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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

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Twentieth Year

DECEMBER, 1922

Number 9

## ST. PAUL CONVENTION.

### Bulletin No. 3.

Permit me to present a portion of the members of St. Paul Division No. 61, of the National Fraternal Society of the Deaf. It is this bunch, with about as many more who were not present to be mugged, together with their wives, sweethearts, best girls, lady and gentlemen friends and acquaintances and every deaf man and woman in the booming State of Minnesota who are to be your hosts at the St. Paul convention in 1924. They are going to give you the rip-snortingest and all-fired best time of your gay young lives. They will make all Rome howl and you are expected to join in the chorus. Paste this in your lids; lay aside the shekels of gold and of silver while the laying aside is good and make up your minds to join the happy throng. Briefly they are:

1. Charley Winter, of sunny disposition, who runs a big restaurant in St. Paul.
2. Oscar Lauby and his mustache. Isn't it cute? He and it painted the poster in the picture.
3. Paul E. Kees. You probably met him at Atlanta. A good Frat.
4. Charles Santo, a distant relative of Santa Claus.
5. A. Peltier, a sure shot, who will pelt you with good times.
6. Edwin Cleveland, an able man with an able wife.
7. H. Saterlund, an upstanding man, as you can see.
8. Arthur Breen. He has a square jaw, and he is determined that you will have a good time while in St. Paul.
9. Edward Sampson, a great pitcher in his day.
10. David Hagerstrom, with his plump and kindly face.
11. Ray Whitney. The picture shows a cauliflower ear but it is a mistake; he is good looking.
12. Jay Howard Johnson, named after a great man by mistake.
13. Walter Falmoe, the proud husband of one of the prettiest girls on the Local Committee.
14. Ernest Bergen, a real Beau Brummel.
15. Ed. Strasser. He is not very large but he is all there.
16. F. Peterson, a member of the largest family in Minnesota.

17. Arthur Osking, a fine farmer and a successful one.
18. C. Bauer, a portly gentleman, and shows it in the picture.
19. Clinton Jones of the perpetual smile and chuckle.
20. Leo Wolter, retired farmer. Made his pile raising hogs and potatoes. Sold me three hogs once and they all died of whooping cough.
21. Charles Mansfield. He rolls his own, was or is a cigar manufacturer, and raises cabbage and cauliflower on the side.
22. Matt Mies, which rhymes "witt pies." A big, smiling, good-natured fellow.
23. Joe Walser, one or the other of the Walser brothers.
24. Ernest Chenvert, popular with the girls.
25. Martin Klein, a deer—not deer—hunter of renown.
26. R. Inhofer. There were some girls sitting on one side of the room and you can see he has his eyes on them.
27. H. Von Hippel, giving you a glad smile alretty yet.
28. Alby Peterson, baker at the Faribault School, and a real catch. Catch him, girls, in 1924.
29. E. Dubey, one of the twins, nephews of Brother Sheridan of Devils Lake, also a member of the division.
30. Irvin Dubey, the other twin.
31. Bryan Breske, named after another great man.
32. Ralph Koch. You would like him better if he spelled his last name with an H, but you will like him anyhow.
33. Victor Trost. He has travelled much and came home to roost.
34. Monsieur Nadeau. His early piety is showing: note the noble brow going backward on his head.
35. Papa Morneau, the father of one of the nicest boys I ever met. A boy who has been brought up RIGHT.
36. Welsey Lauritsen, just out of college and destined for the pulpit, now teaching at Faribault.
37. Wallace Anderson, a man of muscle.
38. Mike Harrer, one of the Minnesota Mikes.
39. Tony Garbarino of the Local Committee. We have told you all about Tony.

40. You know him. If we are mistaken, we beg your pardon.
41. Ernest G. Swangren, a parliamentarian and a thinker who knows how Yankee Doodle should be recited. His wife recites it.
42. John Staska, a scientific farmer, graduate of the Crookston Agricultural School and manager of a large farm.
43. Henry E. Bruns, a real professor from Faribault.
44. Joe Capp, without his cap.
45. William O'Neil, suspected of being Irish.
46. Ahem! Errup! John Jambo-ree McNeill, chairman of the Local Committee. You can see the lines of care in his noble visage.
47. Ah! Shoo! Pussy, do not tell, but this is me.
48. Fred McNabb, a gentleman of parts. Believes in unions.
49. Geo. Oelschlager. The last part of his name is all right.
50. Ray Fielder, a real young blade.
51. Art Huebner, manager of a large laundry and a clean man.
52. William Henneman. He will sit up all night to help entertain you. We know.
53. Fred Brant, the brand new president of the division.
54. John Langford, the retiring president and a good man.
55. Phil. E. Cadwell, with a dimple in his chin.
56. J. A. Benolkin, very much secretary and known for his graceful ways and retiring disposition.
57. Jens Hanson. Honest Jens, the treasurer, was, is, will be.
58. F. Pape, a large man with a small name.
59. Gus Torgerson, Big Gus, of coffee cake fame. His wife makes the coffee cake.
60. Albert Ekberg, unattached and willing.
61. H. O'Neil, another Irishman. We are strong for the Irish.
62. James Samuel Speedy Bowen, secretary of the Local Committee. You can see his poetic soles.
63. Max Cohen, native of Hong-kong, treasurer Local Committee.
64. B. L. Winston. His Royce-Rolls is just outside.



65. Joe Stuart. He can play pool all night. I know it.

66. Frank Holton with a holt on the poster.

67. Erick Engh, supporting the division at one end.

68. August Brueske, with the smile that won't wash off.

69. Ed. Hauwiller, holding down the floor with might and main.

70. Tony Schroeder, the diminutive six-foot dwarf whose inventive brain has produced a galaxy of patents.

To the balance of the division, who were kind enough to stay at home, I extend my thanks, for I am all out of thinks and it is time to go home and go to bed, anyhow. Some of the absent are among our "noblest and best" who evidently crawled home to rest. If they want to get in on a good thing they can send me their pictures and after a good sleep I can probably lie about them as well as heretofore.

JAY COOKE HOWARD.

Duluth, Minn., Dec. 14, 1922.

#### TO DIVISION SECRETARIES.

With the beginning of the new year, you will take up your duties as Deputy Organizer for your division, as announced in the Official Notices in the November Frat. We want results—new members. Get busy and get them. Your territory will be that of your division, but cooperation with other division Deputies is always advisable; a get-together effort with your neighbors will help a lot. We have no special instructions to give you at this time—most of you know just what is best as to how to go at it in your districts. However, if we can help, do not hesitate to write headquarters for it, and if you have any special plans or ideas to submit for drives, send them in and we will be glad to talk them over with you. If you happen to be new to the job, confer with your predecessor and ask his assistance.

#### DUBUQUE DIVISION, No. 96.

Dubuque Division, No. 96, was installed at Dubuque, Iowa, Saturday evening, December 2. General Organizer Gibson was installing officer, assisted by Oscar Osterberg of Davenport and Jode Rains of Cedar Rapids.

The following officers were elected: Frank Hemmelder, President; Harry Riordan, Vice President; Ira Ricketts, Secretary; William Riordan, Treasurer; Frank Schlegl, Director; Otto Schnoor, Sergeant; Sidney Swee, Harry Riordan, Otto Schnoor, Trustees.

