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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

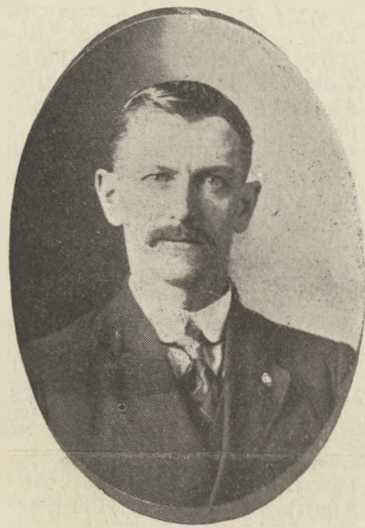
OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

MAY, 1913

Number 9

IN THE MAKE-GOOD DEGREE.



Daniel Shea.

STATE Organizer for New Hampshire and Secretary of Nashua Division No. 7. One of the original Frats of 'Way Down East, Brother Shea's allegiance to his order has been of the unwavering kind and he's surely entitled to be among its make-goods. He was his Division's delegate at the Columbus convention and all who were there will remember that he was among its most earnest attendants. His latest service to the Society was to attend the installing of Portland Division and guide it through the launching ways with all due success. Brother Shea is a bachelor, but that does not prevent his being a leader in the affairs of the New England deaf.

BUFFALO DIVISION No. 40.

BUFFALO Division No. 40 will be installed at Buffalo, N. Y., June 1st, by State Organizer Cohen. The charter members of the new Division are William Klein, Harry A. Slater, Henry C. Zink, William M. Smith, Elmer A. Briel, George J. Parlour and Philip J. Mane, who will be transferred to the new lodge by Brooklyn Division, to which they are now attached. It will start out with very favorable prospects as its members already have gone about the raising of a local fund and arranging for a campaign for new members.

AN APPEAL.

THE recent flood in Ohio affected many of the members of the Dayton and other Divisions and while local relief has been extended there is still a need of more funds for the rehabilitation of the homes of those of our members who are suffering therefrom.

Dayton Division has officially requested of the Grand Division such financial assistance as it can give and the Executive Committee of the Board of Directors hereby appeals to the Divisions for their co-operation in raising a fund for the relief of our members.

It is asked that at the June meetings of the Divisions a collection be taken up for this fund, and if the Divisions wish to make additional contributions from their local funds such would be for a very good cause.

Brother Bacheberle, Ohio's State Organizer, has already sent out a personal appeal and it is now given the official approval of the Grand Division. All contributions should be sent direct to him, by the Division Treasurers, who are requested to act as the collectors for their respective Divisions, as he will act as the Trustee and disbursing officer of the fund. His address is: Louis J. Bacheberle, 2421 Moerlein Ave., Cincinnati, Ohio.

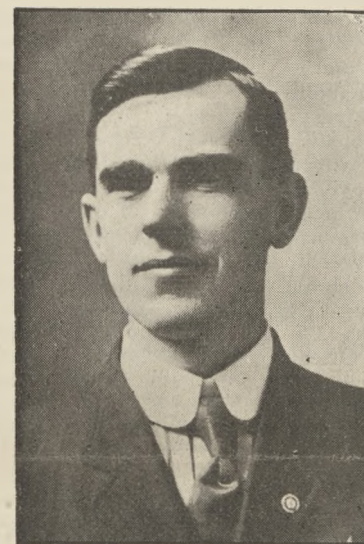
This appeal is called especially to the attention of our non-resident members, who are asked to send their contributions to their Division Treasurer, to be forwarded with those made by the resident members, and it is hoped that the response will be liberal—the need being great.

It is asked that the response to this appeal be immediate and the collections sent to Brother Bacheberle as soon as they are made up. He will acknowledge each as received by him through the columns of The Frat.

Dayton Division has from its own local fund already contributed over a hundred dollars. It will take much more than that to give the needed help, so this call is sent out to the membership body in general. Let the real Frat spirit be shown in the response. Remember that the spirit of Fraternity is at no time better shown than during a brother's adversity and that:

"It's the kindly hearts of earth that make This good old world worth while."

IN THE MAKE-GOOD DEGREE.



Joseph L. Leghorn.

SECRETARY of New Haven Division No. 25. Brother Leghorn is one of his Division's charter members and has always had considerable to do with its growth and progress and is well and favorably known in the councils of the deaf of his state. He was born in Ireland, but received his education at the LeCouteulx Institute in Buffalo, N. Y. Is a printer by trade; married.

TO DIVISION PRESIDENTS.

AS TWO months' arrears in dues carries with it suspension from all privileges, you will hereafter see that your Director examines the membership and due card of each visiting member present at meetings and deny those under suspension all privileges of the meeting, as well as applying the rule to your own Division's members.

It is suggested that at the June meeting of your Division you call special attention to the various changes in our laws, and if any of your members wish them given clear explanation during the meeting—those that may not be clearly understood—you should request some officer to see to that duty, or attend to it yourself. It is of importance that every member should not only have a copy of the laws, but should be so posted as to thoroughly understand all changes.

GRAND FINANCIAL SECRETARY'S REPORT.

From April 1 to 30, 1913.

Collections.	
Chicago	\$ 395.40
Detroit	94.27
Saginaw	13.38
Louisville	63.50
Little Rock	66.39
Nashua	22.86
Dayton	44.81
Bay City	6.32
Cincinnati	44.06
Evansville	13.49
Nashville	35.12
Springfield	24.48
Olathe	34.95
Flint	46.20
Toledo	13.09
Milwaukee	49.27
Columbus	26.52
Knoxville	31.03
Cleveland	53.95
Indianapolis	106.59
Brooklyn	126.07
St. Louis	115.71
New Haven	70.28
Holyoke	47.71
Los Angeles	42.59
Atlanta	38.61
Caney
Philadelphia	110.79
Kansas City	35.70
Omaha	27.54
New Orleans	34.71
Kalamazoo	19.79
Boston	61.52
Pittsburg	9.91
Total collections	\$1,926.61

GRAND TREASURER'S REPORT.

From April 1 to 30, 1913.

