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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twentieth Year

JANUARY, 1923

Number 10

DIVISION OFFICERS FOR 1923.

A list is here given of division officers for the year 1923. The names of hold-over trustees are also included. It might be well to preserve this number for reference—or at least to remember that the list is to be found in this issue.

CHICAGO, No. 1—Morton H. Henry, President; William LaMotte, Vice President; Charles B. Kemp, Secretary; David Padden, Treasurer; Charles Krauel, Director; Matthew Heinz, Sergeant-at-Arms; Edward Knobloch, Arthur M. Hinch, John D. Sullivan, Trustees.

DETROIT, No. 2—Asa Stutsman, President; Thomas Kenney, Vice President; John Braithwaite, Secretary; John Ulrich, Treasurer; George Davies, Director; Ralph Huhn, Sergeant-at-Arms; Benjamin Beaver, Walter F. Carl, Simon Goth, Trustees.

SAGINAW, No. 3—Francis O. Ramage, President; Harry Dundas, Vice President; John Janicke, Secretary; Harry Dundas, Treasurer; Perry Hubbard, Director and Sergeant-at-Arms; George Stotts, Gottlieb Bieri, W. J. Cumminford, Trustees.

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DAYTON, No. 8—Stephen O. Miller, President; Henry Vollmer, Vice President; Sidney L. Smith, Secretary; John F. Rhamy, Treasurer; Harry Hartley, Director; William Baker, Sergeant-at-Arms; William Harmeyer,

Jackson Bates, Harry Hartley, Trustees.

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OLATHE, No. 14—J. J. Dold, President; R. O. Ozburn, Vice President; O. G. Carrell, Secretary and Treasurer; Charles Ramsay, Director; Jesse Lehman, Sergeant-at-Arms; Frank Doctor, J. J. Dold, L. H. Taylor, Trustees.

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MEMPHIS, No. 38—G. N. Charter, President; J. B. Cavolo, Vice President; W. G. Goodwin, Secretary; F. P. Armstrong, Treasurer; H. L. Bishop, Director; R. E. L. Cooke, Sergeant-at-Arms; J. W. Slough, W. G. Goodwin, J. B. Cavolo, Trustees.

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NEWARK, No. 42—Frank W. Hop-paugh, President; Walter Pease, Vice President; Alfred King, Secretary; John N. Larsen, Treasurer; Charles E. Quigley, Director; William Dietrich, Sergeant-at-Arms; Alfred W. Shaw, John B. Ward, Thomas McMahon, Trustees.

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BALTIMORE, No. 47—Michael Weinstein, President; James B. Foxwell, Vice President; O. K. Price, Secretary; George M. Leitner, Treasurer; W. O. Dilworth, Director; Adolph Bomhoff, Sergeant-at-Arms; W. G. Stone, Herbert C. Leitch, S. E. Sandebeck, Trustees.

SYRACUSE, No. 48—John L. Keller, President; Styles Woodworth, Vice President; Clyde Houze, Secretary; William Sayles, Treasurer; Theodore Hofmann, Director; Carl Strail, Sergeant-at-Arms; John F. Keller, Frank Lee, James Lynch, Trustees.

CEDAR RAPIDS, No. 49—Carl W. Osterberg, President; A. R. Murdock, Vice President; T. F. Boyle, Secretary; J. C. Rains, Treasurer; Earl Weichman, Director; W. E. Oldfather, Sergeant-at-Arms; Earl Weichman, T. F. Boyle, P. E. Williams, Trustees.

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ROCHESTER, No. 52—Henry Kimmel, President; Glen Foland, Vice President; William Hughes, Secretary; Ira D. Todd, Treasurer; Francis Peterson, Director; Samuel Bliss, Sergeant-at-Arms; Edward Ziegler, James Devitt, Francis Peterson, Trustees.

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AKRON, No. 55—K. B. Ayers, President; H. G. Newman, Vice President; I. M. Robinson, Secretary; F. A. Andrewjeski, Treasurer; H. G. Ware, Director; David Williams, Sergeant-at-Arms; J. T. Hower, M. J. Grimm, C. M. Thompson, Trustees.

SALT LAKE CITY, No. 56—Frank Stone, Plsident; Kenneth Olsen, Vice

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ROCKFORD, No. 57—Harry W. Long, President; John F. Williams, Vice President; F. W. A. Hammer, Secretary; Frank A. Dobson, Treasurer; Boni Maffioli, Director; George A. Freak, Sergeant-at-Arms; William T. Hart, Fred Shatwell, Frank B. Jackson, Trustees.

SPRINGFIELD, ILL., No. 58—Charles Griffe, President; Harry Gerbing, Vice President; Earl Shaffer, Secretary; Carl Schurman, Treasurer; Harry Lohmier, Director; Eldon Gedney, Sergeant-at-Arms; John Ruby, William Van Lewis, Harry Lohmier, Trustees.

DAVENPORT, No. 59—Charles Loughran, President; Bertil Jennisch, Vice President; Arthur Johnson, Secretary; Arthur Heritage, Treasurer; Oscar Osterberg, Director; Seymour Shaffer, Sergeant-at-Arms; Charles Sharrar, Oscar Osterberg, William Loughran, Trustees.

