

6-1-1913

The Frat Volume 11 Number 10 June 1913

The National Fraternal Society of the Deaf (NFSD)

Follow this and additional works at: https://ida.gallaudet.edu/thefrat_1911-1920

Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 11 Number 10 June 1913" (1913).
1911-1920. 22.

https://ida.gallaudet.edu/thefrat_1911-1920/22

This News Article is brought to you for free and open access by the The Frat at IDA@Gallaudet. It has been accepted for inclusion in 1911-1920 by an authorized administrator of IDA@Gallaudet. For more information, please contact james.mccarthy@gallaudet.edu.

THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

JUNE, 1913

Number 10

"Come to Cleveland"

AS THE tenth convention of the National Association of the Deaf is to meet in Cleveland, August 20-27, 1913, and as many of our members are members of the Association and will be there in force—we hope—Cleveland Division No. 21 is not going to sleep at the switch and wait for the Convention Special to go by. Not by a long shot. Cleveland Division is going to make things pleasant for the Frats in attendance at this convention, and extends a special invitation to all to come and make things pleasant for Cleveland—and incidentally boost for a greater N. A. D.

In what form will we entertain, you ask? We do not want to blow our horn in advance. Just come and see; but it will be a "scream," all right. We have had one evening set aside as "Fraternity Night," on which evening the several kindred organizations of that class will have their entertainments—probably Monday, August 25th.

Ours will include a side degree play; a smoker and—if the powers that be will assent—an initiation of a good-sized class. The play is something new and will take up about an hour's time, maybe more, and is well worth seeing.

Cleveland Division has contributed \$50.00 to the convention fund, but do not let that cause you to think the Division is broke. We have some left, all right, and intend to use it right, too. The "irrepressible" Brother Ayers is chairman of the local committee of the N. A. D. and he has promised that it's going to be a convention worth while—as far as Cleveland's part goes, the rest being up to the Association itself, of course. A big bunch of Ohio Frats will be on hand; bunches from other states, too, as well as "singles" from all over the country. So, ye Frats, pack your grips and come! Cleveland No. 21 guarantees you a good time and will do its level best to make "Cleveland—1913" a memorable event in your journals. The week will be replete with "worth-whiles," the convention itself is to be a historical one and the general program one of excellence and value to our class.

CLEVELAND DIVISION No. 21,
By Kreigh B. Ayers, Chairman.

Are your current dues paid?

Buffalo Division No. 40, N. F. S. D.



THOSE in the group, from left to right, are: Standing—Thomas McGinness, of Cleveland; Trustee Harry Slater; Director Elmer A. Briel; Sergeant James R. Auld; Trustee George Parlour. Sitting—Secretary Philip J. Mane; President William M. Smith; State Organizer Louis A. Cohen; Vice-President William Klein; Treasurer Henry Zink.

Division Photographs

IT IS desired that each Division have its photograph taken, in group, and a copy of same be sent to Brother Kreigh B. Ayers, 1486 Countant St., Lakewood, Ohio, on or before August 10th. These photos will be placed in a "Frat" exhibit at the National Association of the Deaf convention headquarters. The photos should not be framed but must be well packed (flat) so as to avoid breakage, and, if possible, should be accompanied by its city or Division pennant. Grand Secretary Gibson will see to the arranging of this exhibit, but it is asked that the photos be sent to Brother Ayers, not to headquarters. As there is plenty of time between now and August 10th, it is hoped that every Division will take the matter up and see that we have a complete exhibit. The article in the Deaf-Mutes' Journal of June 19th, in which Brother Hunt gives a report of N. A. D. Industrial Bureau matters, contains more information concerning this exhibit, and headquarters' endorsement is given the plan. Photographs should also be accompanied by a list of the members and their positions in the groups. Additional information may be had of headquarters. Now, all

together—not one missing—and the exhibit will be a fine object lesson as to the Society's strength and standing. It is also planned to reproduce each photo in The Frat—as in Buffalo's case this month.

The New Law Books

THE new edition of the Constitution and By-Laws books has been supplied to each Division Secretary and every member should have received his copy by this time. Should there be any who have not, write your Division Secretary for it at once. There is no charge for the books. The supply sent the Secretaries is for all members on the roster up to and including the month of June. Beginning with July, additional copies will be sent from headquarters to the members whose certificates are issued in that month and thereafter, and mailed direct to the member's address.

Grand President's Address

THE address of Grand President Anderson is now 150 East Market St., Indianapolis, Ind. Division officers and others having correspondence with him will please note same.

Grand Financial Secretary's Report

Collections for Month of May 1913.