Balances.	
As per last statement	\$34,242.17
Receipts.	
Financial Secretary Neuner	\$ 1,926.61
Interest, 1st mortgage bonds	.46
Rent, Chicago Division	10.00
Button sales	21.00
Memorandum book sales	24.52
Electrotype sales	.75
Refunded Ins. Dept. fee	35.40
Total balances and receipts	\$36,261.81
Disbursements.	
Sick and Accident benefits	\$ 295.00
Rent and light	37.00
Clerical services	7.50
Insurance Department's fee	125.40
Office expenses, supplies	4.80
Headquarters postage	10.50
Expressage	2.64
Accrued interest on bonds	4.90
Official publication	40.00
Supplies—buttons	7.70
Printing and stationery	4.76
Refunds of overpayments	4.17
Secretary's salary	100.00
Total disbursements	\$ 644.37
Recapitulation.	
Total balances and receipts	\$36,261.81
Total disbursements	644.37
Total balances, April 30	\$35,617.44

TRUSTEES REPORT.

Exhibit of Balances, April 30, 1913.

Treasurer's cash balance	\$ 100.00
First mortgage loans	23,500.00
First mortgage bonds	7,000.00
In bank subject to check	1,671.11
In savings bank accounts	1,331.00
Certificates of deposit	1,615.33
Grand Secretary's Fund	300.00
Financial Secretary's Fund	100.00
Total balances	\$35,617.44

Note—\$1,000 was invested in first mortgage bonds in April, at 5½ per cent interest; \$500 placed in a certificate of deposit.

APRIL DISABILITY CLAIMS.

J. C. Rains, Cedar Rapids, Iowa	\$ 10.00
Mitchell Swett, Nashua, N. H.	15.00
William Cooper, Cincinnati, Ohio	10.00
Benj. Stenmerding, Cincinnati, O.	25.00
J. E. Pershing, Springfield, Ohio	25.00
J. A. Mills, N. Manchester, Ind.	50.00
R. L. Levan, Minersville, Pa.	20.00
R. E. Nordwig, Milwaukee, Wis.	10.00
J. A. Dexter, Windham, N. H.	20.00
J. H. Fleharty, La Cygne, Kas.	10.00
W. O. Burke, Nashville, Tenn.	15.00
F. J. Heagie, New Albany, Ind.	15.00
Howard Barnes, Springfield, Ohio	10.00
C. T. Sullivan, Chicago, Ill.	50.00
W. R. Murdock, Elmhurst, Ill.	10.00
J. F. Flynn, Bangor, Me.	10.00
Total for the month	\$295.00

HOW WE HAVE GROWN.

BELOW we present some figures showing the financial growth and standing of the Society for the period since its reorganization. We believe that they will be of interest and speak for themselves:

Balance from the F. S. D. turned over to the N. F. S. D., December 2, 1907	\$ 2,947.55
End of the year balance, 1907	3,066.50
December 31, 1908	4,805.58
December 31, 1909	6,692.73
December 31, 1910	10,783.89
December 31, 1911	18,731.71
December 31, 1912	28,013.88

JOHN E. MOTTER.

BROTHER JOHN E. MOTTER, of Marshall, Mo., and a non-resident member of St. Louis Division, died May 9th at his home in that city. The cause of death was cancer of the face, from which dread disease he had been a sufferer for several months past. The funeral was held from his home May 11th, and burial at Ridge Park. Brother Motter joined the Society in August, 1907, and was 57 years of age at the time of his death. He was educated at the Indiana school, but had made his home in Missouri for many years past. He leaves a widow, Mrs. Ella Motter.

We Are 'Em.

LIST OF APPLICATIONS.

23. Wolf Schulman, Stapleton, N. Y.
12. Clarence Taggart, Chattanooga, Tenn.
25. Harry A. Norton, Waterbury, Conn.
23. Fred C. Berger, New Rochelle, N. York.
23. James F. Manning, Herkimer, N. York.
23. Henry A. Scherer, New York, N. York.
30. Marks S. Saylor, Reading, Pa.
36. Wm. J. Smith, Pittsburgh, Pa.
36. George Davies, Pittsburgh, Pa.
36. Merrill O. Wilson, Pittsburgh, Pa.
36. James C. Taylor, Pittsburgh, Pa.
1. Ray B. Foster, Tacoma, Wash.
10. Thomas J. Lacey, Hamilton, Ohio.
10. Joseph A. Steele, Cincinnati, Ohio.
10. Wm. G. Harmeyer, Cincinnati, O.
1. Fred J. Shanisey, Chicago, Ill.
1. Harry E. Belling, Forest Park, Ill.
24. Valentine Behr, St. Louis, Mo.
1. Elmer H. Sholty, Shirley, Ill.
39. Fred W. Spear, Portland, Me.
35. Maurice O'Neill, Pawtucket, R. I.
35. Paul E. Bertrand, Providence, R. I.
35. Leslie Ramsdell, Everett, Mass.
13. Edward Watkins, Springfield, Ohio.
21. Pretlow D. Munger, Oberlin, Ohio.
35. Wm. W. Potter, Groton, Mass.
1. Bernard Priebe, Jenifer, Ala.
32. Wm. H. Larsen, Council Bluffs, Iowa.

COMING DIVISION EVENTS.

June.

6. Lecture; Nashville.
7. Lawn fete, Columbus.
14. Anniversary banquet; Flint.
14. Lawn fete; Kansas City.
14. Picnic; Nashville.
14. Picnic; Omaha.
21. Lawn fete; Cincinnati.

July.

4. Picnic; New Haven-Hartford.
4. Reunion; Memphis.
4. Annual picnic; Detroit.
4. Annual picnic; Flint.
4. Annual picnic; Indianapolis.
4. Annual picnic; Los Angeles.
4. Annual picnic; Atlanta.
12. Annual picnic; St. Louis.
26. Riverview outing; Chicago.

August.

16. Annual picnic; Chicago.
- 20-27. N. A. D. Convention; Cleveland.
23. Annual picnic; Brooklyn.
29. Reunion; Columbus.

September.

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

THE "A" AND "B" CLASSES.

IN THE June FRAT we will fully explain how members now in Class A may change to Class B. However, we wish to state that it does not seem to be fully understood that Class B applications (new) may be taken at any time. Explain this to your friends when they are about to apply. Its features are quite attractive.

DIVISION NEWS.

Chicago.

Arrangements are being made by the Division's Entertainment Committee for a "Frat Day" at Riverview Park, Chicago's biggest amusement park, Saturday, July 26th. It will be an outing worth while and Chairman Hart is making great efforts towards its success.

Arrangements for Chicago's annual picnic (its twelfth) at Harm's Park, Saturday, August 16th, are all complete. A special invitation to visitors in town at that time, enroute for the Cleveland N. A. D. convention, is extended and it is hoped many will spend the day as guests of the Frats.

The Silent Athletic Club is now located in new quarters at 1641 W. Madison St., near Ashland Boulevard. The Laflin St. location was given up. The club will have its first annual picnic at Bergman's Grove, Riverside, Ill., Saturday, August 2d.