WORCESTER, No. 60—Evan Scott, President; Thomas Kane, Vice President; Preston Barr, Secretary; Edwin Chute, Treasurer; Edwin Parslow, Director; John Sandberg, Sergeant-at-Arms; Evan Scott, Philip Hudson, Joseph Lyons, Trustees.

ST. PAUL, No. 61—Fred Brant, President, William Henneman, Vice President; Max Cohen, Secretary; Jens P. Hansen, Treasurer; Arthur Huebner, Director; Fred Page, Sergeant-at-Arms; Gus Torgerson, W. C. Jones, B. L. Winston, Trustees.

FT. WORTH, No. 62—G. W. Geer, President; Daniel Faulkner, Vice President; Albert Tully, Secretary; J. W. Hale, Treasurer; Stacy Beeman, Director; Kenneth Eoff, Sergeant-at-Arms; T. W. Davis, C. M. Wilson, Thomas Rosser, Trustees.

DALLAS, No. 63—Clifton L. Talbot, President; Lyle Younkin, Vice President; W. K. Gibson, Secretary; B. F. Griggs, Treasurer; William A. Barnes, Director; W. H. Jennings, Sergeant-at-Arms; Elmer E. Disz, William A. Barnes, E. B. Kolp, Trustees.

DENVER, No. 64—Homer E. Grace, President; Francis L. Gajefsky, Vice President; James H. Tuskey, Secretary; George W. Huff, Treasurer; J. Leon Harvat, Director; Harry W. Metcalfe, Sergeant-at-Arms; A. L. Kent, Edward G. Whitaker, Joseph H. Wilkins, Trustees.

WATERBURY, No. 65—Saverio Minicucci, President; Charles Bronson, Vice President; William O'Connell, Secretary; Howard Backus, Treasurer; Philip Cossette, Director; Jacob Marcella, Sergeant-at-Arms; Edward Hines, Michael Walsh, Charles Bronson, Trustees.

BRIDGEPORT, No. 66—Robert E. Sweeney, President; Matthew Bakos, Vice President; Gilbert F. Marshall, Secretary; Frank S. Bohn, Treasurer; Harry Jackson, Director; Alfred San-

tor, Sergeant-at-Arms; Robert E. Sweeney, Gilbert F. Marshall, Alfred Santor, Trustees.

SPRINGFIELD, MASS., No. 67—John Stephenson, President; Earl E. Smith, Vice President; Ralph Palazzi, Secretary; B. B. Brunell, Treasurer; Frank Forsyth, Director; George Leno, Sergeant-at-Arms; John Stephenson, Ralph Palazzi, Frank Forsyth, Trustees.

WACO, No. 68—A. M. Bowman, President; M. F. Sample, Vice President; Harvey L. Ford, Secretary and Treasurer; Cleon E. Rogers, Director; Roy Bowman, Sergeant-at-Arms; J. D. Lowrey, Tilden Smith, Alfred C. Hafner, Trustees.

OGDEN, No. 69—Paul Mark, President; John Bowcutt, Vice President; William Cole, Secretary and Treasurer; Mephi Larson, Director; William Vaughan, Sergeant-at-Arms; Mephi Larson, Paul Mark, John Bowcutt, Trustees.

PITTSFIELD, No. 70—Fred Gagner, President; Albert Diot, Vice President; Edward Gilmartin, Secretary; Albert Diot, Treasurer; Francis Finnegan, Director; Daniel Murray, Sergeant-at-Arms; Ernest Klinke, Alfred Diot, Trustees.

BANGOR, No. 71—H. T. Gleason, President; K. M. Leighton, Vice President; A. L. Carlisle, Secretary; J. Fred Flynn, Treasurer; J. M. Johnson, Director; J. T. Myres, Sergeant-at-Arms; H. T. Gleason, D. E. Trenholm, A. L. Carlisle, Trustees.

KENOSHA, No. 72—J. J. Martin, President; George Nance, Vice President; George Hebard, Secretary; George Johnson, Treasurer; Vincent Strang, Director; Henry Bickel, Sergeant-at-Arms; Fred Rapp, George Hebard, George Nance, Trustees.

BIRMINGHAM, No. 73—J. G. Chunn, President; Patrick Kirkland, Vice President; James Stiles, Secretary; J. F. Brocato, Treasurer; D. M. Huffman, Director; Joseph Fountain, Sergeant-at-Arms; A. M. Bell, Melvin Weil, James Stiles, Trustees.

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WICHITA, No. 75—Archie G. Grier, President; J. J. Scully, Vice President; William E. Wait, Secretary; Earl Peter, Treasurer; W. S. Dibble, Director; Earl Jackson, Sergeant-at-Arms; B. R. Keach, C. H. Bell, Eddie L. Roach, Trustees.

SPOKANE, No. 76—John E. Skoglund, President; E. H. Garrett, Vice President; Erve W. Chambers, Secretary; Edgar W. Winchell, Treasurer; Walter G. Lauer, Director; Charles Howell, Sergeant-at-Arms; W. A. Curl, J. P. Frisby, J. W. Moore, Trustees.