Chicago	\$ 336.70
Detroit	87.94
Saginaw	8.54
Louisville	67.06
Little Rock	56.21
Nashua	23.38
Dayton	78.94
Bay City	9.16
Cincinnati	66.52
Evansville	18.44
Nashville	28.07
Springfield	24.60
Olathe	43.60
Flint	29.06
Toledo	34.06
Milwaukee	59.37
Columbus	23.49
Knoxville	31.78
Cleveland	47.93
Indianapolis	95.45
Brooklyn	131.50
St. Louis	116.89
New Haven	52.37
Holyoke	41.31
Los Angeles	58.57
Atlanta	32.08
Caney	
Philadelphia	82.75
Kansas City	39.64
Omaha	32.11
New Orleans	33.83
Kalamazoo	14.02
Boston	44.90
Pittsburgh	24.91
Hartford	13.70
Memphis	7.17
Portland (Me.)	41.46

Total collections\$1,937.51

Trustees' Report

Exhibit of Balances, May 31, 1913.

Treasurer's cash balance	\$ 100.53
First mortgage loans	25,000.00
First mortgage bonds	7,000.00
In bank subject to check	1,826.49
In savings bank accounts	1,181.00
Certificates of deposit	1,637.00
Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances\$37,145.02

Note—One \$6,000 mortgage was sold in May, with the proceeds and extra cash another for \$7,500 (at 5½ per cent interest) was purchased, increasing our mortgage holdings to \$25,000.

May Disability Claims

R. E. Lines, Carl Junct., Mo.....	\$ 30.00
J. W. Michaels, Knoxville, Tenn.	50.00
Henry Berg, Craig, Mo.	15.00
P. E. Kees, Newark, N. J.	50.00
F. G. Schwartz, Columbus, O. ...	10.00
D. J. Moncrieff, Detroit, Mich. .	20.00
M. R. Mann, Knoxville, Tenn. ...	30.00
Hilaire Chevette, Holyoke, Mass.	10.00
M. K. Kirsch, Shreveport, La. ...	20.00
W. W. Hines, Jeffersonville, O. ...	15.00

Total for the month\$250.00

Grand Treasurer's Report

For the Month of May 1913.

Balances.

As per last statement\$35,617.44

Receipts.

Financial Secretary Neuner ...	\$ 1,937.51
Rent, Chicago Division	10.00
Button sales	11.00
Memorandum book sales	42.91
Interest on deposits	21.67
Interest from mortgage	120.00
Grand Secretary's fees	2.00

Total balances and receipts ..\$37,762.53

Disbursements.

Sick and Accident benefits	\$ 250.00
Rent and light	37.00
Headquarters postage	27.93
Officers' expenses	6.35
Refunds of overpayments	1.02
Accrued interest on mortgage .	19.47
Official publication	40.00
Printing and stationery	6.85
Buttons	14.40
Officers' quarterly salaries	108.74
Office expenses	3.75
Notary's services	2.00
Secretary's salary	100.00

Total disbursements\$ 617.51

Recapitulation.

Total balances and receipts ...\$37,762.53

Total disbursements 617.51

Total balances, May 31\$37,145.02

Coming Division Events

July.

1. Party; Hartford.
3. Party at Springfield; Holyoke.
4. Annual picnic; Detroit.
4. Annual picnic; Louisville.
4. Annual picnic; Evansville.
4. Annual picnic; Flint.
4. Annual picnic; Los Angeles.
4. Picnic; New Haven-Hartford.
4. Annual picnic; Atlanta.
4. Picnic; Omaha.
4. Reunion; Memphis.
12. Annual picnic; St. Louis.
19. Social; Philadelphia.
25. Lecture by G. W. Veditz; Chicago.
26. Riverview outing; Chicago.

August.

2. Banquet; Milwaukee.
3. Annual picnic; Milwaukee.
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.
1. Annual picnic; Indianapolis.

November.

15. Social; Springfield.
26. Thanksgiving social; Nashua.

Wear An Emblem.

The Ohio Flood Fund

STATE Organizer Bacheberle reports the following contributions as having been received for the relief fund, of which he is Trustee and disbursing officer, up to June 20:

Columbus Division	\$ 6.00
Kansas City Division	3.35
Springfield Division	15.00
Flint Division	3.19
Cleveland Division	20.00
Olathe Division	2.50
Nashua Division	7.50
Detroit Division	10.00
Milwaukee Division	4.45
Grand Division	20.55
Pittsburgh Division	2.00
Cincinnati Division	30.70
Dayton Division	57.00
Holyoke Division	2.00
Chicago Division (Residents)	50.00
Chicago Division (Non-Residents)	1.00
G. H. Faupel (Chicago Division)	1.00
Philadelphia Division	5.00
Hartford Division	3.05

Total to above date\$244.29

Notes—The Grand Division contribution is made by authority of the Executive Committee and is the amount that was left over and returned to the treasury from the San Francisco earthquake fund. In addition to the Dayton Division contribution noted above, that Division advanced to its members a month's dues, so its total contribution to the relief of the members amounts to over \$100.00. The amounts given above are all through the respective Treasurers, excepting that of Brother Faupel, which was sent direct to Brother Bacheberle.