The dates for the annual picnics of the various local organizations of the deaf have all been set without any conflicting ones. June, July and August are taken up by such, with the annual Home Fund picnic on Labor Day bringing up the end of the season.

Detroit.

A successful Pedro party was given by this Division May 24th. Six prizes were contested for.

Max Weisberg and Maurice Neidenberg have left for New York and taken transfers to Brooklyn Division.

Clarence Kubisch has opened a cleaning, dyeing and pressing business at 1453 W. Fort St. His fraters' trade is solicited.

Our genial Director, Thomas Leach, was united in marriage to Mrs. Ida Born, April 30th.

Brother and Mrs. George Hansz are entertaining a little daughter, recently arrived.

Brother Rutherford was struck by a speeding auto and laid up for six weeks. Look out for them, brethren!

Our picnic committee has begun active preparations for our annual on July 4th.

The Division has purchased a fine Remington typewriter for the use of Secretary Barnett. (Worth copying—this idea—by other Divisions.)

Brother Ferninger, of Evansville, is in town and employed at the Murphy Chair Co.

Louisville.

George Hartman has left for Moline, Ill., where he is back with the same firm that he was with last year. He paid headquarters a call during a stop-over at Chicago, and incidentally took in the aviation field at Cicero.

A social is scheduled for May 31st, and preparations for our annual picnic are under way, but the date still in doubt. (Wonder if it's to be Fern Grove, of 1909 fond memories.)

Nashua.

State Organizer Shea assisted at the launching of the good ship "Portland

No. 39" on April 19th and reports it took the "fine" Frat water like the proverbial duck.

Plans are afoot for a lawn party at the home of John Shea at Canobie Lake some time in June.

Mrs. W. E. Deering, wife of Brother Deering, passed away May 10th, after a long illness. Nashua Division was represented at the funeral and sent a beautiful floral crescent.

Dayton.

Secretary Shepherd wrote a long article for the Ohio Chronicle in connection with the recent flood. He graphically described the experiences of the Frats who were in its midst. We are sorry we have not the space for its reproduction in these columns, but the gist of it was about as given in the April issue.

The Division is holding its regular meetings as usual and assisting from its local funds those of its members who are unable to meet their dues. The question of an appeal for relief funds is as yet undecided, but State Organizer Bacheberle has sent out a personal letter of the kind which may be the forerunner of an official one.

All our members are well and busily engaged in the rehabilitation of their homes, although the majority were out of work for some time.

Cincinnati.

State Organizer Bacheberle made trips to Dayton, Hamilton and Middletown to see how the Frats in those cities fared as to the flood. In Dayton the situation was as was reported in the April Frat; at Hamilton Brother Lakes was found to be the only serious sufferer and has been given relief; at Middletown Brother Goldman's greenhouse was badly damaged and his business given a serious setback, but late reports indicate that he has gone at restoring things with his usual vigor.

Fishing is nearly ripe up near Terrace Park and Secretary Conkling is preparing to entertain a party of No. 10's "Waltons" on May 30th. The recent street car strike here has put them all in good training for the walking part of it.

A lawn fete is scheduled for June and our annual picnic plans are being made, but the date and location for the picnic are as yet unsettled. Brothers Cooper, Bacheberle, Wortman, De Silver and Conkling, the committee, are on a still hunt for those necessary items and report will be made at the June meeting.

Toledo.

Dennis Hannan has resigned as Division Treasurer and is succeeded by Richard J. King, whose address is 307 South Avenue, Toledo.

Our picnic plans as to July 4th are still incomplete. We will announce same in the June Frat.

Columbus.

It has been decided to hold our lawn fete at the home of Brother Romoser, 1057 Linwood Ave., Saturday, June 7th. Brother Frater (Columbus' double-

brother) has taken up the duties of Division reporter, Brother Neuner having his hands full with "reporter's" troubles of his own, and makes his bow this month.

Brothers Miller and Burcham are burning up the roads around Columbus on their motorcycles these days. A trip to Canal Winchester was made May 11th. Brother Miller has a new "H-D" machine, but Brother Burcham's is of last year's experience so the former has a mentor and guide in the latter's being a veteran.

Brother Vogelhund is becoming famous. His reputation as a fisherman has been known to all Ohio, but with his entry in the literary field and the publishing of his "pointers" on the art in the Chronicle and the Journal he's slated for admission to the Ancient and Honorable Order of the Silent Cors.

Edward I. Holycross has just issued his new publication, "The Abbe De L'Epee and Other Early Teachers of the Deaf," and it is on the market at 75c the copy, paper cover. Press notices consider it the best story of the good Abbe that has ever been issued in this country. Brother Holycross' address is 308 S. 18th St., Columbus, Ohio.

Indianapolis.

Fred L. Schafer has resigned as Division Treasurer and M. Laurence Ralston, 407 Hamilton Ave., succeeds him. Non-resident members are requested to send their June payments to the new Treasurer. John W. Seitz, 323 E. Washington St., succeeds Brother Ralston as Division Secretary, and Richard H. Phillips succeeds Brother Ralston on the Division Board of Trustees.

The location for our annual picnic has not yet been decided on. Brother Seitz is now chairman of the committee and trusts to report at the June meeting.

Brooklyn.

State Organizer Cohen is booked to give a talk on the Society at Utica, N. Y., at 10:30 a. m., May 30th; at 3:30 p. m., he will give the same talk at Syracuse, City Hall assembly room, and at 8:30 p. m. give a dramatic reading ("King Lear") at the same place. May 31st, 8:30 p. m., he will give the talk at Rochester and on June 1st be in Buffalo to supervise the installing of Buffalo Division.

Brother Kees has left the Printers' Home at Colorado Springs, much improved in health, and is now in California with a view of locating there.

Secretary Fluhr was down to Henryville, Pa., recently. His mother is there for her health.

A baseball game between the single and the married men is scheduled to come off at the Division's annual picnic in August, and from all the talk afloat it is going to be a great game. Neighboring Divisions ought to be represented and so get a line on the capabilities of the respective teams in case any challenges are contemplated. Anyhow, we

(Continued on Page 5.)



Published Monthly under the Auspices of the Society; by Kable Brothers Company, Mount Morris, Illinois.

All communications should be sent to
FRANCIS P. GIBSON - - - - - Editor
606 Schiller Building, Chicago, Illinois

Articles for publication must reach the editor by the 5th of the month.
Correspondence is solicited from all members and others interested in the Society.
Members changing their addresses should at once notify the editor.

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



MAY, 1913.