DES MOINES, No. 77—C. Ross Koons, President; C. S. Hazlet, Vice President; J. A. Robinson, Secretary; J. F. Sullivan, Treasurer; H. W. Hanson, Director; A. L. Howard, Sergeant-at-Arms; O. L. Larsen, A. L. Howard, C. R. Koons, Trustees.

LOWELL, No. 78—Colin C. McCord, President; Stephen B. Henry, Vice President; J. Bennett McMahon, Secretary; Samuel Wardman, Treasurer; Eddy Weymouth, Director; Henry H. Bilodeau, Sergeant-at-Arms; Myles S. McGeever, Endor E. Estabrook, Colin C. McCord, Trustees.

BERKELEY, No. 79—August D. Kaiser, President; Monroe Jacobs, Vice President; D. H. Goodrich, Secretary; Henry Franck, Treasurer; Floyd Hatcher, Director; La Monte Claver, Sergeant-at-Arms; J. W. Howson, L. A. Maldonado, E. W. Brodick, Trustees.

DELAVER, No. 80—P. M. Goff, President; R. W. Williams, Vice President; Fred J. Neesam, Secretary; O. V. Robinson, Treasurer; James Goff, Director; Henry Hirte, Sergeant-at-Arms; Frank Pleasant, Fred J. Neesam, Roy Thompson, Trustees.

HOUSTON, No. 81—Mack Fitzgerald, President; J. J. Miller, Vice President; R. C. Morriss, Secretary and Treasurer; John P. Empson, Director; Drew E. Read, Sergeant-at-Arms; T. P. Jackson, Clarence Marsh, J. Burchardt, Trustees.

SCRANTON, No. 82—Charles L. Clark, President; Harry B. Young, Vice President; A. J. Schooley, Secretary; Otis L. Clark, Treasurer; Richard J. Lloyd, Director; John J. McGovern, Sergeant-at-Arms; L. J. Barrett, C. L. Clark, Cloyd Drolsbaugh, Trustees.

RICHMOND, No. 83—Raymond H. Baughan, President; Joseph S. Rosenbloom, Vice President; G. R. Liggan, Secretary; Lester R. Wickline, Treasurer; Carlisle Scott, Director; R. V. Rogers, Sergeant-at-Arms; B. J. Beasley, G. R. Liggan, J. S. Rosenbloom, Trustees.

NORFOLK, No. 84—Thomas M. Jenkins, President; James P. Disharoon, Vice President; Nathan Schwartz, Secretary and Treasurer; A. L. Hutcherson, Director; William L. Stallings, Sergeant-at-Arms; A. L. Hutcherson, T. M. Jenkins, B. E. Yaffey, Trustees.

JOHNSTOWN, No. 85—Albert Lenz, President; Charles McArthur, Vice President; R. M. Barker, Secretary; Charles Friant, Treasurer; W. H. Mishler, Director; W. H. Seibert, Sergeant-at-Arms; C. L. Snably, W. V. James, R. M. Barker, Trustees.

SIOUX CITY, No. 86—Election of officers not reported.

MANHATTAN, No. 87—Samuel Frankenheim, President; Charles McMann, Vice President; Victor R. Anderson, Secretary; Charles Schatzkin, Treasurer; Samuel Goldstein, Director; Mozart P. Monaelesser, Sergeant-at-Arms; William B. Millis, Arthur C. Bachrach, Marcus Marks, Trustees.

JACKSONVILLE, No. 88—Henry A. Molohon, President; Sanford R. Burns, Vice President; Ernest Tilton, Secretary; Harry Mather, Treasurer; Fred Mather, Director; Park Moses, Sergeant-at-Arms; Robert L. Huff, Fred Schoneman, Hiram Huff, Trustees.

LEWISTON, No. 89—Isaac Campbell, President; Edward Plummer, Vice President; Mahlon A. Bradbury, Secretary; Elmer D. Fogg, Treasurer; Ernest Morrell, Director; Leon A. Badbury, Sergeant-at-Arms; Edward Dresser, Donald Gledhill, Leon A. Bradbury, Trustees.

PEORIA, No. 90—Charles W. Belcke, President; Jesse H. Loer, Vice President; Charles J. Cunningham, Secretary; William J. Bunch, Treasurer; Howard R. Martin, Director; James A. Lord, Sergeant-at-Arms; Jesse H. Loer, Charles J. Cunningham, Charles W. Belcke, Trustees.

JERSEY CITY, No. 91—Henry W. Hester, President; George C. Brede, Vice President; Charles T. Hummer, Secretary; Ervin B. Earnst, Treasurer; John Garland, Director; Michael Grod, Sergeant-at-Arms; Jacob Herbst, Albert E. Dirkes, George C. Brede, Trustees.

BRONX, No. 92—Joseph F. Graham, President; Joseph Bryan, Vice President; Jacob Ebin, Secretary; William J. Hansen, Treasurer; Edward J. Shannon, Sergeant-at-Arms; John L. O'Brien, Joe Martin, Frank Rubano, Trustees.

COLUMBIA, No. 93—Sam T. Clarkson, President; William Smith, Vice President; L. A. Elmer, Secretary; Raymond Glover, Treasurer; Robert Lee Cave, Director; Charles B. Lyles, Sergeant-at-Arms; Charles F. Smoak, William H. Lyles, Osgood Darby, Trustees.

