S. Harrison St.  
NORFOLK, No. 84, Norfolk, Va.  
Pythian Hall, Brambleton—First Saturday  
Nathan Schwartz, 826 County St., Portsmouth, Va.  
JOHNSTOWN, No. 85, Johnstown, Pa.  
Moose Temple—First Saturday  
Roland M. Barker, 61 Church St.  
SIOUX CITY, No. 86, Sioux City, Iowa  
First Wednesday  
Perry E. Seely, 524 Nebraska St.  
MANHATTAN, No. 87, New York, N. Y.  
Savigny Hall—First Saturday  
V. R. Anderson, 1518 Commonwealth Av., New York  
JACKSONVILLE, No. 88, Jacksonville, Ill.  
Gallaudet Club Hall—First Thursday  
Ernest Tilton, 414 Kosciuszko St.  
LEWISTON, No. 89, Lewiston, Maine  
223 Lisbon St.—First Saturday  
Mahlon A. Bradbury, Route 3, Elm St., E. Auburn, Me.  
PEORIA, No. 90, Peoria, Ill.  
Procter Center—Second Saturday  
Charles J. Cunningham, 1713 N. Madison St.  
JERSEY CITY, No. 91, Jersey City, N. J.  
Heye's Hall—Second Monday  
Charles T. Hummer, 25 Romaine Ave.  
BRONX, No. 92, New York, N. Y.  
508 Willis Ave., Bronx—First Saturday  
Jacob Ebin, 2089 Vyse Ave., New York  
COLUMBIA, No. 93, Columbia, S. C.  
Lyle's Studio, 1511 Main St.—First Friday  
Leslie A. Elmer, 2313 Preston St.  
CHARLOTTE, No. 94, Charlotte, N. C.  
8 1-2 W. Fifth St.—Second Saturday  
William R. Hackney, 6 W. Fifth St.  
DURHAM, No. 95, Durham, N. C.  
I. O. O. F. Hall—First Saturday  
Earle H. Butts, 308 Liberty St.





# REQUIRED MONTHLY PAYMENTS

## CLASS A

### ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

This is the old plan on which all the society's certificates were issued prior to July 1, 1919. On this plan a member makes stated, regular payments until his death. These certificates do not carry the privilege of a surrender allowance.

#### Monthly Net Rates for Death Benefit

Based on the National Fraternal Congress Mortality Table and 4 Per Cent Interest

| Entry Age | \$250  | \$500  | \$1000 | \$1500 | \$2000 |
|-----------|--------|--------|--------|--------|--------|
| 18        | \$0.24 | \$0.47 | \$0.93 | \$1.40 | \$1.86 |
| 19        | .24    | .47    | .93    | 1.40   | 1.86   |
| 20        | .24    | .47    | .93    | 1.40   | 1.86   |
| 21        | .24    | .47    | .93    | 1.40   | 1.86   |
| 22        | .24    | .48    | .96    | 1.44   | 1.92   |
| 23        | .25    | .49    | .98    | 1.47   | 1.96   |
| 24        | .26    | .51    | 1.01   | 1.52   | 2.02   |
| 25        | .26    | .52    | 1.04   | 1.56   | 2.08   |
| 26        | .27    | .54    | 1.07   | 1.61   | 2.14   |
| 27        | .28    | .56    | 1.11   | 1.67   | 2.22   |
| 28        | .29    | .57    | 1.14   | 1.71   | 2.28   |
| 29        | .30    | .59    | 1.18   | 1.77   | 2.36   |
| 30        | .31    | .61    | 1.22   | 1.83   | 2.44   |
| 31        | .32    | .63    | 1.26   | 1.89   | 2.52   |
| 32        | .33    | .66    | 1.31   | 1.97   | 2.62   |
| 33        | .34    | .68    | 1.35   | 2.03   | 2.70   |
| 34        | .35    | .70    | 1.40   | 2.10   | 2.80   |
| 35        | .37    | .73    | 1.45   | 2.18   | 2.90   |
| 36        | .38    | .76    | 1.51   | 2.27   | 3.02   |
| 37        | .40    | .79    | 1.57   | 2.36   | 3.14   |
| 38        | .41    | .82    | 1.63   | 2.45   | 3.26   |
| 39        | .43    | .85    | 1.69   | 2.54   | 3.38   |
| 40        | .44    | .88    | 1.76   | 2.64   | 3.52   |
| 41        | .46    | .92    | 1.83   | 2.75   | 3.66   |
| 42        | .48    | .96    | 1.91   | 2.87   | 3.82   |
| 43        | .50    | 1.00   | 1.99   | 2.99   | 3.98   |
| 44        | .52    | 1.04   | 2.07   | 3.11   | 4.14   |
| 45        | .54    | 1.08   | 2.16   | 3.24   | 4.32   |
| 46        | .57    | 1.13   | 2.25   |        |        |
| 47        | .59    | 1.18   | 2.35   |        |        |
| 48        | .62    | 1.23   | 2.45   |        |        |
| 49        | .65    | 1.29   | 2.58   |        |        |
| 50        | .68    | 1.36   | 2.71   |        |        |
| 51        | .71    | 1.42   | 2.83   |        |        |
| 52        | .75    | 1.49   | 2.97   |        |        |
| 53        | .78    | 1.56   | 3.12   |        |        |
| 54        | .82    | 1.64   | 3.28   |        |        |
| 55        | .86    | 1.72   | 3.44   |        |        |