SPECIAL NOTICE.

In sending changes of address to this office Division Secretaries and individual members should always give the old address as well as the new one.

Ohio—1915.

"Ignorance of the law excuses no one." Read and remember the Society's laws.

Looks like Portland, Oregon, has a cinch on No. 41. You will know by next month.

Hartford's list of officers is not given in this issue. Through an oversight we were not advised of its makeup.

The Ohio Chronicle has come into the band wagon—with the others of the school papers that contain the Society's advertisement.

Columbus Division possesses a member who makes good as a double frater. Leo Frater is his name. What's in a name, anyhow?

Our new Divisions are respectfully requested to send in the news for these columns—and while we are about it, please get all items in as early as possible.

Portland Division starts out with a nest egg of approximately \$200.00 in its local fund, the result of preparing for it some months ahead. Good business foresight.

Cleveland Division will have an interesting announcement to make in the June Frat anent the arrangements it is making to make things pleasant for the Frats who attend the National Association meeting in that city in August.

I do the very best I know—the very best I can; and mean to keep doing so until the end. If the end brings me out all right what is said against me won't amount to anything; if the end brings me out wrong ten angels swearing I was right would make no difference.—Abraham Lincoln.

We should not for a minute loosen up on the fraternal idea on which our principles are founded. One great way of showing it is for the Divisions to protect the standing of those of its members who may be unable to meet their dues, and the local fund here comes in very handy. All should have some such arrangement in their local rules.

We would like to see all our Divisions have group photos of their members taken this summer, and would be glad to print them in The Frat. The only expense would be for the engraving of the cuts, outside of the cost of the photographs, and such reproduction in our columns would make the best of propaganda work. Besides, it would be nice to give our members the opportunity to thus "meet" their fraters of other cities.

The tabulated figures as to benefits paid by and the financial growth of the Society given in this issue are presented for the purpose of showing in plain figures just how we have advanced. Attention is especially called to our growth since 1910, when the National Fraternal Congress table of rates was adopted, and to the valuation report made by Actuary Draper. The latter is something that should prove a cause for congratulation to every one of us. Its value as a test of the Society's solvency cannot be disputed.

We wish to emphasize the importance of every member's becoming fully acquainted with our revised laws. There are many new ones in the book, and many of the old ones have been changed in their reading. The laws about payments of dues, filing and approval of claims, penalties of being in arrears, etc., all have been made more strict. This is in line with sound business. Allowing a member to remain such until he is six months in arrears; suspending him at three months; placing no time limit on the filing of claims, etc., as was the case in the old laws, was not good business and the N. F. S. D. was probably the only fraternal that allowed such easy-going laws on its books. The books should be given close and careful reading as soon as received. Division officers are especially requested to get thoroughly posted; headquarters will hold them responsible for any failure to enforce and observe them in their respective Divisions. Elsewhere in this issue will be found a special notice to the Division Treasurers in connection with arrearages and due payments. These laws have had the approval of the Columbus convention and of its duly appointed re-

viser, Actuary Draper, and we believe are as near perfect and adjusted to our needs as it is possible to get them. It is hoped that the fact that the delays in their printing were unavoidable and in a great measure due to the desire to get them right before sending them out will be appreciated. Headquarters has "hurried" the work as best it could with all regard to careful work, and trusts that the result will warrant the delay it experienced. With but one exception, and that an exception that only time can remove, we believe the present edition is in accord with all state laws governing fraternal associations.

CONSTITUTION AND BY-LAWS.

Special Notice.

THE new Constitution and By-Laws books are ready for distribution and our members will receive their copies at about the same time as this issue of The Frat reaches them—or shortly after. They will be handed or mailed to you by your Division Secretary.

It is asked that each member make a thorough study of the book. There are many changes in the laws from what they were in the old edition. Special attention is called to the new laws governing arrears, benefit claims and like matters of importance. It will be noted that "suspension" of a member will follow two months of arrears and his "dropping" from our rolls follow the third month's arrearage; that claims for disability benefits must be made at a certain time or they will not be considered. All should get posted on and remember the new order of things. Members who fail to have received their copy by June 15th, at the latest, should so notify their Division Secretary. All should be supplied by that date and the Secretaries are requested to send them out immediately upon receipt of their supply from headquarters.

RITUAL COMMITTEE NOTICE.

THE Ritual Committee of the Grand Division will have a meeting during the sessions of the Board of Directors' meeting this summer. Members are invited to send in, now or at any time prior to August 1st, suggestions which they may wish the Committee to consider for incorporation in its work. Such suggestions may be addressed to the Chairman, Brother Gibson, or to the nearest member of the Committee, which consists of Brothers F. P. Gibson, Henry B. Plunkett, H. Lorraine Tracy, William L. Davis and Christopher C. Neuner.

TO CHICAGO DIVISION MEMBERS.

AT THE coming meeting of Chicago Division, June 14th, at its lodge room in the Masonic Temple, a flash light photograph of the assembly will be taken. It is hoped that a full attendance will be present, and Division members in neighboring cities who can attend are especially requested to do so. Roll call is set for 7:30 o'clock.

DIVISION NEWS.

(Continued from Page 3.)

have assurances that the New England fraters will be with us in force—and they are assured of a royal welcome and its accompanying good time. Enter up the date now—August 23d—in those memo books of yours.

Mrs. H. Pierce Kane, Brother Kane's estimable better-half, who has more than once shown that she's eligible to the Make-Good Degree of the Aux-Frats, was remembered by the Division with a beautiful silver mounted Waterman pen, in recognition of her services in connection with the Division's ball last January.

At its June meeting, the photograph of the Division will be taken. It will be made a part of the exhibits at the N. A. D. meeting at Cleveland. (Why not get them all, Brother Hunt?)

St. Louis.

Brother Gross, of the Fulton school's faculty, lectured under the Division's auspices May 9th. A large audience enjoyed the treat.

Brothers Tice, of Algire, Mo., and Briscoe, of Center, Mo., were recent visitors and took in the lecture.

Thomas Rei has left St. Louis for Kansas City and is now located at No. 31's home town.

The death of Brother Motter (noted elsewhere) is the first such loss our Division has sustained. Our sympathies go out to Mrs. Motter in her bereavement.

New Haven.

This Division is feeling considerably "poorer" these days because of its losing all its Hartford members, by transfer to the new Division there—another case of "loss and gain." (Never mind, you have Chicago's sympathy. No. 1 lets 26 members go to Portland by the same route, and Nashville and Brooklyn are also on the loser's end from the coming of Memphis and Buffalo Divisions.)