CHARLOTTE, No. 94—C. E. Jones, President; J. O. Glover, Vice President; W. R. Hackney, Secretary and Treasurer; V. R. Phillips, Director; W. E. Benfield, Sergeant-at-Arms; J. M. Fant (deceased), C. E. Jones, V. R. Phillips, Trustees.

DURHAM, No. 95—R. C. Fortune, President; Kelly Biggerstaff, Vice President; J. M. Robertson, Secretary; W. E. Jolly, Treasurer; John Pope, Director; N. B. Watkins, Sergeant-at-Arms; Linwood Edmondson, R. C. Fortune, George Partin, Trustees.

DUBUQUE, No. 96—Frank Hemmelder, President; Harry Riordan, Vice President; Elmer Peterson, (acting) Secretary; William Riordan, Treasurer; Frank Schlegel, Director; Otto Schnoor, Sergeant-at-Arms; Otto Schnoor, Harry Riordan, Sidney Sweet, Trustees.

ST. PAUL CONVENTION.

Bulletin No. 4.

Did you know that the frats were going to have a big, blustering, bang-up convention in St. Paul in 1924 and that you, yes, you, brothers, and everybody, are all, each one, single, double and in groups, invited to be present and participate. The feeling prevails that you have been advised before of this fact and it is a sure bet that you are going to be so advised again and again right up to the time of the convention. If absent treatment is any good you will be so saturated with this particular information that when the time comes you will toss your nighty and your tooth-brush into a little carry-all, tuck your powder puff into your stocking and hop a rattler for St. Paul whether or not you mean to do it.

St. Paul and Minneapolis are twin cities, real Siamese twins. As a matter of fact, while divided by an imaginary line in places and the Mississippi in part, you can not tell where one begins and the other leaves off. You might say that you have me there; that you could see the river. Sure, if you hit it in the right place, but in places the river is all in St. Paul and in other places all in Minneapolis, so you are stuck again. St. Paul is supposed to have 350,000 souls and 700,000 soles. In St. Paul there are a lot of Irish. There are also a few colored people, a Chinaman or two and the balance of the population is composed of all races.

Minneapolis boasts of 450,000 people. Most of them are Swedes and Norwegians who vote the Socialist ticket but still Samuel Speedy Bowen, who was born in Dublin, lives in Minneapolis as do a few people of other races, including the Savage family who used to own Dan Patch.

A painful effort is here being made to give you an idea of the population of the Twin Cities so you will know what to expect when you arrive in 1924. To you fellows and dames coming from New York and Chicago in a great and happy horde, a center of 800,000 people may not faze you, but the shy young thing and her beau from Kalamazoo ought to know what they are up against. The population of the Twin Cities wears the ordinary standard brands of hand-me-down clothes that you see advertised in the magazines. Because St. Paul is so far north, do not think of finding Esquimaux. You may, in fact, be surprised to see natives driving about town in their bathing suits and think you are heading in at Honolulu and look for a hula dance. It is not that, but remember we have 10,000 lakes and quite a few are scattered in and about the Twin Cities and people can not see why they should not ride about in their automobiles and slide out into a nice, warm lake, full of real water, once in a while to cool off. This reminds me, be sure to bring a bathing

suit, even though it is only a shoe-string or a postage stamp. During the summer months the Twin Cities are sometimes real hot towns.

The population of these two cities differ in that part of them live in St. Paul and part in Minneapolis and there is deadly rivalry. You can usually tell them apart because St. Paul is somewhat hilly and Minneapolis is level. A close observer can see that those who live in St. Paul have something of the gait of a Hillside Orithonosorious. That is, one leg is a little shorter than the other.

If you have occasion to address a stranger in St. Paul and he looks the part, address him as Mike. In Minneapolis, use either Ole or Olof. Olof Hanson, now of Seattle, used to live in Minneapolis. That proves it. Everyone knows that Mike O'Dowd and Mike Gibbons make their home in St. Paul. That proves it again. We should advise our good friend, Johnnie Sullivan, of Chicago, to stay in St. Paul.

With so many lakes lying around convenient, the population of the Twin Cities does not have to hold off until Saturday night but habitually betakes itself daily to the many fine bathing beaches. Visitors to the convention, while the delegates work, will find these bathing beaches great places to congregate and enjoy themselves.

If any doubting Thomas thinks that any of the foregoing statements are not according to Hoyle, he is invited to come to see for himself. Others will, of course, come anyhow.

By the way, the Convention Fund has reached such proportions that it is being invested in seven per cent mortgages in order that it may wax fat until needed. Believe me, fair dames and gallant gentlemen, the local committee is WORKING night and day preparing for this great shindy and you do not want to miss it.

JAY COOKE HOWARD.

January 19, 1923.

OBITUARY.

Brother Asbury G. Arnot of South Bend, Indiana, died December 25, 1922. He was in his 54th year. He joined the society in July, 1916, through Indianapolis Division.

Brother Christian L. Gottwerth of Detroit, Michigan, died December 27, 1922. He was in his 63rd year. He joined the society in July, 1907, through Detroit Division.

Brother Frederick G. Skillin, of Portland, Maine, died January 1, 1923. He was in his 57th year. He joined the society in January, 1915, through Portland Division.