In addition to these officers, the following are charter members: Stanley Ferguson, Harry Oelschlager, Virgil V. Bower, James P. Dorman, George E. Oelschlager, Elmer G. Peterson, Ralph Shade, Stewart Herrington, Otto C. Roth, Isaac Weisbaum, Lyle L. Lowe, Barney Data, Wm. Burd McVay.

After the business session a public installation was held, at which about seventy of the local deaf were present. Addresses were made by visiting and local members and refreshments were served.

#### TREASURER'S REPORT.

##### Division Collections for November.

Chicago	\$ 424.68
Detroit	311.77
Saginaw	16.96
Louisville	81.22
Little Rock	140.26
Nashua	11.91
Dayton	64.57
Bay City	10.18
Cincinnati	106.02
Evansville	33.73
Nashville	25.00
Springfield	23.10
Olathe	
Flint	131.50
Toledo	123.60
Milwaukee	185.03
Columbus	145.07
Knoxville	68.96
Cleveland	134.64
Indianapolis	225.24
Brooklyn	283.68
St. Louis	284.34
New Haven	27.50
Holyoke	47.32
Los Angeles	176.04
Atlanta	119.49
Philadelphia	218.93
Kansas City	148.64
Omaha	148.15
New Orleans	109.56
Kalamazoo	35.48
Boston	170.66
Pittsburgh	183.45
Hartford	64.24
Memphis	22.49
Portland, Me.	36.29
Buffalo	99.29
Portland, Ore.	77.56
Newark	102.95
Providence	52.13
Seattle	109.63
Utica	61.06
Washington	94.23
Baltimore	105.23
Syracuse	52.36
Cedar Rapids	74.12
Huntington	55.43
Albany	37.04
Rochester	84.60
San Francisco	139.12
Reading	45.73
Akron	243.92
Salt Lake City	53.17
Rockford	74.92
Springfield, Ill.	76.59
Davenport	62.67
Worcester	53.18
St. Paul	169.97
Fort Worth	97.03
Dallas	149.24
Denver	227.98
Waterbury	24.72
Bridgeport	13.44
Springfield, Mass.	39.49
Waco	88.85
Ogden	15.87
Pittsfield	45.70
Bangor	45.65
Kenosha	71.78
Birmingham	73.74
Sioux Falls	23.31
Wichita	
Spokane	24.60
Des Moines	43.91
Lowell	36.84
Berkeley	33.19
Delavan	100.32

Houston	33.95
Scranton	74.08
Richmond	66.17
Norfolk	60.20
Johnstown	25.62
Sioux City	18.75
Manhattan	142.78
Jacksonville	35.02
Lewiston	36.96
Peoria	45.13
Jersey City	39.33
Bronx	46.63
Columbia	38.78
Charlotte	40.77
Durham	41.65

Total collections .....\$8,166.08

#### TREASURER'S STATEMENT FOR NOVEMBER, 1922.

##### Balance and Income.

Balance, October 31	\$417,366.77
Division collections	8,165.48
Interest, mortgage loans	1,220.25
Interest, bonds	277.12
Interest, banks	7.28
Rent, Chicago division	18.00
Sale of emblem jewelry	34.05
On bills for half-tones	21.08
Recording and registry fees	5.75
Subscriptions to Frat	1.20
For exchange on checks	1.38

Total, balance and income .....\$427,118.36

##### Disbursements.

Death benefits	\$ 2,750.00
Sick benefits	830.00
Accident benefits	330.00
Back interest accrued on mortgages, bonds acquired	315.63
Refunds	6.25
Rent	175.00
Salaries	626.65
Services	269.00
Official publication	140.68
Printing and stationery	18.00
Office expenses	60.39
Postage	195.21
Officers' expenses	34.04
Insurance Department fees	11.10
Division seal	4.50
Furniture and fixtures	24.50

Total disbursements.....\$ 5,790.95

##### Recapitulation.

Total, balance and income	\$427,118.36
Total disbursements	5,790.95

Balance, November 30.....\$421,327.41

#### GOOD TEAM WORK.

Mr. and Mrs. Edwin M. Hazel are employed at the Acorn Printing Company plant, Omaha, as monotype operators, Mr. Hazel handling the casting machine, Mrs. Hazel the key-board. The superintendent of the plant and the foreman of the operating room speak in high terms of them and their work. Mr. Hazel was a former pupil of the Ohio School, later of the Illinois School, Mrs. Hazel being a graduate of the latter school.—[Nebraska Journal.



## TRUSTEES' REPORT.

<b>Ledger Assets, November 30, 1922.</b>	
First mortgage loans.....	\$334,162.51
First mortgage bonds.....	22,171.89
U. S. Liberty bonds.....	42,196.37
Canadian bonds.....	17,095.80
Cash in banks:	
Central Trust.....	4,575.82
Bank of Montreal.....	231.23
Secretary's contingent fund.....	300.00
Treasurer's cash.....	593.79
<b>Total ledger assets.....</b>	<b>\$421,327.41</b>
<b>Balance in Funds.</b>	
Reserve Funds.....	\$319,428.69
Mortuary Funds.....	50,728.55
Sick and Accident Fund.....	28,461.73
Unallocated interest.....	12,470.42
Convention Fund.....	5,401.66
General Expense Fund.....	3,316.36
Organizing Fund.....	1,520.00
<b>Total in all funds.....</b>	<b>\$421,327.41</b>

## Concerning Investments.

Net interest receipts in November amounted to \$1,189.02. About the first of the month \$20,000 of current surplus was placed in two mortgages of \$10,000 each, on suburban residence property. These are prime loans, at six and one-half per cent. Surplus Canadian funds were invested in a \$1,000 bond, a Providence of Ontario five per cent debenture, maturing in thirty years; this bond was purchased at \$98½ to net a little better than five per cent.

## NOVEMBER DEATH CLAIMS.

Paid to Mrs. Jennie Dutell, Brazil, Indiana, for death benefit of Fred Carl Dutell, Certificate No. 444, deceased October 12, 1922, \$500.

Paid to Mrs. Mary J. May, Los Angeles, Calif., for death benefit of John Henry May, Certificate No. 2620, deceased September 26, 1922, \$250.00.

Paid to Mrs. Felicita D. Frank, New Orleans, La., for death benefit of George W. Frank, Certificate No. 1314, deceased October 18, 1922, \$1,000.

Paid to Mrs. Emma Hanoch, Rolla, Canada, for death benefit of Joseph Wendt, Certificate No. 4938, deceased July 6, 1922, \$1,000.