Joseph L. Leghorn has succeeded Paul Berg as Division Secretary.

A combination picnic will be given by New Haven and Hartford Divisions on July 4th at some point on the seashore near New Haven. A match game of baseball between teams from the two Divisions is scheduled and a general, good old fashioned outing will be arranged for.

Kansas City.

The Missouri State Association meets at St. Louis August 30th and many of the local Frats are planning to attend. (Get out the band wagon, etc., No. 24.)

James Miller is one of our industrial make-goods. He has been foreman of the canning department at the S. & S. packing house for the past fifteen years.

The Division is planning for an outing at Winn Wood in June. It is about five miles out of town and has facilities for fishing, boating and "the mystic sign of 'two fingers.'"

Brother Hansmann is in Tulsa, Okla.,

with one of the oil companies, but is expected to return soon.

Brother Koehler is back from his visit to his Pennsylvania home, looking as brown as the proverbial berry.

Brother Stahr expects to leave for St. Louis soon, to take an interest in a trunk factory. We will exchange him for Brother Rei, recently arrived from No. 24's burg.

Omaha.

"Omaha—1915" is preparing great things for the meeting of the Nebraska Alumni Association which is scheduled for June 12th-14th. There will be a good many Frats present—as well as Aux-Frats—and No. 32 is going to give them a sort of foretaste of "1915." Among the events scheduled during the meeting is the Division's picnic on June 14th.

Brother Barrett is now able to be back to his duties at the Iowa school.

There has been a smallpox scare at the Nebraska school, but our members connected with the school were all on hand at our last meeting as the quarantine only requires a change of clothing and a wash in some sterilizing solution before leaving the school.

A lecture by Mr. Veditz, of Colorado Springs, is being arranged for some time in August, under this Division's auspices.

Brother Nelson is back at Omaha, his business at Valley proving unsatisfactory.

Secretary Long has taken to his "bike" again as means of transportation to and from his school duties. Some say he's in training for "Cleveland."

Riley Anthony is sporting a brand new motorcycle.

State Organizer Seely has gotten out a fine circular letter for use in propaganda work. Our other "S. O.'s" would do well to write him for a copy.

New Orleans.

Brother Taylor, ex-Giant and slab-artist for several other baseball teams, is now with the New Orleans team of the Southern League. He's getting to be very popular with the local fans and we are glad to have him with us.

During the summer Brother Tracy expects to take up missionary work in Georgia and Alabama, and probably Tennessee, and it is likely that New Orleans will see but little of him. He was in Memphis May 11th, holding church services that day, and on the 10th assisted at Memphis Division's initial meeting.

Kalamazoo.

Ed. S. Parsons is working in Detroit. Being something of a ballplayer himself, the Detroit fraters will be sure to locate him at the league grounds when the Tigers are at home.

Ivers Tenney, of Battle Creek, gave a splendid talk on the Turkish Empire before Kalamazoo Division, Tuesday evening, May 13th.

May 24th an ice cream and strawberry social is scheduled to be held at the home of Brother and Mrs. Wheeler, under this

Division's auspices. Big man, big heart, big feed (?). Yes, of course,

Brother Corey, champion Frat booster, was in Havana, Ill., for a week visiting relatives. He got back in time for the Division meeting.

Secretary Taylor now knows what it is to be remembered by his fraters (a little taste of what he started in someone else's direction at Columbus) as is evidenced by the following extract from the Michigan Mirror:

Kalamazoo Division, No. 34, National Fraternal Society of the Deaf, remembering April 16 as the birthday of its secretary, Martin M. Taylor, betook themselves to his home on Oakland Drive and surprised him with a beautiful gift of a set of gold cuff studs, a stick pin and tie holder. On each stud was engraved the letter "M" and on the pin the letter "T" and on the holder the year "1913"—a happy combination "M. M. T. 1913." The secretary thanked the donors the best way one caught unawares could express. A very pleasant social time was had, followed by refreshments.

Boston.

A pleasant social was held at the residence of Secretary and Mrs. Cameron, May 17th.

Owing to removals and resignations of the former Trustees, Brothers Thibodeau, Cryan and Cameron were elected as Division Trustees at our May meeting.

Frank E. Lander has gone back to Sherman Station, Me., the firm that employs him as hard wood inspector and grader offering him a good bonus if he would come back. He will be there for the summer.

P. J. Thibodeau is now located at South Braintree, with the big Rice and Hutchinson plant. He spends the week-ends at Boston.

Brothers Cryan, Martineau, Thibodeau and Rock are joint owners of a fine motor boat. It is kept on the Sagus River and is the admiration of all who see it. They got it through the Navy Department.

Brothers Sinclair, of Hopedale, and Clark and Donovan, of Whitinsville, attended the May meeting of this Division.

Our social members are setting the "actives" good examples in being regular in attendance at our meetings.

W. E. Shaw has moved to West Orange, N. J., where he is now employed in the Edison laboratory at that place. Looks like Brother Shaw is getting ready to start in with Newark as a charter member—when that prospective Division is launched.

Pittsburgh.

No. 36 was glad to see the new Divisions come in—thereby it sheds its infantile togs. There's not much doing down this way in the social line, but we had five applications up for consideration this month. (That is something worth while.) However, when we fully get our stride we will appear in the

"coming events" column with the others. Hand over the "milk bottle" to the "triplets," please.

Memphis.

The officers of the Memphis Division are: Chester Correll, President; Leon Puchen, Vice-President; J. Amos Todd, Secretary; Nathaniel Harris, Treasurer; Ernest Ligon, Director; Ulysses Roden, Sergeant; Robert Harris, John Slough, Ernest Ligon, Trustees.

Portland.

The officers of Portland Division are: George E. Fister, President; Coleman C. Casey, Vice-President; Chester Woodward, Secretary; Thomas J. Prinn, Treasurer; Adolph Fisher, Director; Harold E. Libby, Sergeant; Harold E. Libby, Albert L. Carlisle, Adolph Fisher, Trustees.

TO DIVISION TREASURERS.

YOU will take special notice of the new laws governing arrearages, and it is suggested that you at once call attention of all members now in arrears to same, sending each a special notice on the blank forms for such and requesting immediate payment if suspension or dropping is to be avoided. Your June statements must be made out in accord with this new order of things, as by that time each of the delinquents should have received due notice. Violations of this rule will not be tolerated, and the Financial Secretary will report to the Division Secretaries and to headquarters any disregard of the rule upon your parts. No exceptions are to be made, but if there is a worthy member in arrears past the three-months limit, who needs, deserves and desires assistance so as to avoid being dropped, you should take the matter up with your Division and have such relief given him from your Division's local fund as may be necessary. Especially, the standing of members who are ill or disabled should have protection from your local funds. If your Division has not such provision, have it made at once by divisional attention at the June meeting.