List of Applications

1. Roy Dildine, Rockford, Ill.
38. Turner Williams, Memphis, Tenn.
27. Jesse C. Brown, San Diego, Cal.
27. Weber T. Wade, Nat'l City, Cal.
27. Henry Siesseger, San Diego, Cal.
21. Alfred Green, Crab Orchard, Tenn.
30. Jos. D. Walls, W. Philadelphia, Pa.
1. Ernest R. Rhodes, Romney, W. Va.
1. George H. Drake, Romney, W. Va.
1. George K. S. Gompers, Romney, W. Va.
23. John H. Thomas, Clinton, N. Y.
23. Maurice Eisen, Brooklyn, N. Y.
23. Alfred G. Barry, Freeport, N. Y.
26. Berger Brunsell, Springfield, Mass.
1. Fred D. Allen, Chicago, Ill.
25. Louis S. Hagan, Winsted, Conn.
39. Dosithe Surette, Saco, Me.
24. Lewis J. Meyer, Aux Vasse, Mo.
18. Albert H. Schory, Columbus, O.

To Division Directors

THE printed edition of the Society's Ritual which is in the possession of the Divisions is still in effect and should be observed in all cases until the Grand Division Ritual Committee has issued the revision. You will please see that this ruling is not overlooked by your Division.

Division News

Chicago.

Chicago Division has arranged for a lecture by George W. Veditz, former President of the National Association of the Deaf, at Trinity Church chapel, Friday evening, July 25th. Further particulars will be given out at our July meeting. Mr. Veditz's reputation as a lecturer is second to none and our members and their friends are assured of a fine treat.

Chicago Division had its photograph taken at its meeting June 14th. Over a hundred resident members were in the group.

Richard B. Dixon has moved from Hill Top, Colo., to Waverly, Iowa.

Grand President Anderson was in Chicago part of the week of June 16th on his vacation. He was present at the meeting of Chicago Division the 14th.

Brothers Boerste, Hensel and Bishoff are entertaining some little strangers at their homes. It's a boy at Brother Boerste's and girls at the others.

Brothers Bailey and Walter Smith have the sympathy of the Division over the deaths of their little daughters.

Brother Ward Small is to be married to Miss Marie Wesselius, of Grand Rapids, June 28th.

Brother and Mrs. Henry Dornbush, of LaSalle, Ill., were tendered a surprise party on the occasion of their 20th wedding anniversary, May 24th. Brother Dornbush came in to Chicago to be in the group photograph taken June 14th.

Past-Grand President J. J. Kleinhans, of Niles, Mich., was a recent visitor in Chicago. He was here to attend the funeral of his mother June 9th.

Bay City.

Brother Brosseau is building a fine cottage home of his own. It is thoroughly modern in every respect.

Stephen Brownrigg is putting the finishing touches on his 32-foot cabin cruiser. It is equipped with a 45 h. p. motor. Brother Brownrigg and Brother Bourcier intend to cruise down the Mississippi to Florida.

Henry Lapanse had the misfortune to lose his barn, poultry house, cattle sheds and threshing outfit, together with his live stock, by fire a few weeks ago. Insurance covered the loss only partially.

Brother Lawrence has the "chicken fever" in its worst form. They say he is raising some that will make the "Veditz" brand look like a smashed Canadian penny with a hole in it.

Flint.

The Division's annual banquet on June 14th was an enjoyable event. Three of the Detroit and Pontiac Frats were present. Brother Germer put in his appearance just as responses to toasts began, but he had his full quota of the feast of reason and flow of soul, even if he missed the other part.

The death of Brother Cole has cast a gloom over Frat circles. He was one of the Division's most loyal members and will be greatly missed.

Preparations are complete for our pic-

nic July 4th. It will be at Hitchcock's grove, up the river.

Milwaukee.

The anniversary banquet that was to be held last month was postponed to Saturday night, August 2nd, so as to give visiting Frats the opportunity to attend the annual picnic the following day. Our Division photo will be taken that day. Chicago brothers are tendered a special invitation to be with us.

Indianapolis.

The picnic of this Division set for July 4th has been given up and Labor Day, September 1st, decided upon as the new date.

Carl Fisher was married to Miss Lorena Riley, one of the recent graduates of the Indiana school, at the home of the bride on North State St., Wednesday evening, May 28th.