## NOVEMBER DISABILITY CLAIMS.

W. Barrowcliff, Cincinnati.....	\$ 50.00
A. Bren, Hopkins, Minn.....	50.00
H. P. Busch, Cincinnati.....	15.00
W. J. Christian, Waco.....	10.00
E. Jackson, Halfway, Mich.....	20.00
C. Kaylor, Bellefontaine, O.....	15.00
J. LaFever, Muncie, Ind.....	50.00
J. S. Lumpkin, Richmond.....	20.00
Clyde McKern, Fulton, Mo.....	30.00
Clark Miller, Barham, La.....	10.00
T. M. Meenan, New York.....	40.00
M. Oppenheim, New York.....	25.00
A. I. Ramsey, Houston.....	20.00
F. Rehal, Sulphur, Okla.....	50.00
F. Skillin, Portland, Me.....	35.00
W. J. Stone, Philadelphia.....	25.00
*G. Buccheri, Baltimore.....	25.00
*J. W. Cross, Spokane.....	40.00
*F. S. Delaney, Portland, Ore.....	10.00
*F. L. Gajefsky, Denver.....	15.00
*Martin Klein, St. Paul.....	20.00
*John Ryan, Buffalo.....	15.00
*John Shea, New York.....	5.00
W. E. Brown, Seattle.....	20.00
F. L. Durland, Omaha.....	20.00
T. Hagerty, Knapp, Wisc.....	50.00
T. Keough, Roxbury, Mass.....	50.00
G. Latreyte, New Orleans.....	35.00
M. J. Manning, Owego, N. Y.....	50.00
P. O'Brien, Philadelphia.....	50.00
R. H. Payne, Dallas.....	10.00
F. H. Rapp, Kenosha.....	10.00
T. D. Ross, Athens, Texas.....	15.00
W. Waldron, Cambridge, Mass.....	35.00
*O. G. Carrell, Olathe.....	15.00
*H. V. Jarvis, Hartford.....	50.00
*J. L. Macek, Omaha.....	50.00
*C. Morris, Gd. Saline Texas.....	10.00
*W. H. Morris, Hampton, Ill.....	10.00
*C. E. Martin, Oneida, N. Y.....	20.00
*W. Smither, Baltimore.....	15.00
*William Wolfe, Utica.....	30.00
J. H. May, Los Angeles.....	20.00
<b>Total for the month.....</b>	<b>\$1,160.00</b>

\*Denotes accident claims.

## ANY DOPE'LL DO.

"Strange you should come to me about your husband, madam. I'm a horse doctor."

"That's all right. He's a chronic kicker."—[The Kablegram.

## UNUSUAL OCCUPATIONS.

Daniel Cadden is officer No. 41 and the only deaf member of the park police force of Baltimore. He has been employed in Patterson Park for eighteen years and has a record of many arrests within his bailiwick.—[Maryland Bulletin.

Edgar C. Luther of Hartford is a genius with carving tools. During his spare time he carves various miniature articles from peach stones. Brother Luther is neither a carver nor an engraver by trade, being one of the Underwood typewriter works employees—an assembler, we believe—so it speaks all the more for his ability with tools to be able to get out such delicate work, as anyone who has attempted it can well understand.

Rush Johnigan, the deaf detective and night watchman of Coleman, Texas, seems to be one of those that keep the little western city on the go. He is a member of the Chamber of Commerce of that town.—[The Lone Star.

Charles F. Pence of Wright, Minn., is driving the school bus that serves four school districts, in addition to his work on his farm. He says he gets along all right with the children and appreciates the responsibilities that go with each load in these days of reckless driving.

## SMILES ON US.

We have a neighbor who is hard of hearing. David just discovered that fact the other day and said, "Mother, did you know Mrs. Moore has had bad ear sight?"—[Chicago Tribune.

Defending Counsel: "Think, gentlemen of the jury, my client is so deaf that he only hears the voice of conscience with difficulty."—[Christiania Korsaren.

"Did you ever hear about the awful trouble that has befallen Mrs. Talk-alot?"

"Don't tell me she has lost her voice."

"No, her husband has lost his hearing."—[Ohio Chronicle.

The shy curate was put next to the very deaf duchess at dinner, and she wished to be gracious.

"I didn't quite catch your name," she said. "Will you tell me what it is?"

"Jinks, your grace," answered the curate.

"Just a little louder, please."

"Jinks, your grace," repeated the curate, raising his voice.

"I'm awfully deaf," apologized the duchess. "Would you mind saying it just a little louder?"

"Jinks, your grace," he almost yelled.

"I'm sorry," said the duchess, giving it up. "It sounds just like 'Jinks' to me."—[Chicago Daily News.

## Thoughts for Everyday Living:

## SUCCESS OR FAILURE

One of the commonest mistakes and one of the costliest is thinking that success is due to some genius, some magic—something or other which we do not possess. Success is generally due to holding on, and failure is due to letting go. You decide to learn a language, study music, take a course of reading, train yourself physically. Will it be success or failure? It depends upon how much pluck and perseverance that word "decide" contains. The decision that nothing can overrule, the grip that nothing can detach, will bring success. Remember the Chinese proverb, "With time and patience, the mulberry leaf becomes satin."—Babcock.



## NEW MEMBERS.

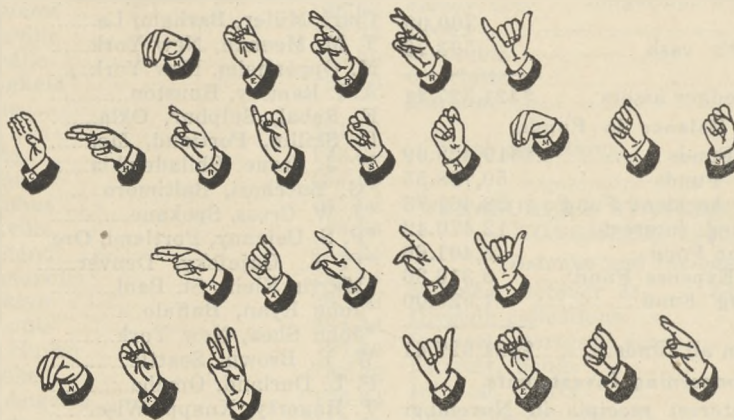
1. Alfred Collins.....Marblehead, Ill.
1. F. A. Klitz.....Marblehead, Ill.
1. J. R. Carlson.....Chicago
1. J. K. Hoffman.....Ashley, N. D.
2. E. Blumenthal.....Detroit
4. R. Downs.....Louisville
5. H. J. Myers.....Little Rock
8. L. G. Anderson.....Dayton, Ohio
12. G. E. Orndorff.....Adairville, Ky.
15. L. A. Carpenter.....Flint
17. C. Krukowski.....Milwaukee
20. Edgar Phelps.....Powell, Tenn.
20. I. C. Cutshaw.....Knoxville
23. Harry Belsky.....Brooklyn
23. Herman Woods.....Brooklyn
24. J. P. Rooney.....St. Louis
30. L. Krakower.....Philadelphia
30. W. J. Abbott.....Wilmington, Del.
31. O. L. Morris.....Kansas City
31. T. H. Laughlin.....Kansas City
32. L. R. Holway.....Council Bluffs
36. H. O. Fox.....Greensburg, Pa.
36. H. Brickenbrode.....Pittsburgh
38. W. L. Lindsey.....Trenton, Tenn.
43. L. Bessette.....Pawtucket, R. I.
45. G. W. Ruthven.....Watertown, N. Y.
45. C. G. Morgan.....Watertown, N. Y.
49. Barney Data.....Dubuque, Iowa
50. C. F. Stanley.....Ashland, Ky.
56. A. M. Barnes.....Salt Lake City
56. R. D. Glen.....Salt Lake City
59. R. C. Bradney.....Rock Island, Ill.
61. Oscar Anderson.....Adams, N. D.
61. A. Pederson.....Church Ferry, N. D.
61. M. Werner.....Minneapolis
80. J. E. Jones.....Mineral Point, Wisc.
83. H. L. Miller.....S. Richmond, Va.
87. L. Berzon.....New Rochelle, N. Y.
87. Abraham Barr.....New York
88. E. E. Mather.....Jacksonville, Ill.

## THE GET ONE DEGREE.

Our faithful Get-Ones have helped us close the year with a fine list of new members. Last month's list was exceptionally fine, too. It shows our members are awake to the need of keeping up the membership, and are doing their bit. The record for 1922 has been good. Let us work to make 1923 better. We can do it if each member does his part. All together, now!