In addition to the foregoing, your attention is called to the changes in dates up to which dues are to be received. The 15th of the month should see the closing of your monthly accounts and as soon thereafter as is possible you should get your statement off to the Financial Secretary, under no circumstances later than the 20th. If all your members have paid for the current month prior to the 15th, send off the statement before that date if possible; the Financial Secretary will appreciate such early remittances as they enable him to check them up before the "rush" around the 20th. We wish to again call attention to the rule about having your statements in all respects a complete statement of the standing of each member, and the "for what month" and "when paid" columns must be filled in each individual case. Many of you fail to do this and leave the lines blank, which is a practice that is not business-like and must cease.

CAUSE AND EFFECT.

MR. N. LEE HARRIS informs us that the Frat collected among its Indianapolis members nearly \$70.00 for flood relief among their brethren, but that they could not use it, all of the members declaring they could get along without it. Then the money was offered to the Dayton Frats, with the same sort of a declination with thanks.—The Indiana Silent Hoosier.

The Fraternal Society of the Deaf at Indianapolis raised \$70 for the relief of deaf flood sufferers in that city, but none of them would accept help. Then the money was sent to Dayton, Ohio, where several deaf people suffered severe loss, but here again every deaf person to whom it was offered declined to accept it saying they could get along without it. Here is independence for you!—The Kentucky Standard.

This was not done for show, and it was not false pride which prompted these people to decline the proffered aid. It is characteristic of the deaf to be independent, and if you will give a deaf man even half a chance he will take care of himself. Taken as a class, the deaf are as courageous in their efforts, as faithful in service, and as square in their dealings as any people in the world. This is due in great measure to the training they receive in the schools provided for them, and the money spent in establishing and supporting these schools is among the very best investments that a state can make.—The Virginia Guide.

We are sorry to have to spoil a good story, but it happens that the Hoosier's information was wrong, Dayton was not offered the money, but it was and is ready for offering when needed. The Indianapolis part is correct, and we are proud of the independence shown by No. 22's members and the comment it has brought forth.—Editor The Frat.

TO THOSE IN ARREARS.

And a Special Notice That All Should Read.

THE new laws governing arrears remain the same as in the old edition of the By-Laws, except that all payments must be made to the Division Treasurer on or before the 15th of the month which the dues are for, but special attention is called to the changes that have been made in Article XIV, Sections 6 and 7, By-Laws, governing "Penalties." Under these new laws a member in arrears for two months (sixty days) shall stand suspended and not be entitled to privileges or benefits of any kind. A member in arrears for three months (ninety days) shall lose his membership and his name shall be dropped. These new laws are effective at once and it is advisable that members now in arrears should make immediate efforts to get back in good standing.

Be sure and study the new edition of the By-Laws.

"Silent forces rule the world."

OUR VALUATION REPORT.

STRIPPED of technical terms and given in plain figures, the "Valuation Report" the Society made to the various state insurance departments requiring same, as computed and approved by Frederick A. Draper, the Society's Actuary, shows, December 31, 1912:

The Society had an outstanding liability of \$27,897.81, the net tabular (N. F. C.) value of its outstanding certificates (Reserve value), and to guarantee the payment of same had in its funds (Reserve) \$28,679.42. The difference between these amounts represents a surplus in our Reserve, and is the direct result of the readjustment of ratings, etc., which we went through in December. This condition of our Reserve is such that meets the requirements of any state laws governing fraternal associations and places the Society on par with any of them as to its financial condition; and what is better, we already have brought our Reserve up to its proper figure while other like societies yet have their readjusting difficulties ahead of them. It does not need a close acquaintance with the insurance laws for one to glean from the above statement that the N. F. S. D. has accomplished considerable in thus placing itself in a solvent position and our laws have been so revised as to guarantee its permanently remaining so.

BENEFITS WE HAVE PAID.

SINCE the organization of the Society it has paid to beneficiaries of deceased members a total of \$13,600.00, and to its members for sick and accident benefits a total of \$9,660.00, making a grand total of benefits paid of \$23,260.00. These figures do not include the sick and accident benefits paid by the old F. S. D., which approximate some \$2,000.00 more.

MAINE'S STATE ORGANIZER.

BROTHER ALBERT L. CARLISLE, of Bangor, Maine, has been appointed State Organizer for Maine by Grand President Anderson. This appointment is effective at once. Brother Carlisle's address is 374 French St., Bangor, Maine.

Luther Taylor, who started the baseball season in April with the Montgomery team in the Southern league, has gone to the New Orleans club in the same league. It seems New Orleans claimed priority in putting in a demand for Luther's services after his unconditional release and being made a free agent by the Montreal club of the International league, so after a dispute between Montgomery and New Orleans, he went to the latter club.—Kansas Star.

If death left your family unprovided for—when a fraternal certificate might so cheaply have protected them—the world would taunt them with your neglect and itself neglect them all the more.—Fraternal Monitor.

A KANSAS TWINKLE.

THE National Fraternal Society of the Deaf, organized some twelve years ago, with a mere handful of members, now has about \$35,000 in the treasury. Its monthly collections from members amount to nearly \$2,000. Four new divisions are soon to be established. The rapid growth of the society under able and honest management is gratifying to the deaf and their friends, and an object lesson to the hearing public on the ability of the deaf to do things.—Kansas Star.

THE CRESCENT'S BEAMS.

THE FRAT for April shows how the N. F. S. D. is making steady progress. Three new Divisions—Hartford No. 37, Memphis No. 38 and Portland No. 39—were recently established. The financial statement shows an income of nearly two thousand dollars a month, and the treasurer showed a balance of \$34,242.17 at the end of March.—Louisiana Pelican.

After spending the winter down at Fort Myers, Fla., in company with Henry M. Flagler, John D., several Vanderbilts, and other people plentifully supplied with the currency of the realm, our millionaire alumnus, Anthony Jennings, has returned to St. Joseph, Mo. Of course, Anthony will deny he is a millionaire—the assessors are busy at this time of year—but all the same a winter in Florida for recreation indicates a healthy bankroll.—Kansas Star.

The Volta Bureau, Washington, D. C., wishes all who have any kind of old literature concerning the deaf, such as clippings, old schoolbooks, periodicals or reports, that they do not wish to preserve, to send the same to the Bureau. Much or little, it will be welcome. The Bureau's object is to preserve it and make it available to all who are interested.