William H. Bishop has moved from Burnetts Creek to Winamac, Ind., and opened a modern shoe-repair shop.

Brother and Mrs. Fred Schaffer have a little daughter who recently arrived at their home.

Ernest Hall is engaged in breeding S. C. Rhode Island Reds and Black Minors and has a good stock of them for sale. Any of the brethren who may be interested would do well to write him. His address is 275 S. Burgess Ave., Indianapolis.

Division Secretary Seitz requests that news items for The Frat be sent to him at his office, and he will do the rest.

Grand President Anderson was on a week's vacation June 16-21. He spent the first part of it at Chicago and wound up with a week-end at the home of Brother and Mrs. Banta at Lake Cicott.

Brother Norris, of Muncie, held church services at the Y. M. C. A., Sunday, June 8th. During the summer he will hold them regularly on the second Sunday of each month.

Brooklyn.

State Organizer Cohen has had quite a little assistance from Brother Keiber in the preparation of the charts he uses in his talks on the Society. It was a three days job on three charts. Such help is the right kind of propaganda work, and is appreciated.

State Organizer Cohen will give another of those talks at Binghamton and Albany, July 4th and 5th. On June 14th he saw to the installing of Newark Division and delivered his usual boosting address the same evening. He has hopes of seeing up-state Divisions coming in before long.

Brooklyn Division had its photograph taken at the June meeting. It will be on exhibit at Cleveland.

Frank Lux, of Little Rock Division, is in New York for the summer. He is a cousin—as well as brother—of Brother Fluhr. He's one of our classy ball players and will undoubtedly be seen in any Frat nine that may cross bats with the others at the picnics this summer.

Mrs. Emma Keyes Denson, wife of Brother Denson, died at her home in

Corning, N. Y., May 17th, after a brief illness.

Philadelphia.

The drawing held by Philadelphia Division, May 24th, was a success, financially as well as "dramatically." First prize was won by Mr. O'Rourke, of Haverhill, Mass., the rest by hearing people. The surprise prize went to Mr. Roach, father of Brother Roach. The "dramatic" entertainment took the form of an old time pantomime show. The hit of the evening was "Why you should be a Frat." For the benefit of those who did not see it it will be described: A sporty deaf man, cigar in mouth, carefree mein, meets a Frat who dilates upon the value of joining the N. F. S. D. Sport waves him aside. Curtain. Act II; six months later; Sport nearly down and out; victim of trolley accident; begging for help, etc. Frat man comes upon him again. "Did not I tell you you should join?" asks he. "Well, no use talking. You have been given the best argument. You can come in when you are well and able to pay dues, etc." The success of the evening is due to Brothers McGhee, Caviston, Strecker, Greiner and Silnutzer.

On Decoration Day Brother Roach, with others, went to the seashore, and after showing ticket to the conductor put it in the diary the Society supplies its members. Coming home in the train he missed the book. A gentleman found it some time before the train left and seeing a crowd of the deaf talking, asked for Brother Roach. "That's me," quoth Brother Roach, and shortly afterwards the conductor came along for the tickets. How useful the little book is!

Division No. 30 has opened up an advertising campaign through its Sub-Propaganda Committee. The Mt. Airy World, Silent Worker and Pennsylvania Society for the Advancement of the Deaf News will have our ads.

In the April Frat a query was placed after the item in which the dance and social mentioned was stated as being for the deaf only, and "why bar the hearing?" was asked. Here's the answer: There are many deaf people who would like to learn to trip the light fantastic, but not before the gaze of critical hearing people, so with that in mind it was advertised for the deaf alone and, as was expected, many bashful swains and maidens "tripped" to their hearts' content, and no critics were in evidence. A preliminary, as it were, to our annual ball.

The members of No. 30 wish to congratulate those who arranged the new edition of our laws. Very handy to carry, clear to read and of neat appearance. (Our only apology for the edition is that the index is a little indistinct. It had to go on the cover and the "brown" makes it somewhat hard to read. However, we did the best we could with the economical watchword before us.—Ed.)

Brother O'Brien, who recently met with a bad accident while sleep-walking, is still confined to his home. He is receiving visits from his fraters during his

(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.



JUNE, 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.

We Are 'Em.

Omaha—1915.

Growing some, eh?

It looks like "Providence No. 42" will be next. Seattle is coming—also several others.

There's food for thought in our application list. From time to time we note the coming in of those who were long on the fence.

Last month the compositor got it "Ohio—1915." No kick coming, but Ohio, with all her attractions, has had enough, for a while at least.

The Mt. Airy World, the Pennsylvania school paper, has been added to those of the school papers that contain the Society's advertisement. It is a double column ad and well presented.

With the coming of the good old summertime division news seems to be scarce. However, we are doing the best we can with the supply on hand. But don't blame us if it's not what it should be.