- Chicago division—J. N. Laughlin (2), A. L. Roberts, A. E. Anderson.  
 Detroit—Allen Brook.  
 Louisville—Dan Brennan.  
 Little Rock—A. W. Patterson.  
 Dayton—Stephen O. Miller.  
 Nashville—Lloyd E. Scott.  
 Flint—Ellis R. Brown.  
 Milwaukee—Harry Jacobs.  
 Knoxville—H. W. Swinney, W. H. Burns.  
 Brooklyn—M. V. Hariton, L. C. Schindler.  
 St. Louis—A. O. Steidemann.  
 Philadelphia—J. A. Goldstein, T. B. Scudder.  
 Kansas City—W. L. Dillenschneider, W. H. Cunningham.  
 Omaha—J. Schuyler Long.  
 Pittsburgh—J. M. Rolshouse, S. J. Rogalsky.  
 Memphis—J. H. Becton.  
 Providence—A. H. Enger.

## The Season's Greetings



[To the uninitiated: The above reads "Merry Christmas, Happy New Year" in the finger spelling used by our members.]

- Utica—J. H. Thomas, J. M. Landon.  
 Huntington—James A. Pring.  
 Salt Lake City—T. E. Lewis, J. D. Rowan.  
 Davenport—A. C. Johnson.  
 St. Paul—Thos. Sheridan (2), W. A. Iauritsen.  
 Delavan—Herman Riege.  
 Richmond—Hugh K. Bush.  
 Manhattan—Henry Peters, F. W. Meinken.  
 Jacksonville—Harry Mather.  
 Dubuque—F. M. Hemmelder.

## MARRIAGES.

- October 18—Joseph Stippich and Miss Katie Bartley, both of St. Louis, Mo.  
 November 11—R. M. Palazzi, Springfield, Mass., and Miss Lula M. Thomas, Hartford, Conn.  
 November 13—Anton Tantar, Chicago, Ill., and Mrs. Sarah DeSmit, Minneapolis, Minn.  
 November 15—John Schwarz, Niles Center, Ill., and Mrs. Bertha Steinmetz, Chicago, Ill.  
 November 25—Frank A. Klitz, and Mrs. Grace Pellenwessel, both of Marblehead, Ill.  
 November 29—Frank E. Mesick and Miss Catherine M. Tierney, both of Paterson, N. J.  
 H. Lamoreaux, Springfield, Mass., and Miss Flora Syriac, Ludlow, Mass.  
 Fountain R. Williams, Rosedale, Kans., and Miss Leona Call, Achilles, Kansas.

## BIRTHS.

- April 26—Mr. and Mrs. Ellis Brown, Brown City, Mich., a girl.  
 May 16—Mr. and Mrs. Clyde C. Beach, Flint, Mich., a girl.  
 June 14—Mr. and Mrs. Philip Schwartz, Toledo, Ohio, a girl.  
 July 11—Mr. and Mrs. J. A. Boone, Little Rock, Ark., a boy.  
 July 28—Mr. and Mrs. Nathan Henick, Toledo, Ohio, a boy.  
 August 20—Mr. and Mrs. W. A. Fitzpatrick, Elmira, N. Y., a girl.  
 August 25—Mr. and Mrs. Bert Tus-sing, Toledo, Ohio, a boy.  
 October 25—Mr. and Mrs. H. C. Webb, Austin, Texas, a boy.  
 November 4—Mr. and Mrs. O. R. Calkins, Joliet, Ill., a boy.  
 November 11—Mr. and Mrs. Victor Hariton, Brooklyn, N. Y., a boy.  
 November 14—Mr. and Mrs. Carl Vanderbusch, Buffalo, N. Y., a boy.  
 November 20—Mr. and Mrs. Morris Rubin, Brooklyn, N. Y., a boy.  
 November 22—Mr. and Mrs. H. R. Harshberger, Atwood, Ill., a boy.  
 November 25—Mr. and Mrs. Clyde M. Houze, Syracuse, N. Y., a boy.  
 December 1—Mr. and Mrs. Ernest Stephens, Charleston, Ill., a girl.  
 December 2—Mr. and Mrs. O. E. Taylor, Little Rock, Ark., a boy.  
 December 10—Mr. and Mrs. G. C. Farquhar, Fulton, Mo., a girl.

Point to your button, show your pin, Let people know what Order you're in.—[Golden Cross Journal.]

St. Paul—1924.





## GROUP TAKEN AT ST. PAUL DIVISION SMOKER, DECEMBER 1, 1922

(The Division has 116 members, 70 are in the picture.)

1, Charles Winter; 2, Oscar Lauby; 3, Paul E. Kees; 4, Chas. Santo; 5, A. Peltier; 6, Edwin Cleveland; 7, H. Saterlund; 8, Arthur Breen; 9, Ed. Sampson; 10, David Hagerstrom; 11, Ray Whitney; 12, J. Howard Johnson; 13, Walter Falmoe; 14, Ernest Bergen; 15, Ed. Strasser; 16, F. Peterson; 17, Arthur Osking; 18, C. Bauer; 19, Clinton Jones; 20, Leo Wolter; 21, Charles Mansfield; 22, Matt. Mies; 23, Joe Walser; 24, Ernest Chenvert; 25, Martin Klein; 26, R. Inhofer; 27, H. Von Hippel; 28, Alby Peterson; 29, E. Dubey; 30, Irvin Dubey; 31, Bryan Breske; 32, Ralph Koch; 33, Victor Trost; 34, Edmond Nadeau; 35, Arsene Morneau; 36, Wesley Lauritsen; 37, Wallace Anderson; 38, Mike Harrer; 39, Tony Garbarino; 40, Edward Bergman; 41, E. Swangren; 42, John Staska; 43, Henry E. Bruns; 44, Joe Capp; 45, William O'Neill; 46, J. J. McNeill; 47, J. C. Howard; 48, Fred McNabb; 49, Geo. Oelschlager; 50, Ray Fielder; 51, Art Huebner; 52, William Henneman; 53, Fred Brant; 54, John Langford; 55, Phillip E. Cadwell; 56, J. A. Benolkin; 57, Jens Hansen; 58, F. Pape; 59, Gus Torgerson; 60, Al. Ekberg; 61, H. O'Neil; 62, J. S. S. Bowen; 63, Max Cohen; 64, B. L. Winston; 65, Joe Stuart; 66, Frank Holton; 67, Erik Engh; 68, August Brueske; 69, Ed. Hauwiller; 70, Tony Schroeder.





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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.

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**DECEMBER, 1922.**

\$421,327.41.

St. Paul—1924.

The season's best to everybody.

Some one has said and aptly so,  
while men are looking for trouble they  
overlook opportunities. We wish we  
knew who it was and could get him to  
elaborate on the text in these columns.

Read the prize gavel offer in another  
column.

W. A. E.—We Are Endorsed.

Once in a while we get off some-  
thing an exchange deems worth clip-  
ping and when proper credit is given  
us we feel good—but when it is not  
credited or when it is labeled "ex-  
change" or "selected"—well, we do  
not feel good. The Frats tries to ob-  
serve the Golden Rule every time it  
uses the other fellow's product.

Reports of division elections, the list  
of division officers for 1923, will be  
printed in the January Frat.