GRAND DIVISION COMMITTEES.

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

Board of Directors Committees:

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

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

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

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

Special Committee.

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

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

- HARRY C. ANDERSON President
10 E. Market St., Indianapolis, Ind.
- HENRY B. PLUNKETT 1st Vice-President
782 Cass St., Milwaukee, Wis.
- WILLIAM L. DAVIS 2nd Vice-President
228 S. Third St., Philadelphia, Pa.
- H. LORRAINE TRACY 3rd Vice-President
917 Asia St., Baton Rouge, La.
- FRANCIS P. GIBSON Secretary
606 Schiller Bldg., Chicago, Ill.
- C. C. NEUNER Financial Secretary
Route 4, Columbus, Ohio.
- WASHINGTON BARROW Treasurer
606 Schiller Bldg., Chicago, Ill.
- GEORGE F. FLICK Chairman of Trustees
606 Schiller Bldg., Chicago, Ill.

Board of Trustees.

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

STATE ORGANIZERS.

- CHARLES P. COKER Arkansas
Rogers, Ark.
- LEON A. FISK California
Huntington Park, Calif.
- GILBERT F. MARSHALL Connecticut
692 E. Main St., Bridgeport.
- WILLIAM E. GHOLDSTON Georgia
195 Washington St., Atlanta.
- EDWARD A. HART Illinois
1753 Warren Ave., Chicago.
- ARTHUR H. NORRIS Indiana
Box 65, Parker, Ind.
- EDWARD H. McILVAIN Kansas
Lock Box 212, Olathe, Kan.
- WILLIAM C. FUGATE Kentucky
968 S. Preston St., Louisville.
- H. LORRAINE TRACY Louisiana
917 Asia St., Baton Rouge.
- ALBERT L. CARLISLE Maine
374 French St., Bangor.
- D. MCGREGOR CAMERON Massachusetts
119 Warren St., Roxbury.
- COLLINS C. COLBY Michigan
510 Superior St., South Haven.
- JOHN H. BURGHERR Missouri
1953 Utah St., St. Louis.
- PERRY E. SEELY Nebraska
2425 Maple St., Omaha.
- DANIEL SHEA New Hampshire
Derry, N. H.
- LOUIS A. COHEN New York
72 E. 96th St., New York, N. Y.
- LOUIS J. BACHEBERLE Ohio
2421 Moerlein Ave., Cincinnati.
- WILLIAM L. DAVIS Pennsylvania
228 S. Third St., Philadelphia.
- WILLIAM H. CHAMBERS Tennessee
Box 443, Knoxville.
- HENRY B. PLUNKETT Wisconsin
782 Cass St., Milwaukee.

DIVISION DIRECTORY.

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

- CHICAGO No. 1 Chicago, Ill.
Masonic Temple—Second Saturday.
- George F. Flick 214 E. 55th St.
- DETROIT No. 2 Detroit, Mich.
Bamlet Bldg.—Second Saturday.
- Clyde R. Barnett 214 E. Milwaukee Ave.
- SAGINAW No. 3 Saginaw, Mich.
Engineer's Hall—Second Wednesday.
- F. O. Ramage 529 S. Fourth Ave.
- LOUISVILLE No. 4 Louisville, Ky.
Robinson Hall—Second Saturday.
- William C. Fugate 968 S. Preston St.
- LITTLE ROCK No. 5 Little Rock, Ark.
First Saturday.
- C. P. Coker, School for Deaf, Little Rock, Ark.

- NASHUA No. 7 Nashua, N. H.
Mechanic Hall—First Saturday.
- Daniel Shea Derry, N. H.
- DAYTON No. 8 Dayton, Ohio
Miller's Hall—Second Saturday.
- James M. Shepherd 726 Keowee St.
- BAY CITY No. 9 Bay City, Mich.
White Eagle Hall—First Monday.
- C. F. W. Lawrence 3312 N. Water St.
- CINCINNATI No. 10 Cincinnati, Ohio
5th & Central Ave.—First Saturday.
- Roy B. Conkling Terrace Park, Ohio
- EVANSVILLE No. 11 Evansville, Ind.
1718 Canal St.—First Monday.
- Adolph Brizius, Sr. 1718 Canal St.
- NASHVILLE No. 12 Nashville, Tenn.
Y. M. C. A.—First Thursday.
- Jesse T. Warren 200 Third Ave., N.
- SPRINGFIELD No. 13 Springfield, Ohio
Johnson Bldg.—First Saturday.
- J. E. Pershing 525 W. Southern Ave.
- OLATHE No. 14 Olathe, Kan.
First Tuesday.
- E. H. McIlvain Lock Box 212
- FLINT No. 15 Flint, Mich.
First Wednesday.
- E. M. Bristol 926 Root St.
- TOLEDO No. 16 Toledo, Ohio
Mitchell Hall—First Saturday.
- Shirley Newcomer Oneida Flats
- MILWAUKEE No. 17 Milwaukee, Wis.
300 Fourth St.—First Saturday.
- H. B. Plunkett 782 Cass St.
- COLUMBUS No. 18 Columbus, Ohio
W. O. W. Hall—Second Saturday.
- C. C. Neuner Route 4
- KNOXVILLE No. 20 Knoxville, Tenn.
K. of H. Hall—First Saturday.
- W. J. Kennedy 510 Union Ave.
- CLEVELAND No. 21 Cleveland, Ohio
West Side Turn Hall—Second Saturday.
- Herman Koelle 1262 Beach St.
- INDIANAPOLIS No. 22 Indianapolis, Ind.
443 E. Market St.—First Wednesday.
- John W. Seitz 323 E. Washington St.
- BROOKLYN No. 23 Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.
- Frank E. Fluhr 414 Ave. C. W., Flatbush.
- ST. LOUIS No. 24 St. Louis, Mo.
1210 Locust St.—Second Friday.
- E. G. Whitaker 3953 N. 21st St.
- NEW HAVEN No. 25 New Haven, Conn.
I. O. F. Hall—First Saturday.
- Joseph L. Leghorn 200 Harriet St.
- HOLYOKE No. 26 Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.
- Philip Beausoleil 41 Phoenix St., Springfield
- LOS ANGELES No. 27 Los Angeles, Cal.
517 S. Broadway—Second Thursday.
- T. L. Marsden 241 S. Wilson St., Pasadena
- ATLANTA No. 28 Atlanta, Ga.
Y. M. C. A.—Second Saturday.
- Percy W. Ligon 222 E. Fair St.
- CANEY No. 29 Caney, Kan.
Second Monday.
- John B. Martin Box 665
- PHILADELPHIA No. 30 Philadelphia, Pa.
1617 N. Broad St.—First Friday.
- James F. Brady 426 Locust St.
- KANSAS CITY No. 31 Kansas City, Mo.
415 W. 13th St.—First Tuesday.
- R. H. Makepeace 420 Boone St.
- OMAHA No. 32 Omaha, Neb.
Mackle's Hall—Second Thursday.
- J. S. Long 521 4th St., Council Bluffs, Ia.
- NEW ORLEANS No. 33 New Orleans, La.
Second Thursday.
- Max J. Kestner 7630 St. Charles St.
- KALAMAZOO No. 34 Kalamazoo, Mich.
Odd Fellows Temple—Second Tuesday.
- Martin M. Taylor Route 8
- BOSTON No. 35 Boston, Mass.
Deacon's Hall—First Saturday.
- D. McG. Cameron 119 Warren St., Roxbury
- PITTSBURGH No. 36 Pittsburgh, Pa.
First Friday.
- James K. Forbes 517 Durango St.
- HARTFORD No. 37 Hartford, Conn.
First Thursday.
- Edgar C. Luther 109 Laurel St.
- MEMPHIS No. 38 Memphis, Tenn.
Second Saturday.
- J. Amos Todd 196 Madison Ave.
- PORTLAND No. 39 Portland, Maine
First Saturday.
- Chester A. Woodward Saco, Maine
- BUFFALO No. 40 Buffalo, N. Y.
First Saturday.
- Philip J. Munn 21 Mason St.