Brother Michael J. Manning of Owego, New York, died January 9, 1923. He was in his 60th year. He joined the society in September, 1906, through Chicago Division.

*Work for the Good
of the Order*

TREASURER'S REPORT.

Division Collections for December.	
Chicago	\$ 463.97
Detroit	261.78
Saginaw	25.94
Louisville	89.13
Little Rock	139.74
Nashua	10.48
Dayton	64.90
Bay City	13.58
Cincinnati	156.85
Evansville	34.74
Nashville	40.28
Springfield, O.	30.15
Olathe (Nov.-Dec.)	133.90
Flint	131.89
Toledo	178.21
Milwaukee	204.08
Columbus	137.28
Knoxville	71.85
Cleveland	136.89
Indianapolis	200.75
Brooklyn	284.80
St. Louis	287.28
New Haven	31.11
Holyoke	55.48
Los Angeles	182.74
Atlanta	110.85
Philadelphia	192.85
Kansas City	152.75
Omaha	104.83
New Orleans	62.83
Kalamazoo	32.92
Boston	134.13
Pittsburgh	199.66
Hartford	55.68
Memphis	27.75
Portland, Me.	39.77
Buffalo	80.68
Portland, Ore.	71.45
Newark	112.87
Providence	77.34
Seattle	67.88
Utica	98.80
Washington	85.37
Baltimore	80.68
Syracuse	46.63
Cedar Rapids	69.67
Huntington	65.69
Albany	36.71
Rochester	45.48
San Francisco	129.75
Reading	50.98
Akron	244.49
Salt Lake City	29.97
Rockford	56.46
Springfield, Ill.	
Davenport	46.45
Worcester	61.56
St. Paul	195.42
Fort Worth	86.48
Dallas	185.11
Denver	141.53
Waterbury	21.19
Bridgeport	24.10
Springfield, Mass.	33.68
Waco	110.09
Ogden	39.81
Pittsfield	53.77
Bangor	56.71
Kenosha	102.40
Birmingham	52.94
Sioux Falls	48.21
Wichita (Aug.-Dec.)	316.69
Spokane	32.05
Des Moines	60.79
Lowell	34.49
Berkeley	67.22
Delavan	112.62

Houston	39.51
Scranton	50.85
Richmond	39.81
Norfolk	30.63
Johnstown	23.48
Sioux City	23.24
Manhattan	136.96
Jacksonville	41.83
Lewiston	43.93
Peoria	33.19
Jersey City	54.14
Bronx	48.88
Columbia	30.37
Charlotte	42.09
Durham	91.21
Dubuque	5.55

Total collections\$8,551.70

TREASURER'S STATEMENT FOR
DECEMBER, 1922.

Balance and Income.

Balance, November 30	\$421,321.41
Division collections	8,551.70
Interest, mortgage loans	1,436.25
Interest, bonds	122.12
Interest, banks	5.10
Increase in book value of bonds and mortgages held	825.07
Contribution for organiz- ing expenses	10.00
Rent, Chicago Division	18.00
Sale of emblem jewelry	100.90
Recording and registry fees	20.25
For division seals	9.00
For exchange on checks	1.38
Total, balance and income	\$432,427.18

Disbursements.

Sick benefits	\$ 535.00
Accident benefits	285.00
Back interest accrued on bond and mortgage ac- quired	138.19
Rent	175.00
Official publication	144.61
Salaries	626.65
Services	265.00
Office expenses	45.75
Insurance Department fees	25.00
Officers' expenses	7.65
Emblem jewelry	100.80
Engraving half-tones	16.90
Postage	6.75
Total disbursements	2,372.30

Recapitulation.

Balance and income	\$432,427.18
Disbursements	2,372.30
Balance, December 31	\$430,054.88

A certificate in any good fraternal society is the best value that money can buy. Its cost is not great enough to embarrass even the very poor, while the returns in cash alone make it highly profitable were there no other assets.—[The Artisan.

Have you secured a new member this month?

TRUSTEES' REPORT.

Ledger Assets, December 31, 1922.

First mortgage loans	\$345,602.23
First mortgage bonds	22,230.05
U. S. Liberty bonds	42,399.23
Canadian bonds	17,226.03
Cash in banks:	
Central Trust	1,429.50
Bank of Montreal	286.56
Secretary's Contingent Fund	300.00
Treasurer's cash	581.28
Total ledger assets	\$430,054.88

Balance in Funds.

Reserve Fund	\$382,846.15
Mortuary Fund	6,490.10
Sick and Accident Fund	29,960.47
Reserve for convention expenses	5,641.71
General Expense Fund	3,546.45
Organizing Fund	1,570.00

Total in all funds\$430,054.88

Concerning Investments.

Net interest received in December, \$1,425.28. A \$500 Canadian Victory bond matured in December and was paid; \$7,000 was also received in full payment of the principal of a farm mortgage loan. This \$7,500 was immediately reinvested with other funds from current surplus in an \$18,000 mortgage loan at six per cent on suburban property in Highland Park, Ill.

The Fund of Unallocated Interest was distributed to the funds here named and in the proportion indicated: To the Death Benefit Reserve Funds, \$13,417.46; to the Sick and Accident Benefit Fund, \$1,123.49; to the General Expense Fund, \$179.82; this allocation disposed of the entire balance at December 31 in this fund of unassigned interest, \$14,720.77.