When you take your vacation be sure and put a supply of the Society's literature and a few application blanks in your grip. Remember you are a propaganda committee of one and talk Frat to all the prospectives you can.

We are in receipt of some Division notes from Indianapolis, but as they are

unsigned—not having the writer's name—we cannot use them. It is a hard and fast rule of all editorial offices that such communications find their way to the wastebasket. "Verbum sap."

The Ohio Flood Relief Fund is still open. If you have not contributed and wish to do so, your Division Treasurer will be glad to forward any you make, or you may send it direct to Brother Louis J. Bacheberle, 2421 Moerlein Ave., Cincinnati, Ohio. The first statement is given in this issue.

Buffalo Division in this issue starts the ball a-rolling towards the presentation of Division groups in these columns. As requested in the May issue, we would like to print them all. In the July issue we will have Chicago's composite portrait given space, and will print others as they come in.

Among the contributors to Cincinnati Division's share in the Ohio Flood Relief Fund was Brother Goldman, of Middletown, whose greenhouses were damaged in the same flood and his business given quite a setback in consequence. Yet he came forward with \$15 for the relief of others. There's Fraternity for you.

In the death of Mrs. Anna L. Morin, wife of Brother Philip Morin, which occurred at Dalton, Mass., June 10th, the Society loses one of its best friends. Mrs. Morin was our original "Aux-Frat" and her enthusiasm in the work for Holyoke Division and the Society in general was great, and she was a true helpmate to Brother Morin in his work for the Order, as well as in their own private lives. The sympathy of the entire Society goes out to Brother Morin in his bereavement.

We hope that by this time every member has received his copy of the new edition of the Constitution and By-Laws and that they have had thorough reading. It is important that you should be fully posted as to the laws that govern your membership. We believe that the Society is now as well provided with good laws as it possibly can be, but, of course, time will bring changes and additions. We repeat that ignorance of the law excuses no one, so be sure and get posted on those of our Society.

In the passing of Brothers Hixson and Cole the Society loses two of its "old guard," and members that had always done their share of the building up. They came in when the old F. S. D. was in the midst of its struggles for recognition and success and stood by like the good Frats they were. It is such men that the Society owes its present position to. We had the good fortune of being personal friends of both and know whereof we speak. Quiet, unassuming gentlemen and brothers, both, they were of the kind that made our order's principles real.

Alfred Cole

BROTHER Alfred Cole, of Flint Division, died at his home at Flint, Monday evening, June 16th. The cause of death was the suffocating heat, combined with acute indigestion. He was apparently in good health on his arrival home from his work in the Buick factory, but at the close of his supper complained of pains in his stomach and left the table and went out on the porch. He died there a few minutes later. Brother Cole was born in New York, but moved to Michigan when a boy and received his education at the Michigan school, where he graduated in 1874. Besides his wife Brother Cole leaves four sisters. He was also a member of the Flint Vehicle Workers' Mutual Benefit Association. His membership in this Society dated from 1905 and he was in his 60th year. The funeral took place from his late home Wednesday the 18th and burial was at Avondale cemetery in Flint. The pallbearers were Brothers Bristol, Lawrason, Miller, Reams, Gibney and Mohan, of Flint Division. The Division sent a large floral piece in the shape of our emblem. A large number of the Flint deaf attended the funeral services, Brother Cole being highly esteemed for his quiet and kindly ways. At the Division's banquet the Saturday before, Brother Cole responded to a little toast and no one there expected he would leave them so soon thereafter, he being in the best of health and spirits.

To Division Trustees

YOUR attention is called to the notice to Division Treasurers and that anent arrears, and you are requested to refuse to approve any statements that are not correctly footed up, completely made out, or in any way not in accord with our rules and the principles of good business and careful service. Your approving a statement that is not added up correctly or is carelessly made out reflects on your own ability. To simply sign your names to the statement and let it go at that is not what is expected of you. You must audit the statement, and no audit is complete when the figures are incorrect. You should also see that the statement is as neatly and correctly made out as you would wish to have your own.

Division Pennants

AS EACH Division would probably like to have a pennant of its own, it is suggested that they take the question up with Brother William F. DeSilver, 482 Crestline Ave., Cincinnati, O., who makes a N. F. S. D. pennant with the emblem on it. Changes could be made in the design whereby the Division name and number could be shown, instead of the Society's initials. These pennants would be just the thing to go with the Division photograph (mentioned elsewhere) for the N. A. D. exhibit at Cleveland.

Division News

(Continued from Page 3.)

disability and being made as comfortable as possible.

Brother and Mrs. Clayton had a gift from Dr. Stork. What was it? Guess again! A girl. Congratulations, and may she be a joy forever.