National Fraternal Society of the Deaf



WHAT IT IS.

The National Fraternal Society of the Deaf is a fraternal insurance society composed wholly of deaf men. It works on the lodge system, having branch lodges (Divisions) in various cities and others in process of organization—a combination of white deaf men of good moral character, health and education to help one another and to relieve their families of immediate want in case of death.

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

The Constitution and By-laws of the Society gives its objects in the following words: "To unite fraternally all able-bodied white deaf men of good moral character between 18 and 55 years of age who are possessed of good bodily and mental health and industrious habits; to give moral, financial and material aid to its members in times of need; to establish and disburse a fund for the relief of sick and injured members; and to benefit the relatives and dependents of deceased members who may be named as beneficiaries in accordance with the laws of the Society."

To gather and unite in a genuine Fraternity all acceptable white deaf men who are of the proper age and in sound health, for mutual improvement, protection and benefit, and so cultivate the true spirit of Brotherhood which the deaf, regardless of creed or station, should unite in.

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits. Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

All candidates for beneficial membership must pay an admission fee of five (5) dollars at the time the application is made. The candidate must also pay the fee charged for his physical examination to the physician making same, which is generally one (1) dollar.

MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in three different amounts (\$250, \$500 and \$1,000), and the rates therefor are as follows for Death Benefits; those rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

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

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

Age	Class A	Class B	Age	Class A	Class B
18	\$0.92	\$1.00	37	\$1.57	\$1.78
19	.93	1.00	38	1.63	1.86
20	.93	1.00	39	1.69	1.95
21	.93	1.00	40	1.76	2.04
22	.96	1.03	41	1.83	2.14
23	.98	1.06	42	1.91	2.25
24	1.01	1.10	43	1.99	2.36
25	1.04	1.14	44	2.07	2.48
26	1.07	1.17	45	2.16	2.61
27	1.11	1.21	46	2.25	2.76
28	1.14	1.25	47	2.35	2.91
29	1.18	1.30	48	2.46	3.08
30	1.22	1.35	49	2.58	3.26
31	1.26	1.40	50	2.71	3.47
32	1.31	1.46	51	2.83	3.69
33	1.35	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (May 1, 1913), it has paid twenty-nine death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

In addition to the sick, accident and death benefits provided, the various Divisions engage in social and literary entertainments for the pleasure and profit of their members, giving parties, balls, picnics, lectures, readings, etc., from time to time. In this way they make membership doubly attractive.

The feeling of good fellowship among the members is strong. Each member is made to feel that his interests are the interests of his fellow members—that the good of one is the good of all. The "fellow feeling" that makes one "wondrous kind" is applicable to this Society more than to any other of its kind, being as it is "of, for and by the deaf" in every sense of the phrase.

SAFEGUARDS.

The funds of the Society are deposited and invested under the supervision of its Board of Trustees, the books of the financial officers being audited by this Board monthly. A voucher system has been installed, every expenditure of funds requiring the approval of the Grand President. The Grand Financial Secretary and the Grand Treasurer are bonded by a surety company—in short, nothing is neglected that will add to the safeguarding of all financial matters.

The Society, being chartered by the State of Illinois, is subject to inspection by the Insurance Department of that state, and its books and vouchers are open for examination to its members or their legal representatives at all times.

WHY YOU SHOULD JOIN.

The National Fraternal Society of the Deaf is alone in its chosen field.

It is providing life insurance and disability benefits to its members at the lowest possible cost consistent with permanency and safety.

It draws its members together in not only the common bond their deafness has thrown around them, but also that of mutual and self-protection, as well as protection for those dependent on them.

The deaf have everything in common and an organization that looks after their interests as does this Society should have their hearty support and co-operation.

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for dear ones. In time of death, illness or accident what is more welcome than Benefits such as this Society provides?

No fraternal order in existence today has a better claim on the thousands of the deaf in this country than has ours; it is for them alone; its membership cost is no greater than that of any first class order of the kind, its table of rates being based on the experience of years and that adopted by the National Fraternal Congress, which is the standard in most states of the Union.

The influence it exerts is most beneficial. The principles on which it is founded cannot be otherwise than elevating and helpful.

In joining you help yourself; help others, too, and those others of your own class—a class that needs the help of each of its units to demonstrate it is capable of holding its own with any other.

Will you not do your part? Join, and so give your aid and influence not only to the Society and your fellow deaf men, but at the same time guarantee its help to you and yours.

HOW TO JOIN.

If you are interested, as we believe you are, write to the State Organizer of the state in which you reside and ask for an application blank. Ask him for any further information you may wish to have, as well.

Or if you reside in a city where there is a Division, any member or officer of that Division can supply everything necessary.

If you reside in a state that has no Division, or far from such centers, write to the Grand Secretary.

If there is no Division in your immediate vicinity, you will be attached to the nearest one as a non-resident member. Non-resident members receive the same benefits as resident members.

Be sure and give your full name, age, occupation and address. A postal card will do. Do it now.

For the Address of State
Organizers, Grand Offi-
cers and a Directory of
Divisions, See Page 7.