(Rate for age at nearest birthday to be taken.)

After joining, a member pays each month:

(1) The mortuary assessment given in the tables on this page for his age at entry, class taken and amount for which his certificate is written. This payment is for the death benefit funds.

(2) A per capita tax for the general expense, sick and accident and convention funds. On a Class A certificate this per capita tax is FIFTY-FIVE CENTS; on a certificate in Class C, D, or E, it is SIXTY-SIX CENTS.

(3) A small monthly tax for local dues to meet necessary expenses of the Division to which he is attached. The amount varies with the different Divisions, according to local needs and conditions. Some Divisions do not charge any local dues at all. Others are obliged to, in order to meet their expenses.

These payments begin with the month of certificate issue and date. (For example, a member whose certificate is issued in January is to pay the assessment, tax, and local dues for that month.)

The dues, tax, and assessment are payable on the first day of the month for which they are due. Resident members (those who live in the city where the Division is located) must pay theirs at or before the monthly Division meeting. Non-resident members may send theirs to the Division Treasurer by mail. Remittances should reach him by the tenth day of the month.

### Surrender Allowances

Note that certificates issued in Classes C, D, and E carry the right to a surrender allowance. This surrender allowance is granted in the form of paid-up insurance for a reduced amount of benefit.

This means that, at any time after three years from date of issue of the certificate, if the member holding it becomes unable to continue his monthly payments (as, for instance, if he were to become totally disabled from working) he can surrender his certificate and receive in its stead a certificate of paid-up insurance for such a part as his past payments entitle him to of the full amount for which he was insured on his old certificate. On this new paid-up certificate he will not have to make any more payments; but on his death the amount of the reduced benefit guaranteed by the new certificate will be paid to this beneficiary. And so he will get full value in the way of insurance protection for all the money he has paid in. And the longer he has been a member before being obliged to withdraw, the more his allowance of paid-up insurance will amount to when he surrenders.

There are several other great advantages in this right to a surrender allowance. The whole intent and purpose of it is to make sure that a member will not lose the just benefit of the payments he has made.

## CLASS D

### TWENTY-YEAR PAYMENT PLAN With Surrender Allowance

On this plan a member makes stated, regular payments for the period of twenty years, beginning with date of certificate issue, or until his prior death. At the end of the twenty years his certificate becomes paid-up for life, subject to the conditions set forth in the society's laws. The promised benefit becomes due and payable on the member's death, whether he dies within the twenty-year term or outlives it.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