Omaha.

On June 14th this Division held its annual picnic at Lake Manawa. The attendance was augmented by many who had been in Omaha attending the reunion of the Nebraska Associations during the two days previously. Individual lunches were sold and the "tagging" feature of former picnics was retained with good results. Prizes were awarded in a list of contests and the whole event was a great success.

Brother Seely left for New York on the 16th, where he will be employed during the summer. He stopped at the home office enroute, and intended to also make a stop at Cleveland and Buffalo.

J. S. Long will attend the principals' and superintendents' conference at Indianapolis the last of this month, and is booked for a lecture under Indianapolis Division's auspices.

The Omaha Division will have a basket picnic at Riverside Park, Omaha, July 4.

Boston.

The Providence Frats' dance on May 29th was a big success, it having in attendance the second largest crowd on record in that city. A good many from Boston went up to add to the success of the initial affair of Providence Division—which will be installed in July. The following day there was an excursion to Rocky Point.

M. A. Bradbury, of Auburn, Me., was a visitor here for two weeks, the guest of Brother Wellington.

Brother Rock, and several others, are now located at Revere Beach for the summer.

Memphis.

Chester Correll has presented this Division with a handsomely bound minute book, the work of himself. It is of 400 pages, bound in morocco, with the Division's name, date of organization and emblem on the cover.

Arrangements for the fourth convention of the Tennessee Association of the Deaf at Memphis July 2nd to 5th are all complete and a fine time is promised all who come. We hope that all Frats within coming distance will be with us. Nashville and Knoxville Divisions will be represented, State Organizer Chambers and Brother Tracy, of Louisiana, will be here, too.

Chester Correll is looking for the fellow who appropriated his bicycle. There's a warm debate coming when they get together.

Brother Tracy, of Louisiana, was here May 10th and 11th, assisting in the installing of the Division. Following the ceremonies, talks were given by Brothers Correll, Harris, Todd, Ligon, R. Harris

and Tracy. The following day Brother Tracy held religious services at Calvary P. E. church.

Brother Todd is back from his trip to Kentucky, Alabama and Georgia. He swung around the circle in behalf of reunion plans; also was a delegate to the Southern Sociology Congress at Atlanta in April at Governor Hooper's appointment. Brother Todd states that the deaf seem to be prospering in all the cities he visited, and the Frat propaganda keeps on spreading.

Portland, Me.

Chester Woodward has resigned as Secretary of Portland Division, owing to his removal to Jonesport. Albert L. Carlisle has been elected to succeed him and takes hold this month.

The date of the Division meeting has been changed from the first to the second Saturday of each month.

Harry Jarvis, of Bangor, has a new bicycle and George Coburn, of Saco, an Indian motorcycle. They are enjoying trips about the country.

Buffalo.

The installing of Buffalo Division No. 40 on June 1st went off without a hitch. State Organizer Cohen was in charge of the ceremonies. Brother McGinness, Past State Organizer of Ohio, was present and assisted. The officers of the Division are: William Smith, President; William Klein, Vice-President; Philip J. Mane, Secretary; Henry Zink, Treasurer; Elmer A. Briel, Director; James R. Auld, Sergeant; George A. Parlour, Harry Slater, James R. Auld, Trustees. The meetings will be held on the first Saturdays of the month at Hender's Hall, 627 Broadway.

The Division extends its thanks for the many messages of good will which it has received, and trusts to soon take its place up with the rest in the Society's advancement and social life. We will have our first picnic in September.

Portland, Ore.

We have not yet been advised as to the complete list of officers of this Division, but through its financial statement have the information that W. F. Schneider is Secretary and Wayne Thierman is Treasurer.

Newark.

The officers of Newark Division No. 41 are President, John M. Black; Vice-President, Albert Balmuth; Secretary, Robert Robertson; Treasurer, William Atkinson; Director, Frederick Hering; Sergeant, Edward Gundersdorff; Trustees, Brothers Deitrich, Balmuth and Hering.

After the installing a social meeting was held (June 14th) and refreshments served. The meetings were held at the rooms of the New Jersey Deaf-Mute Society, through that organization's courtesy.

A photograph of our charter members has been taken and will be sent to The Frat for reproduction.

State Organizer Cohen, of New York,

delivered a most interesting talk on the Society at the social meeting, using charts to illustrate statistics in connection with the growth of the order.