Among our faithful old-timers is An-  
aclet Mercier, Treasurer of Holyoke  
Division. He is on the job for next  
year serving his eleventh consecutive  
term.

Get the safety first habit, make it a  
rule to pay your dues on the first of  
the month.

Welcome, Ninety-Six.

We are nearing the hundred mark  
in the division directory; in fact, we  
expect to pass it before 1923 is very  
old. There are several cities that right  
now have more than the number of  
resident members necessary to organ-  
ize a division, but for some reason or  
other they prefer to wait. We have

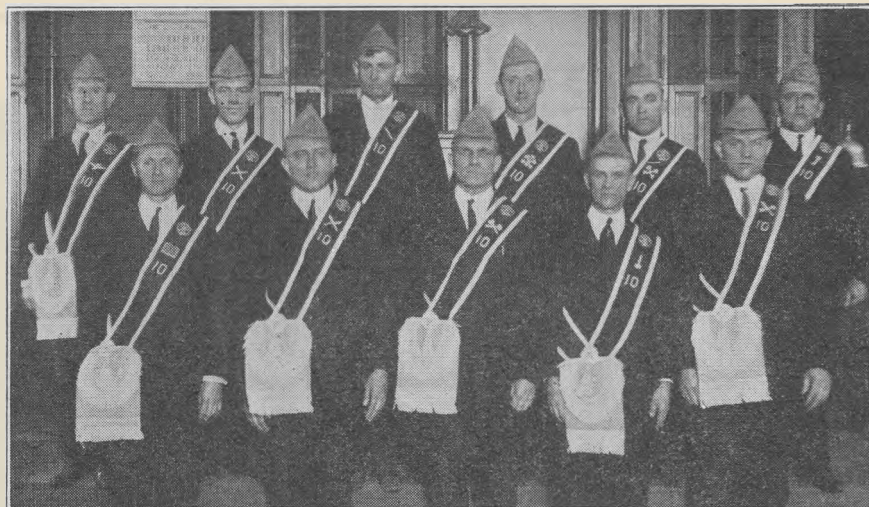


Photo by Bach.

#### RETIRING OFFICERS OF CINCINNATI DIVISION.

Back row, left to right—B. L. Allen, Messenger; M. Buck, Director; H. Schutte, Sergeant; W. Blust, Trustee; A. Wenner, Trustee; E. Herzig, Trustee.  
Front row—J. F. C. Welte, Patriarch; W. D. Ross, Secretary; J. M. Shepherd, President; H. O'Donnell, Vice-President; Irven A. Burton, Treasurer.

every reason to believe 1923 is going  
to be a good year for the society—but  
we (the home office) want the help of  
every member in making it so, and the  
very best way to give such help is to  
advertise your society and get new  
members into it.

Without good things to read, without  
that important means of communica-  
tion where would you, we be? The Frat  
is printed to be read—the type it uses  
was invented for that very purpose.  
It is your paper—read it. Show it to  
your friends. Let them read what a  
fine organization it tells about and of  
which you are a part. Help advertise  
your society—your class—its ability,  
its accomplishments, its aims—the fact  
we are just like other people, except  
that we cannot hear, and that we ask  
no odds of anyone in our desire to get  
along and make good in this world.

#### A PRIZE GAVEL.

General Organizer Gibson believes  
in division rivalry. An endeavor to  
beat the other fellow lends zest to an  
effort and its accomplishment. Acting  
on this belief he is hanging up a prize  
for the best recruiting work in 1923.

To the division which, beginning  
with January's meeting and ending  
with December's, secures the highest  
average in getting new members in  
1923, he will present a silver-mounted  
and appropriately engraved gavel, a  
duplicate of the one presented Chi-  
cago division last month (see Division  
Notes).

Only applications that pass at the  
home office will be considered. Trans-  
fers will not be counted. The figuring  
will be based on the average shown  
in the division's growth at the end of  
the year.

Go to it and may the best bunch win.  
Division Deputies: Read this at  
your next meeting, please.

#### HOW TO KILL A DIVISION.

1. Miss as many meetings as you can.
  2. If you are a member, don't think of attending.
  3. If you do attend, be sure to find fault with the officers and members.
  4. Decline all offices—it is easier to criticize than to do things.
  5. Get sore, if you are not put on a committee.
  6. And, if put on a committee, fail to act.
  7. If the chair asks for your opinion, be sure to keep silent, but later tell others what should have been done.
  8. Do as little for your organization as possible, and when others roll up their sleeves to do and help things along, set up a howl because the clique is running things.
  9. Delay paying your dues and assessments as long as possible and delay answering all requests.
  10. Never bother about getting new members—let George do it.
- The above should make you wonder if you are one of these members.—  
[The Artisan.]

#### ARKANSAS RESOLUTION.

At its convention at Little Rock in September, the Arkansas Association of the Deaf adopted the following resolution:

Resolved, That we endorse the National Association of the Deaf and the National Fraternal Society of the Deaf, and respectfully advise every deaf resident of the state, if possible, to become a member of those organizations.

*Work for the Good  
of the Order*

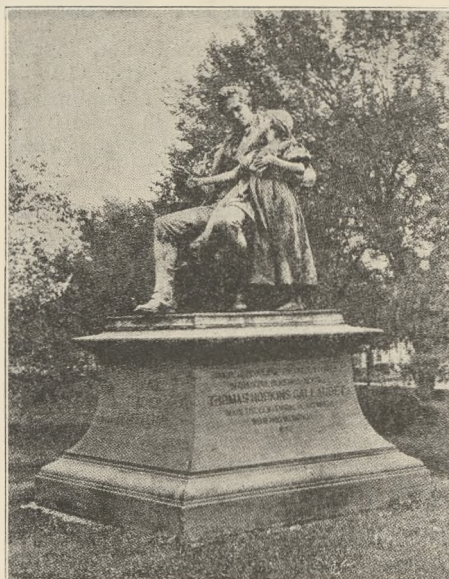


## GALLAUDET

December 10, 1787

We mourn his loss—who meekly  
walked  
In the Redeemer's way,  
And toiled the unfolding mind to  
shield  
From Error's darkening sway;

Who strove through Nature's prison-  
ing shades  
The hermit-heart to reach,  
And with philosophy divine  
To give the silent, speech.



Yet meet it is our God to praise  
For his example here,  
And for his glorious rest above  
The trial and the tear.

—Mrs. Lydia Huntley Sigourney.

Who 'mid the cells of dire disease  
In prayerful patience wrought,  
And stricken and bewildered souls  
To a great Healer brought.

Around his grave let pilgrims throng,  
And tears bedew his urn;  
'Tis meet that for the friend of all,  
The hearts of all should mourn.

FRATERNAL AMERICA REDEEM-  
ING NEAR EAST CHILDREN.

Near East Relief, endorsed by the National Fraternal Congress, the American Fraternal Congress and all the leading fraternal organizations, has more than 115,000 orphans of Bible lands now in safety zones. The far-reaching Smyrna disaster and unprecedented exodus from Turkish territory, make thousands more orphans to care for. These innocent children appeal to Fraternal America to give them: Hope instead of fear; food instead of starvation; clothes instead of nakedness; health instead of disease; training instead of helplessness; self-support instead of slavery; home instead of abandonment; smiles instead of tears; life instead of death.

Near East Relief, on the job at Smyrna, emptied its warehouses, advanced hundreds of thousands of dollars, and saved hundreds of thousands of men, women and children from fearful death. It is up to us to replace this extraordinary draft on our provision for orphans.