A transfer of \$50,000 was made from the Mortuary Funds to the Death Benefit Reserve Funds.

It is a good plan to pay your monthly payment early in the month, then the duty is done, and you need give it no further thought during the month, then you will like the habit. The persistent member is the one who reaps the benefit of insurance.—[Royal Highlander.

It is estimated that 500,000 persons in this country who applied for insurance last year were found to be uninsurable because of physical or other impairments. And in any case new insurance always costs more than the old because of the increase in age.—[Chicago Evening Post.

Life insurance, honestly conducted, is truly a great blessing.—[Charles Dickens.

St. Paul—1924

Annual Statement

Balance, December 31, 1921.....\$353,050.43

Income.

Payments received from members	
For Death Benefit Fund.....	\$ 68,714.62
For Sick and Accident Benefit Fund.....	14,955.55
For General Expense Fund (entry fees).....	1,017.00
For General Expense Fund (per capita tax).....	14,974.74
For Organizing Fund (entry fees).....	339.00
For Convention Fund (per capita tax).....	3,113.85

Total Premium Income.....	\$103,114.76
Deducting refunds to members.....	19.48
Net Premium Income.....	\$103,095.28

Interest Income	
Mortgage loans (Net).....	\$17,175.52
Mortgage bonds (Net).....	4,385.22
Bank deposits.....	246.46
Increase in book value of bonds and mortgages (Net).....	872.57
Profit on sale of bonds.....	41.00
Total Interest Income.....	22,720.77

From all other sources	
Rent for part use of office by Chicago Division.....	\$ 184.00
Sale of emblem buttons, fobs, charms, rings, etc.....	516.80
On bills for surety bond premiums.....	131.35
On bills for half-tones, etc.....	92.34
Exchange on checks, protest fees, etc.....	14.89
Fees for recording, registry, etc.....	112.50
Subscriptions for The Frat.....	7.60
Gross income from sources other than premiums and interest.....	1,059.48
Total Income.....	126,875.53
Sum of balance and income.....	\$479,925.96

Disbursements.

Death Benefits.....	\$ 20,010.81
Sick and Accident Benefits.....	11,415.00
Total Benefits paid.....	\$ 31,425.81

Insurance Department fees.....	796.60
Official publication, The Frat.....	1,402.03
Rent.....	1,775.00
Actuarial services.....	826.00
Salaries.....	7,711.65
Services of office employees, Medical Director.....	3,370.00
Traveling and other expenses of officers and committees.....	121.00
Organizing expenses (Net).....	327.99
Printing and stationery.....	358.51
Postage.....	350.60
Furniture and fixtures.....	248.90
Emblem buttons and jewelry.....	228.95
Sundry supplies, fobs, half-tones, seals, electros, etc.....	154.80
Office expenses (a detailed itemization is given below)*.....	631.39
Surety bond premiums.....	139.35
Inspection and investigation of claims.....	2.50

Total disbursements.....\$ 49,871.08

Balance, December 31, 1922.....\$430,054.88

*Detailed account of disbursements for office expenses in 1922.

Electric light.....	\$ 41.26
Towel supply.....	10.50
Telegrams.....	20.23
Telephones.....	.15
Fixtures, hardware, etc.....	12.70
Expressage.....	21.68
Supper money.....	21.70
Collection charges on checks, drafts, etc.....	19.35
Rubber stamps.....	33.19
Multigraphing and mimeographing.....	20.64
Typewriter supplies.....	23.30
Supplies and sundries for wrapping and mailing.....	27.36
Desk sundries—pins, rubber bands, pens, pencils, ink, etc.....	20.79
Books of account and record.....	32.65
Cards, filing accessories, storage of records, etc.....	58.78
Subscriptions to periodicals.....	11.80
Stationery.....	10.15
Notarial attest fees, etc.....	30.41
Fire insurance.....	20.50
Investigation Agency fees.....	15.00
Contribution.....	15.00
Special services.....	54.00
Safe rent.....	35.00
Check-writer repairs.....	7.50
Vault rent.....	5.00
Miscellaneous items.....	56.75

Disbursements for Office Expenses, net total.....\$ 631.39

Ledger Assets.		Balance in Funds.	
First Mortgage Loans.....	\$345,602.23	Reserve Funds.....	\$382,846.15
First Mortgage Bonds.....	22,230.05	Mortuary Funds.....	6,490.10
U. S. Liberty bonds.....	42,399.23		
Canadian government bonds.....	17,226.03	Total Death Benefit Fund.....	\$389,336.25
Cash in bank.....	1,716.06	Sick and Accident Fund.....	29,960.47
Secretary's Contingent Fund.....	300.00	Convention Fund.....	5,641.71
Treasurer's cash.....	581.28	General Expense Fund.....	3,546.45
		Organizing Fund.....	1,570.00
Total, as per general balance.....	\$430,054.88	Total of all Funds.....	\$430,054.88

NEW MEMBERS.