Milton B. Hixson

BROTHER MILTON B. HIXSON, of Milwaukee Division, died at Pittsburgh, Pa., Friday, June 13th. He had been making his home in that city for the past year with his daughter, Mrs. Nellie J. Landis. The cause of his death was kidney trouble, supplemented by pneumonia the day before his death, he having been ill for the past five months, and during last fall and winter. The funeral was held Monday morning, the 16th, burial being at St. Peter's German Lutheran cemetery in Pittsburgh. Brothers John M. Rolshouse, Timothy Gorman, James Conway and James K. Forbes, of Pittsburgh Division, acted as pallbearers. A service was held at the late residence on Sunday the 15th and attended by the members of Pittsburgh Division. The Division sent a spray of carnations and many other floral pieces were in evidence from friends. Brother Hixson was born in Indiana in 1851, but received his education at the Illinois school. He joined the Society in 1905, through Chicago Division, and was transferred to Milwaukee Division when it was organized, being attached to the latter Division as a non-resident member since then. Owing to his illness he had not transferred to Pittsburgh Division, but had been given all possible attention by its members.

Board of Directors Meeting

THE Board of Directors of the Grand Division will hold its annual meeting in August. Matters that our Divisions or individual members may wish brought before the Board at that time should be taken up with the Chairman, Grand President Anderson, at an early date. Suggestions for amendments to our Constitution and By-Laws may be submitted to him for the Board's attention; also matters in connection with the Ritual Committee's work should be submitted by August 1st, as outlined in the May Frat, to the members of that committee.

Portland (Oregon) Division No. 41

SATURDAY, June 14, Portland, Oregon, Division No. 41 was installed at Portland, Oregon, with the following charter members: W. F. Schneider, O. H. Fay, F. S. Delanoy, S. W. Spratlen, C. R. Lawrence, J. B. George, Joseph Jorg, W. W. Fleming, B. Hastings, R. Spieler, J. A. Fisher, Wayne Thierman, L. W. Gromachey, D. G. White. In addition, J. R. Seiberts, Arthur Stalker, J. Moore, will be transferred thereto from Chicago Division. A list of the new Division's officers is given elsewhere.

Nebraska Resolutions

AT THE convention of the Nebraska Alumni Association at Omaha, June 13th, the following resolution was adopted:

Whereas, The deaf as a class are excluded from the benefits of life insurance in nearly all the fraternal orders having such insurance features, and,

Whereas, The National Fraternal Society of the Deaf has proven its soundness and otherwise secured the approval of various state Insurance Commissioners after having its books, rates, etc., subjected to a most rigid examination, and,

Whereas, The fact above is proof conclusive as to its stability, and,

Whereas, The N. F. S. D. has met every obligation and promise to its members, having paid out in the ten or so years of its existence something like \$25,000 for benefits, therefore be it

Resolved, That we heartily endorse and commend the N. F. S. D. to the deaf, and be it further

Resolved, That we urge the deaf to give this Society preference to any other, whenever they seek any sort of life insurance.

To Division Treasurers

YOUR attention is called to the notice anent arrearages and strict observance of same is requested. When you have a "suspended" or a "dropped" to report on your statement write same in red ink, and if it is a "dropped" omit the members so marked from your next following statement. When there is some kind of an "adjustment" of a mistake or shortage to be entered, always have a note of same at the end of the statement so the Financial Secretary and the Trustees will clearly understand what it is. It has been noted that many of you have failed to observe the rule about making your statements complete, and have not filled in the "for what month" column. Beginning with July, the Financial Secretary will return all statements that are not correctly made out, and at the same time report the matter to the Division, through the Secretary. The notices to you which have appeared in The Frat from time to time are meant for your attention and compliance, so this will be the last one of its kind—hereafter the Division will be advised of any carelessness of its officers.

Changing Classes

AS THERE will have to be special forms printed and other arrangements made for members who desire to change from Class A to Class B, including a circular of instructions concerning same, it has been deemed advisable that the matter be given attention by the Board of Directors at its meeting in August, so the announcement in connection with such changes is deferred until September. Meanwhile, new members may, of course, apply for either of the two classes.

Help! Help! Henry Needed It



When Fingers Whispered

YEARS ago when "Dummy" Taylor, the famous deaf-mute pitcher, was a member of the New York Giants, the team was playing in St. Louis. There chanced to be a deaf-mute's convention going on in St. Louis at the same time, and "Dummy" regularly attended the forenoon sessions.

One morning he took Bozeman Bulger, the baseball writer, along with him. Up on the platform one speaker was talking away on his fingers to the accompaniment of frequent handclappings and foot-stampings from the delegates; but Bulger noticed that two of the delegates, sitting a few feet from him, were differently engaged.

One of them, using his coat lapel as a cloak to hide his hands, was busy manipulating his fingers. The second man watched the lightning-fast digital play with a broad grin on his face.

Bulger nudged Taylor's elbow and, pointing to the pair, scribbled on a paper pad this question:

"What are those two chaps doing?"

Taylor craned his neck and watched them a moment. Then a grin crept over his own face and he wrote down this answer: "One of them is telling the other a raw story."—Saturday Evening Post.