Constantinople headquarters sent relief workers along with refugees to centers of debarkation on the islands of the Aegean and the shores of Greece. 5,000 orphans were taken safely overland from Harpoot into Syria. Near East Relief ships carried more than 6,000 orphans from Sam-soun to Athens, and they are being

cared for in palaces and other public buildings by Near East Relief. New orphanages at Nazareth and Bethlehem have recently been acquired. The task of transportation to safety zones and re-establishment of orphanage institutions entails heavy increased expenditures.

Approximately eighty-five per cent of Near East Relief work, however, has always been outside territory controlled by the Turkish Nationalists. When the present evacuation is completed, practically all efforts will be concentrated in Transcaucasia, Syria, Persia, Palestine and sections of the Balkans or other locations to which removal may be compelled.

115,000 fatherless and motherless children, now in Near East Relief safety zones, must not starve this winter.

## Why Near East Relief?

Because it is incorporated by act of Congress to work in the Near East. Annual reports of its activities and finances are made to Congress.

Because its field of operation is Constantinople and the adjoining territory in European Turkey, Thrace, Anatolia, Armenia, Cilicia, Kurdistan, Syria, Palestine, Mesopotamia, Persia and Transcaucasia, including Russian Armenia and Georgia; administrative centers at Constantinople, Beirut, Tiflis and Bagdad.

Because it is endorsed by President Harding and by the National Informa-

tion Bureau, by the churches, Protestant, Catholic and Jewish religions, by fraternal, civic, commercial industrial, educational and social organizations, by American and foreign officials in Europe, Turkey and other countries of the Near East.

Because it has saved at least 1,000,000 women and children from starvation, according to official reports.

Because it maintains 38 hospitals, 59 clinics, 88,401 patients reported in last monthly report.

Because it supports 124 orphanages, 64,107 children are wholly dependent, 50,000 others partially dependent.

Because it has a constructive program of relief, of reconstruction and of training for self-support.

Contributions should be mailed to Near East Relief, 151 Fifth Avenue, New York City.

## ORNITHOLOGY OR SOMETHIN'.

Teacher (to class in Natural History):

"What kind of birds are most frequently kept in captivity?"

"Jail birds," volunteered Tommy.—  
[Kablegram.

*Work for the Good  
of the Order*





## Coming Division Events

### January.

1. Open House.....Chicago
3. Public installation.....Washington
6. Public installation.....Cincinnati
6. Masquerade.....Milwaukee
6. Frat night.....Providence
7. Public installation.....Birmingham
13. Public installation.....New Haven
13. Public installation.....Worcester
14. Public installation.....Lowell
20. Smoker.....Cleveland
20. Smoker.....Pittsburgh
20. Social.....Hartford

### February.

3. Mask Ball.....Chicago
3. Annual mask ball.....Brooklyn
3. Masquerade.....Albany
3. Oyster party.....Rockford
3. Social.....Pittsfield
10. Box social and whist.....Nashua
10. Frat banquet.....Indianapolis
10. Mask ball.....St. Louis
10. Annual ball.....Springfield, Mass.
10. Ball.....Delavan
17. Masquerade.....Utica
17. St. Valentine social.....Huntington
17. Masquerade-smoker.....Davenport
24. Annual banquet.....Cincinnati
24. Tenth annual banquet.....Pittsburgh

### March.

- 17-18. Anniversary observance.....Dayton
17. Vaudeville-reception.....Jersey City

### Chicago.

Recent visitors at headquarters were: J. A. Opicka, Toledo, Ohio; George Murphy, Akron, Ohio; Mrs. Percival Hall, G. J. Ferguson, R. J. Stewart, Washington, D. C.

In the account of the banquet last month we omitted mentioning that Washington Barrow received one of the Past President pins, which were presented those officers at the time. Brother Barrow held that office in 1902. Also that the division presented Vice President Pach a fine Waterman pen as a souvenir of his visit.

At the December meeting, President Henry used the gavel which Brother Gibson recently presented the division. The wood is mahogany and was taken from one of the stair spindles from "Old Hartford," built more than a hundred years ago. (Atop of that how old is the wood itself, we wonder.) The gavel was turned by Nels Olson and the silver mounting engraved by Roy Grimse.

In the November Frat the date of our annual ball was given as January 6. This was a mistake—the date is February 3. It will be a masquerade and

Abe Migatz, who is chairman, says it is to be a hummer, too, with \$100 in cash prizes and all the trimmings of the best-ever. It is the division's twenty-first annual affair of that kind, by the way.

### Pittsburgh.

Pittsburgh was one of the stop-over points honored by Vice President Pach on his recent trip through the Middle West. We did all we could to make his stay with us enjoyable, and he surely reciprocated, giving us as good as we gave him, if not more. Division Secretary Leltner took him out to the school for the deaf, where, after luncheon with Superintendent and Mrs. Manning, he was shown through the class-rooms and shops by Mr. Manning, who explained all about his work and plans. Leaving the school, Brother Pach was taken for an auto ride through the parks, including visits to the "Block House" and to Duquesne Heights, where they had a fine view of Pittsburgh's three rivers, the Monongahela, Allegheny and Ohio. As this was Brother Pach's first visit to Pittsburgh in about twenty-five years, he found much to interest him. Returning to town, they were joined by several other frats, and had dinner at the Seventh Avenue Hotel. This hotel is historic in local frat annals, as it was here that the seven applicants for a charter met and organized what is now known as Pittsburgh Division, No. 36. In the evening about eighty of the local deaf gathered in McGeagh Hall to meet Brother Pach. If it had been Saturday night, there would have been many more. Brother Pach gave an interesting talk, his chief subjects being "Investments and Speculations," and "Ups and Downs of Oral Graduates." His visit was much appreciated, and our thanks are due not only to him, but to Grand Secretary Gibson also for suggesting that we arrange to have him stop over on his way west. He left around midnight for Cincinnati.

Winter activities at our hall are now in full swing, with dances, socials, basket-ball, etc., on the program. Two dances have already been given. The Social Committee have provided a variety of entertainments for the winter, so that every member can find something of interest to him. The mask ball on the evening of October 28 was a very successful affair, nearly 200 turning out for it. Prizes were given the winners, and everyone had a right hearty good time.

A dancing class of about twenty has been organized, and are taking lessons every Friday night at the school for

the deaf, under the school's instructor of dancing. After they have "graduated," these twenty should each take in tow twenty more and teach them to dance also, then our visions of a grand ball won't remain a vision long.

### Kansas City.

Thanksgiving Day, a bunch of Frats, more than 100 in number, journeyed to Olathe to witness the football game between the Kansas and Missouri school teams. The result of the game was an overwhelming victory for the Kansas school team, they being winners by a score of 76 to 0. In the evening the members of Olathe Division and their ladies served a lunch fit for a king.

Vice President Alex. L. Pach was our guest Armistice Day, November 11. Harvey meals, a view of the parade and an auto trip through Kansas City's famous boulevard system were on the day's program. In the evening Brother Pach delivered a talk on the N. F. S. D. and the N. A. D. to a crowded hall. Suffice to say he made a hit.

A surprise birthday party was given Frank Hyten on the 22 of November, Mrs. Hyten and daughter Ethel acting as hostesses. A big jolly crowd turned out to enjoy the games and refreshments. Brother Hyten was remembered with many gifts, prominent among which was a black fur cap for his ivory dome.