| Entry Age | \$250 | \$500 | \$1000 | \$1500 | \$2000 |
|-----------|-------|-------|--------|--------|--------|
| 18        | .40   | .79   | 1.58   | 2.37   | 3.16   |
| 19        | .40   | .80   | 1.60   | 2.40   | 3.20   |
| 20        | .41   | .82   | 1.63   | 2.45   | 3.26   |
| 21        | .42   | .83   | 1.66   | 2.49   | 3.32   |
| 22        | .43   | .85   | 1.69   | 2.54   | 3.38   |
| 23        | .43   | .86   | 1.72   | 2.58   | 3.44   |
| 24        | .44   | .88   | 1.75   | 2.63   | 3.50   |
| 25        | .45   | .89   | 1.78   | 2.67   | 3.56   |
| 26        | .46   | .91   | 1.81   | 2.72   | 3.62   |
| 27        | .47   | .93   | 1.85   | 2.78   | 3.70   |
| 28        | .48   | .95   | 1.89   | 2.84   | 3.78   |
| 29        | .49   | .97   | 1.93   | 2.90   | 3.86   |
| 30        | .50   | .99   | 1.97   | 2.96   | 3.94   |
| 31        | .51   | 1.01  | 2.01   | 3.02   | 4.02   |
| 32        | .52   | 1.03  | 2.05   | 3.08   | 4.10   |
| 33        | .53   | 1.05  | 2.10   | 3.15   | 4.20   |
| 34        | .54   | 1.08  | 2.15   | 3.23   | 4.30   |
| 35        | .55   | 1.10  | 2.20   | 3.30   | 4.40   |
| 36        | .57   | 1.13  | 2.25   | 3.38   | 4.50   |
| 37        | .58   | 1.16  | 2.31   | 3.47   | 4.62   |
| 38        | .60   | 1.19  | 2.37   | 3.56   | 4.74   |
| 39        | .61   | 1.22  | 2.43   | 3.65   | 4.86   |
| 40        | .63   | 1.25  | 2.50   | 3.75   | 5.00   |
| 41        | .64   | 1.28  | 2.57   | 3.85   | 5.14   |
| 42        | .66   | 1.32  | 2.64   | 3.96   | 5.28   |
| 43        | .68   | 1.36  | 2.72   | 4.08   | 5.44   |
| 44        | .70   | 1.40  | 2.80   | 4.20   | 5.60   |
| 45        | .73   | 1.45  | 2.89   | 4.34   | 5.78   |

(Rate for age at nearest birthday to be taken.)

## CLASS C

### ORDINARY WHOLE LIFE PLAN With Surrender Allowance

On this plan a member makes stated, regular payments until his death. Class C certificates carry the valuable privilege of a surrender allowance.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

| Entry Age | \$250  | \$500  | \$1000 | \$1500 | \$2000 |
|-----------|--------|--------|--------|--------|--------|
| 18        | \$0.28 | \$0.56 | \$1.11 | \$1.67 | \$2.22 |
| 19        | .28    | .56    | 1.11   | 1.67   | 2.22   |
| 20        | .28    | .56    | 1.11   | 1.67   | 2.22   |
| 21        | .29    | .57    | 1.13   | 1.70   | 2.26   |
| 22        | .29    | .58    | 1.16   | 1.74   | 2.32   |
| 23        | .30    | .59    | 1.18   | 1.77   | 2.36   |
| 24        | .31    | .61    | 1.21   | 1.82   | 2.42   |
| 25        | .31    | .62    | 1.24   | 1.86   | 2.48   |
| 26        | .32    | .64    | 1.27   | 1.91   | 2.54   |
| 27        | .33    | .66    | 1.31   | 1.97   | 2.62   |
| 28        | .34    | .67    | 1.34   | 2.01   | 2.68   |
| 29        | .35    | .69    | 1.38   | 2.07   | 2.76   |
| 30        | .36    | .71    | 1.42   | 2.13   | 2.84   |
| 31        | .37    | .73    | 1.46   | 2.19   | 2.92   |
| 32        | .38    | .75    | 1.50   | 2.25   | 3.00   |
| 33        | .39    | .78    | 1.55   | 2.33   | 3.10   |
| 34        | .40    | .80    | 1.60   | 2.40   | 3.20   |
| 35        | .42    | .83    | 1.65   | 2.48   | 3.30   |
| 36        | .43    | .85    | 1.70   | 2.55   | 3.40   |
| 37        | .44    | .88    | 1.76   | 2.64   | 3.52   |
| 38        | .46    | .91    | 1.82   | 2.73   | 3.64   |
| 39        | .48    | .95    | 1.89   | 2.84   | 3.78   |
| 40        | .49    | .98    | 1.96   | 2.94   | 3.92   |
| 41        | .51    | 1.02   | 2.03   | 3.05   | 4.06   |
| 42        | .53    | 1.06   | 2.11   | 3.17   | 4.22   |
| 43        | .55    | 1.10   | 2.20   | 3.30   | 4.40   |
| 44        | .58    | 1.15   | 2.29   | 3.44   | 4.58   |
| 45        | .60    | 1.19   | 2.38   | 3.57   | 4.76   |
| 46        | .63    | 1.25   | 2.49   |        |        |
| 47        | .65    | 1.30   | 2.60   |        |        |
| 48        | .68    | 1.36   | 2.71   |        |        |
| 49        | .71    | 1.42   | 2.84   |        |        |
| 50        | .75    | 1.49   | 2.97   |        |        |
| 51        | .78    | 1.56   | 3.11   |        |        |
| 52        | .82    | 1.64   | 3.27   |        |        |
| 53        | .86    | 1.72   | 3.43   |        |        |
| 54        | .90    | 1.80   | 3.60   |        |        |
| 55        | .95    | 1.90   | 3.79   |        |        |