Newark Division No. 42

NEWARK DIVISION No. 42 was installed at Newark, N. J., Saturday evening June 14th. State Organizer Cohen, of New York, was in charge of the ceremonies. The charter members are John M. Black, Albert Balmuth, Robert Robertson, William Atkinson, Frederick Hering, Edward Gundersdorff and William Dietrich. Others will be transferred to the new Division by Brooklyn Division. The list of officers is given elsewhere.

Let us have faith that right makes might. And in that faith let us dare to do our duty as we understand it.—Lincoln.

Anent Arrearages

OWING to the abrupt change in the laws governing arrears, the new edition of the laws not reaching the members until June, it has been arranged to allow until July 15th for the paying of such arrears before the three months law as to "dropping" is enforced, but no extension beyond that date will be tolerated and Division Treasurers are notified to give strict observance to the law then and thereafter.

A Card of Thanks

MRS. NELLIE J. LANDIS, daughter of the late Brother Hixson, through these columns desires to thank the Pittsburgh deaf—Frats and other friends—for their kindness in connection with Brother Hixson's illness and death, the tokens of sympathy, flowers, etc., and also to thank the Home Office for its prompt sending of the necessary papers for making out the death claim.

"Leave Them Outside"

ELLA WHEELER WILCOX has written much beautiful and sensible poetry. About fourteen years ago she wrote some verses entitled, "Leave Them Outside," which, very slightly altered to make them apply to members, are reproduced in this connection:

Do not bring into the lodge room
Anger and spite and pride;
Drop at the doors of the lodge room
The strife of the world outside.

Drop at the doors of the lodge room
Envy and spite and gloom;
Don't bring personal quarrels
And discord into the room.

Forget the slights of a sister,
Forget the wrongs of a brother;
But remember the great commandment,
That ye love one another.

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
150 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
Route 14, Box 260, Los Angeles, Cal.

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
1410 W. 6th St., Muncie, 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. BURGHEER Missouri
1953 Utah St., St. Louis.

PERRY E. SEELY Nebraska
2425 Maple St., Omaha.

DANIEL SHEA New Hampshire
Derry, N. H.

LOUIS A. COHEN New York
72 E. 96th St., New York, N. Y.

LOUIS J. BACHEBERLE Ohio
2421 Moerlein Ave., Cincinnati.

WILLIAM L. DAVIS Pennsylvania
228 S. Third St., Philadelphia.

WILLIAM H. CHAMBERS Tennessee
Box 443, Knoxville.

HENRY B. PLUNKETT Wisconsin
782 Cass St., Milwaukee.

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 Ave., Lakewood, O.
INDIANAPOLIS No. 22 Indianapolis, Ind.
443 E. Market St.—First Wednesday.

John W. Seltz 823 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. O. F. Hall—First Saturday.

Joseph L. Leghorn 200 Harriet St.
HOLYOKE No. 26 Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.

Philip Beausoleil 41 Phoenix St., Springfield
LOS ANGELES No. 27 Los Angeles, Cal.
517 S. Broadway—Second Thursday.

T. L. Marsden 241 S. Wilson St., Pasadena
ATLANTA No. 28 Atlanta, Ga.
Y. M. C. A.—Second Saturday.

Percy W. Ligon 222 E. Fair St.
CANEY No. 29 Caney, Kan.
Second Monday.

John B. Martin Box 665
PHILADELPHIA No. 30 Philadelphia, Pa.
1617 N. Broad St.—First Friday.

James F. Brady 426 Locust St.
KANSAS CITY No. 31 Kansas City, Mo.
415 W. 13th St.—First Tuesday.

R. H. Makepeace 420 Boone St.
OMAHA No. 32 Omaha, Neb.
Mackie's Hall—Second Thursday.

J. S. Long 521 4th St., Council Bluffs, Ia.
NEW ORLEANS No. 33 New Orleans, La.
1127 Gallienne St.—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 308 Park Terrace
MEMPHIS No. 38 Memphis, Tenn.
Second Saturday.

J. Amos Todd 196 Madison Ave.
PORTLAND No. 39 Portland, Maine
Second Saturday.

A. L. Carlisle 374 French St., Bangor
BUFFALO No. 40 Buffalo, N. Y.
Hendler's Hall—First Saturday.

Philip J. Mane 24 Mason St.
PORTLAND (Ore.) No. 41 Portland, Ore.
Wilhelm F. Schneider Aloha, Ore.

NEWARK No. 42 Newark, N. J.
R. M. Robertson 73 Sandford Ave., Kearny

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 of age issued in three different amounts (\$250, \$500 and \$1,000), and the rates therefor are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

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

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

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

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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.