### Bronx.

A joint initiation committee to represent Brooklyn, Manhattan, Bronx, Newark and Jersey City divisions has been appointed by these divisions. Jacob Ebin is chairman, and plans are well under way for a joint initiation night, the date to be announced in the next issue of The Frat. The assessment will be the modest sum of thirty-five cents, as it is not intended to try to make any profit from the affair. All proceeds will go for hall rent and refreshments. Many new members, coming from all five divisions, will ride the goat, and the whole affair will be the biggest and best of its kind ever staged here. Frats everywhere are welcome, but should apply for tickets at least two weeks in advance.

Those interested in Bronx Division will be pleased to learn that our little affair of October 28 was a success from all points of view, the chairman's report showing the neat profit of \$102.14. This is rather good for a purely local affair. And by the looks of him, this chairman, Matty Blake, has something more up his sleeve. Maybe he is going to hire Madison Square Garden next! But watch out, anyway.

At our December meeting it was moved and duly passed that in future, when sending complimentary tickets to division officers, an extra ticket should be included for their ladies.

### St. Paul.

The smoker advertised for Decem-



ber 1 came off as scheduled, and was a very largely attended affair, many coming from outside points. Just previous to the smoker we held our regular meeting, occupying about two hours, at which nearly 100 were present. The principal business being the annual election of officers, the meeting was both interesting and exciting. The result of the election was very satisfactory, and we are sure the division will continue to grow and flourish under the new management. At the close of the meeting a flash-light picture was taken of the members. All then adjourned to the dining hall, where the smoker was held. Speeches were made by Brothers Howard, McNeil, Bowen, Langford, Cohen, Benolkin and Brant. Brother Schroeder acted as toastmaster. We were materially aided in the distribution of refreshments by a bunch of our pretty and attractive young ladies, and they did not stop there, but generously donated most of the fine cakes served. Their help was very much appreciated, and we might add, in passing, that it is this same spirit of helpfulness on the part of our ladies, that is going to make the coming convention the success it is going to be. Fine cigars were handed around, and the evening was spent enjoyably.

The bazaar, given under the auspices of the Ladies' Auxiliary Saturday evening, December 9, for the benefit of the convention fund was an even greater success than had been anticipated. More than \$165 clear profit was made, and this does not include what will be made from the drawing for the beautiful quilt made and donated by Mrs. Winston, which it is expected will amount to about \$150 more. We all deeply appreciate the splendid work that has been done for the benefit of the convention fund by the ladies. We are proud of them and their work, and know that when the convention is over a great proportion of its success will be due to the efforts of these same ladies. All honor to them.

Very attractive letter heads have been gotten up by the Local Committee and arrangements are being made to get out advertisements on a large scale after the first of the year. Watch for them, and they will make you hungry for a trip to the land of 1,000 lakes in 1924.

A New Year's Eve dance will be given at Thompson Hall, and we hope it will be largely attended.

A Merry Christmas and a Happy New Year to all.

#### Utica.

December marks the close of another successful year, during which the division has gained one new member and lost one by transfer, leaving our present membership the same as a year ago. With one exception, all the old officers were re-elected. But the new

officer, our president, is a P. P., and therefore no "duck."

At our Hallowe'en social, Chairman Brown and his aides proved their efficiency, more than \$80 being cleared for the division's local fund. The usual refreshments were served, and not by the ladies, either, but by the boys themselves. The attendance was quite large, too.

The banquet at Hotel Utica on November 25 marked the division's ninth anniversary, and drew a crowd exceeding all expectations. W. E. Marshall of Washington, D. C., was the guest of honor, and gave a very interesting talk on Washington, the Capitol City. The Rev. Brother Merrill spoke of climbing the Alps to illustrate what may be accomplished by perseverance, and suggested that this same quality of energy and perseverance had made the N. F. S. D. what it is today—the strongest organization of the deaf in the world.

Albany Division sent Paul T. Sack as its personal representative to the banquet and he told a story that, though short, pointed a moral for all who delay getting insured. Maybe his remarks provided the incentive which induced two young men present to later apply for membership. President Fred Lloyd and some half dozen members of Albany Division were also present. President Lloyd made a rousing speech which must have made every man present, who wore the frat button, firmly resolve to try harder to be a 100 per cent frat.

To the home office staff, and to frats everywhere, a Merry Christmas and a Happy New Year.

#### Lewiston.

Our first annual Hallowe'en party on October 28 was quite a success, a crowd of nearly 100 turning out for it. \$25 in cash prizes were distributed, the high winner being Mrs. Ernest Morrell. Games were played, and much enjoyed. The cafeteria luncheon with ice cream was well patronized.

John L. Young, a descendent of John Alden, of Pilgrim fame, has a farm of 402 acres. Pretty good size, but none too big for the occasion when some forty frats and their lunch baskets descended on him one day last October. They all had a great time, and especially enjoyed listening to Brother Young discourse on farming, an occupation he has followed all his life.

Roscoe Emerson, our husky 78-year-old social member, believes in work as a panacea for all ills. Being laid off at the shoe factory, he has been putting in his time during the summer and fall making repairs on Brother Bradbury's house. He is a first class carpenter. He expects to return to work at the shoe factory next month.

As an indication of improving business, Brothers Isaac Campbell, Warren Sanborn and Edward Plummer have become home owners, while William Parker has added a trusty Ford truck to his broom business. Next.

#### Providence.

In order to create interest in frat affairs among non-members, and to help swell our membership thereby, our annual smoker, held November 4, at the close of the regular meeting, was an open affair. Members with their wives, sweethearts and friends to the number of about eighty turned out for the affair, which was a very enjoyable one. A neat profit was made from the sale of cigars, cigarettes and from the various drawings, fish pond, etc.

The proposed calender of division events for 1923 is going to put Providence division on the map, all right. Another open frat night will be held on January 6. This will be followed by a fancy dress ball in February. The annual whist party will be held in April, and our tenth anniversary dance will be held in May. Preparations are also under way to have the tenth anniversary of the organizing of the division celebrated with a banquet. No date has yet been set, but announcements will be out in the near future. Our annual Hallowe'en social will of course have an October date, and we hope to have an old-fashioned barn dance in November. This program, if carried out, will give us an unusual array of entertainments for the year, and should put Providence Division on a par with many of the larger divisions.

#### Dubuque.

Little No. 96 makes its bow to the circle and extends the compliments of the season. We are young, to be sure, but we have every reason to believe we will be in evidence in the Get-One right along. Here we are making Iowa's fifth division and equaling Illinois in that respect. And Iowa's population does not equal that of Chicago alone. (That's all right; we enjoy the crow. —Ed.) We are going to have a club with regular social affairs and literary meetings—in short, the division is going to put Dubuque very much on the frat map.

#### OBITUARY.

Brother Wolf Schulman of Stapleton, New York, died November 25, 1922. He was in his 37th year. He joined the society in May, 1913, through Brooklyn division.

Brother Joseph A. Snider of Tumwater, Washington, died December 1, 1922. He was in his 56th year. He joined the society in April, 1916, through Seattle division.

Brother Joseph M. Fant of Kanapolis, North Carolina, died at Charlotte, North Carolina, December 10, 1922. He joined the society in May 1919, through Chicago Division. Transferred to Charlotte Division when organized. He was in his 29th year.

Charles A. Bruce, social member, of Norfolk division died December 14. He was admitted to Norfolk division in April, 1921. He was in his 63rd year.