1. M. C. Knighthart.....	Chicago
1. W. J. Maiworm.....	Chicago
1. W. A. Schutz.....	Chicago
1. Joseph Dohman.....	Langdon, N. D.
2. L. D. Brown.....	Detroit
3. Raymond Couer.....	Saginaw
5. J. W. Stout.....	Little Rock
10. Florian Bercheit.....	Cincinnati
18. N. R. Kennedy.....	Mt. Victory, O.
20. G. C. Bowling.....	Knoxville
20. Romolus Perry.....	Knoxville
22. Fred Lutz.....	Indianapolis
22. C. E. Miller.....	Indianapolis
22. S. E. White, Jr.....	Indianapolis
23. Daniel Lazarus.....	Brooklyn
23. J. M. Ruppert.....	Brooklyn
23. G. F. Tingberg.....	Brooklyn
28. G. H. Ewing.....	Atlanta
30. C. N. Solov.....	Philadelphia
32. T. L. Anderson.....	Council Bluffs
35. C. L. McLaughlin.....	Boston
35. E. A. Ellis.....	Campello, Mass.
42. Julius Kaman.....	Hoboken, N. J.
44. F. E. Emmons.....	Everett, Wash.
45. R. T. Nielson.....	Herkimer, N. J.
46. H. E. Maczkowske.....	Washington
48. A. S. Sabst.....	Syracuse
56. J. W. McMills.....	Salt Lake City
58. Norman Bowen.....	Springfield
61. A. J. Pederson.....	Church's Ferry, N. D.
61. G. L. Allen.....	Minneapolis
61. E. J. Isaacson.....	Duluth, Minn.
70. Frank Boncik.....	Adams, Mass.
85. H. C. Kepner.....	Bellwood, Pa.
85. J. Wilkinson, Jr.....	Johnstown, Pa.

THE GET-ONE DEGREE.

Here's the list of the fellows and their divisions starting the new year right. Cannot you keep that resolution you made not long back to get at least one new member this year? It's easy, if you try.

Chicago Division—W. J. LaMotte, E. H. Knobloch, F. P. Gibson, A. E. Anderson.

Detroit—John Ulrich.
Saginaw—H. M. Dundas.
Little Rock—Toby Richardson.
Cincinnati—Richard B. Smith.
Columbus—A. M. Bannon.
Knoxville—G. L. Moreland, W. J. Kennedy.

Indianapolis—A. H. Norris (2), Fred Looney.

Brooklyn—M. V. Hariton, L. C. Schindler (2).

Atlanta—L. B. Dickerson.
Philadelphia—Fred Grenier.
Omaha—J. Schuyler Long.
Boston—C. H. Fritz, A. S. Holmberg.

Newark—Alfred King.
Seattle—C. K. McConnell.
Utica—Thomas D. Harter.
Washington—W. D. Edington.
Syracuse—R. A. Ackerman.
Salt Lake City—Albert M. B. Barnes.

Springfield, Ill.—J. W. Close.
St. Paul—Thomas Sheridan, J. J. McNeil, John A. DeLance.
Pittsfield—William Richmond.
Johnstown—Abraham Richman, Albert Lenz.



Courtesy the Silent Worker

Photo by C. C. McMann

BROOKLYN DIVISION, No. 23, N. F. S. D.

Back row left to right—William Seibel, Nathan Stolofsky, Nathan Wolk, John Kumb, Julius Lipkin, Albert Jureker, Rocco Dragonetti, Abraham Eisenberg, Michael Auerbach.

Second row—Egbert Kauffman, Herbert Henriques, George Englehardt, William Nachumson, Ascher Baschen, Max Kisberg, Ade Chaimowitz, Randolph S. Nelson, Abraham Hyman, James McKenna.

Third row—A. B. Mattes, Joe Dragonetti, E. V. Moeslein, A. F. Schoenwaldt, Hirsch Friedman, Edward Wesler, Joshua Levy, Marcus Lozinsky.

Fourth row—G. C. Walther, Harry Schnurmann, Morris Pincus, W. J. Aalbue, Francis Walker, James Lonergan, S. J. Fogarty, J. D. Shea, J. F. O'Brien, Axel Ljungquist.

Fifth row—Herman Hanneman, H. G. Theis, George Braun, Adolph Kramnit, Louis Kutner, H. P. Prinsing, J. H. Manning, C. F. Cleary, E. N. Pons, Frank Ecka, J. E. Taplin, William Long, A. J. McLaren, Moses Mosier.

Sixth row—Alexander L. Pach, Simon Mundheim, John Heil, Leopold Frey, William Garrison, Nathan Lipschutz, Lewis Meyer, Samuel Dyer, Herman Plapinger, Simon Stolowitz, W. G. Gilbert, Henry Leibsohn, Harry Blechner, M. J. Leo.

Seventh row—Hyacinth Dramis, H. P. Kane, Max Lubin, W. L. Bowers, H. J. Powell, T. F. Fox, Benjamin Friedwald, L. C. Schindler, Allen Hitchcock, D. A. Hanley, Eric Berg, Solomon Pachter, E. A. Hodgson, Isaac Goldberg.

Front row—Herman Cammann, Joe Dennon, Gerson Taube, W. J. Sheridan, Jacob Clousner, J. D. Buckley, Mendel Ber-man.

MARRIAGES.