(Rate for age at nearest birthday to be taken.)

## CLASS E

### PAID-UP AT AGE 60 PLAN With Surrender Allowance

On this plan a member makes his stated, regular payments until he is sixty years old, or until his prior death. If he lives to age 60 his certificate becomes paid-up for life, subject to the conditions set forth in the society's laws and his payments cease. The promised benefit becomes due and payable on the member's death.

#### Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

| Entry Age | \$250 | \$500 | \$1000 | \$1500 | \$2000 |
|-----------|-------|-------|--------|--------|--------|
| 18        | .29   | .57   | 1.13   | 1.70   | 2.26   |
| 19        | .29   | .58   | 1.16   | 1.74   | 2.32   |
| 20        | .30   | .60   | 1.19   | 1.79   | 2.38   |
| 21        | .31   | .61   | 1.22   | 1.83   | 2.44   |
| 22        | .32   | .63   | 1.25   | 1.88   | 2.50   |
| 23        | .33   | .65   | 1.29   | 1.94   | 2.58   |
| 24        | .33   | .66   | 1.32   | 1.98   | 2.64   |
| 25        | .34   | .68   | 1.36   | 2.04   | 2.72   |
| 26        | .36   | .71   | 1.41   | 2.12   | 2.82   |
| 27        | .37   | .73   | 1.45   | 2.18   | 2.90   |
| 28        | .38   | .75   | 1.50   | 2.25   | 3.00   |
| 29        | .39   | .78   | 1.55   | 2.33   | 3.10   |
| 30        | .41   | .81   | 1.61   | 2.42   | 3.22   |
| 31        | .42   | .84   | 1.67   | 2.51   | 3.34   |
| 32        | .44   | .87   | 1.73   | 2.60   | 3.46   |
| 33        | .45   | .90   | 1.80   | 2.70   | 3.60   |
| 34        | .47   | .94   | 1.88   | 2.82   | 3.76   |
| 35        | .49   | .98   | 1.96   | 2.94   | 3.92   |
| 36        | .52   | 1.03  | 2.05   | 3.08   | 4.10   |
| 37        | .54   | 1.08  | 2.15   | 3.23   | 4.30   |
| 38        | .57   | 1.13  | 2.25   | 3.38   | 4.50   |
| 39        | .60   | 1.19  | 2.37   | 3.56   | 4.74   |
| 40        | .63   | 1.25  | 2.50   | 3.75   | 5.00   |
| 41        | .66   | 1.32  | 2.64   | 3.96   | 5.28   |
| 42        | .70   | 1.40  | 2.80   | 4.20   | 5.60   |
| 43        | .75   | 1.49  | 2.98   | 4.47   | 5.96   |
| 44        | .80   | 1.59  | 3.18   | 4.77   | 6.36   |
| 45        | .85   | 1.70  | 3.40   | 5.10   | 6.80   |

(Rate for age at nearest birthday to be taken.)



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

## *Benefit Certificates—Amounts; Age Limits.*

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

**For addresses of Organizers and Grand Officers, and a Directory of Divisions, see Page 14.**