# THE FRAT

## National Fraternal Society of the Deaf (Chartered by the State of Illinois) Home Office: 130 North Wells St., Chicago, Ill.

### GRAND DIVISION DIRECTORY.

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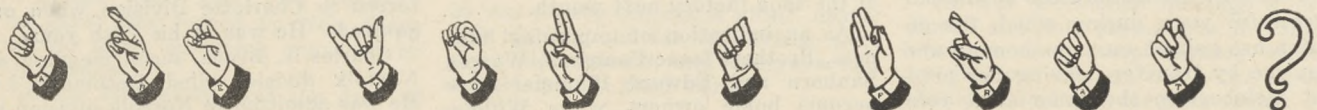
### DIVISION DIRECTORY.

(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 005, 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 Ferk, 2500 St. Cecilia St.  
LITTLE ROCK, No. 5, Little Rock, Ark.  
Moore 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, 61 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 Bristau, 1718 Canal St.  
NASHVILLE, No. 12, Nashville, Tenn.  
Y. M. C. A.—First Friday  
McBlevine Key, 222 Ninth Ave., North  
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, 914½ E. Main 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—Second Wednesday  
Harry V. Jackson, 811 N. Jefferson Ave.  
BROOKLYN, No. 23, Brooklyn, N. Y.  
308 Fulton St., Brooklyn—First Saturday  
Dennis A. Hanley, 1599 Ave. A, New York.  
ST. LOUIS, No. 24, St. Louis, Mo.  
Eagle's Hall—First Friday  
A. O. Steidemann, 5780 W. Florissant Ave.  
NEW HAVEN, No. 25, New Haven, Conn.  
99 Temple St.—Second Saturday  
Philip Quinn, Jr., 311 Grand Ave.  
HOLYOKE, No. 28, 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.  
1826 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. Wys, 630 Riverview Ave., Kansas City, Kans.  
OMAHA, No. 32, Omaha, Neb.  
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday  
Harry G. Long, 313 S. 49th Ave.  
NEW ORLEANS, No. 33, New Orleans, La.  
B. K. A. Building 627 North St.—First Sunday  
John Quinn, 1636 Magazine St.  
KALAMAZOO, No. 34, Kalamazoo, Mich.  
Portage St. Auditorium—First Saturday  
James H. Spruill, 824 Winslow St.  
BOSTON, No. 35, Boston, Mass.  
3 Boylston Place—First Saturday  
William H. Battersly, 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.  
I. O. O. F. Temple, 420 Main St.—First Saturday  
Edgar C. Luther, 63 Whitman Ave., West Hartford, Conn.  
MEMPHIS, No. 38, Memphis, Tenn.  
Y. M. C. A.—First Saturday  
Fred P. Armstrong, Y. M. C. A. Bldg.  
PORTLAND (Me.), No. 39, Portland, Maine  
514 Congress—Second Saturday  
Will O. Kimball, 20 Gilman St.  
BUFFALO, No. 40, Buffalo, N. Y.  
Moeller's Hall, Pearl and Chippewa Sts.—First Saturday  
William M. Smith, 414 Riley St.  
PORTLAND (Ore.), No. 41, Portland, Ore.  
Alisky Bldg., 3rd and Morrison—First Saturday  
John Bertram, Route 3, Box 542  
NEWARK, No. 42, Newark, N. J.  
210 Market St.—First Saturday  
Alfred King, 46 Wayne St., Jersey City, N. J.  
PROVIDENCE, No. 43, Providence, R. I.  
850 Westminster St.—First Saturday  
Arthur H. Enger, 520 Hope St.  
SEATTLE, No. 44, Seattle, Wash.  
Y. M. C. A.—First Saturday  
Olof Hanson, 4747 16th Ave., N. E.  
UTICA, No. 45, Utica, N. Y.  
53 Franklin Square—First Saturday  
John H. Thomas, P. O. Box 943, Frankfurt, 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, 1729 Preston Ave.  
SALT LAKE CITY, No. 56, Salt Lake City, Utah  
249 S. Main St.—First Wednesday  
Rufus E. Briggs, 648 Egli Court  
ROCKFORD, No. 57, Rockford, Ill.  
1010 S. Main St.—First Saturday  
Fred W. A. Hammer, 1426 Rural St.  
SPRINGFIELD, No. 58, Springfield, Ill.  
N. E. Cor. 5th & Monroe Sts.—First Saturday  
Daniel B. King, 2167 S. 16th St.  
DAVENPORT, No. 59, Davenport, Iowa  
I. O. O. F. Hall, 510 Brady St.—First Saturday  
Arthur E. Heritage, 2023 17th St., Rock Island, Ill.  
WORCESTER, No. 60, Worcester, Mass.  
306 Main St.—First Saturday  
Delbert J. Trask, Auburn, Mass.  
ST. PAUL, No. 61, St. Paul, Minn.  
Fairview and Marshall Aves., St. Paul—First Friday  
Jno. Benolkin 912 N. E. University Av., Minneapolis, Minn.  
FORT WORTH, No. 62, Fort Worth, Texas  
Church for the Deaf, N. Ft. Worth—First Wednesday  
Thos. A. Williams, 2707 W. 27th St.

DALLAS, No. 63, Dallas, Texas  
Labor Temple—First Saturday  
William A. Barnes, 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, 22 N. George St., Meriden, Conn.  
BRIDGEPORT, No. 66, Bridgeport, Conn.  
O. U. A. M. Hall—First Saturday  
Gilbert F. Marshall, 495 Newfield Ave.  
SPRINGFIELD, No. 67, Springfield, Mass.  
48 Pyncheon St.—First Saturday  
Ralph M. Palassi, 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 Penn 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.  
G. A. R. Hall—Second Saturday  
Ambrose Costana, 954 Salem Ave.  
BIRMINGHAM, No. 73, Birmingham, Ala.  
1920 1-2 N. Fourth Ave.—First Sunday  
Herman Harper, 1805 28th St., Ensley 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, 1024 S. Washington St.  
SPOKANE, No. 76, Spokane, Wash.  
Y. M. C. A. Bldg.—First Saturday  
Edward H. Garrett, West 3411 Wellesley 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. Koehle, 118 R. F. D. Olyphant, Pa.  
RICHMOND, No. 83, Richmond, Va.  
2047 W. Broad St.—First Saturday  
Hugh K. Bush, 602 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  
Christian Jensen (Acting), 708 Otce St.  
MANHATTAN, No. 87, New York, N. Y.  
Savigny Hall—First Saturday  
V. R. Anderson, 1518 Commonwealth Av., New York  
JACKSONVILLE, No. 88, Jacksonville, Ill.  
Gallaudet Club Hall—First Thursday  
Ernest Titton, 414 Kosciuszko St.  
LEWISTON, No. 89, Lewiston, Maine  
223 Labon St.—First Saturday  
Mablon A. Bradbury, Route 3, Elm St., E. Auburn, Me.  
PEORIA, No. 90, Peoria, Ill.  
Proctor Center—Second Saturday  
Charles J. Cunningham, 1713 N. Madison St.  
JERSEY CITY, No. 91, Jersey City, N. J.  
Hays'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.  
DUBUQUE, No. 96, Dubuque, Iowa  
Ira C. Ricketta, 3107 Jackson 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	2.87		
52	.75	1.49	2.93		
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 paidup 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 Grand Officers, and a Directory of Divisions, see Page 10.**