November 9—Charles Lester and Miss Drusy Godfrey, both of Princeton, W. Va.

November 15—Alvin Wendt and Miss Marjorie MacMurchy, both of Cleveland, Ohio.

November 17—Arthur Wenner, Cincinnati, Ohio, and Miss Gladys Risley, Bellevue, Ky.

November 30—Herbert Leitch and Miss Gladys Leineweber, both of Baltimore, Md.

December 6—James Dingman, Jr., Cleveland, Ohio, and Miss Margaret Owen, Lorain, Ohio.

December 9—Charles J. Handwerk of Saegersville, Pa., and Miss Nancy Prather of Sellersville, Pa.

December 10—William L. James and Miss Emma Travis, both of Indianapolis, Ind.

December 13—Armand B. Remillard, New Bedford, Mass., and Miss Helen L. Mayville, Milton, Vt.

December 22—Robert O. Ozbun and Miss Cecil J. Shelton, both of Olathe, Kans.

BIRTHS.

July 28—Mr. and Mrs. Nathan P. Henick, Toledo, Ohio, a boy.

August 25—Mr. and Mrs. Bert L. Tussing, Toledo, Ohio, a boy.

October 1—Mr. and Mrs. Lawrence Knuth, Wheeling, W. Va., a boy.

November 13—Mr. and Mrs. Royal A. Kroboth, New York, N. Y., a girl.

November 23—Mr. and Mrs. William B. Mellis, Mt. Vernon, N. Y., a girl.

December 1—Mr. and Mrs. Clinton K. Weiss, Tamaqua, Pa., a girl.

December 6—Mr. and Mrs. Cleveland Byrd, Cedar Groves, La., a boy.

December 6—Mr. and Mrs. Charles Harris, Cleveland, Ohio, a girl.

December 18—Mr. and Mrs. Preston Barr, Jr., Wilkinsville, Mass., a girl.

December 31—Mr. and Mrs. Sanford Mapes, Troy, Ohio, a girl.

January 1—Mr. and Mrs. G. Har-meyer, Dayton, Ohio, a girl.

January 4—Mr. and Mrs. E. A. Disz, Dallas, Texas, a boy.

January 5—Mr. and Mrs. A. Migatz, Chicago, Ill., a boy.

TO-MORROW.

"To-morrow," said the languid man, "I'll have my life insured, I guess; I know it is the safest plan to save my children from distress." And when the morrow came around, they placed him gently in a box; at break of morning he was found as dead as Julius Caesar's ox. His widow now is scrubbing floors, and washing shirts, and splitting wood, and doing fifty other chores that she may rear his wailing brood. "To-morrow," said the careless jay, "I'll take an hour, and make my will; and then, if I should pass away, the wife and kids will know no ill." The morrow came, serene and nice, the weather mild, with signs of rain; the careless jay was placed on ice, embalming fluid in his brain. Alas, alas, poor careless jay! The lawyers got his pile of cash; his wife is toiling night and day to keep the kids in clothes and hash. "To-morrow" is the ambushed walk avoided by the circumspect. "To-morrow" is the fatal rock on which a million ships are wrecked.—[Walt Mason in Royal League News Letter.



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

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editor by the 10th of the month.

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

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

Entered as second-class matter, August 28,
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nois, under the Act of July 16, 1894.

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



JANUARY, 1923.

\$430,054.88.

St. Paul—1924.

Speaking of printing personals or more division news in *The Frat*—the December issue had news from nine divisions which took up two pages. There are 92 live divisions. Problem: If all had sent in news and we printed everything that was sent us, how many pages would it have taken up, etc., etc.?

Denver Division, in one of its circulars boosting its claims to 1927, says "the 'hand' that keeps the world informed has learned to tell its own story in its own way to its own people." Denver always has been strong on handicraft—its printing is some of the best that comes into our files.

Speaking of division printing, Cleveland Division gets out a nice little yearly calendar of its social doings. The latest gives a complete list of the committee appointments for 1923, and we suppose each month will see its committee trying to outdo predecessors—which means good times all around.

Do not overlook that prize gavel offer in the December *Frat*. Call your division's attention to it and tell your Deputy you want your division in the race.

Helping those who help you—reciprocity of the broadest kind—is the mainspring of fraternalism, and there is no better exponent of practical co-operation than this society of yours. What class of people more than yours needs those very things?

The N. F. S. D. has been well termed an organization without a precedent.



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

Back row, left to right—Lewis Coker, Sergeant; William Smith, Patriarch; Herbert R. Smoak; Osgood Darby, Director.

Center row—L. A. Elmer, Secretary; Sam T. Clarkson, President; Robert L. Cave, Vice President; Raymond H. Glover, Treasurer.

Front row—William H. Lyles, Trustee; Charles B. Lyles, Trustee; Charles F. Smoak, Trustee.

The foundation of every government is loyalty and cooperation—the life of our country depends upon that. Likewise does the N. F. S. D. Need we say more?

One of the questions on our application for membership refers to the drinking of alcoholic liquors. At the Atlanta convention it was argued that with prohibition in effect the question could well be omitted from the form. The reply to this was that it is even more important now than in the pre-Volstead days—the applicant who uses the stuff nowadays is certainly not the class of risk he was then.

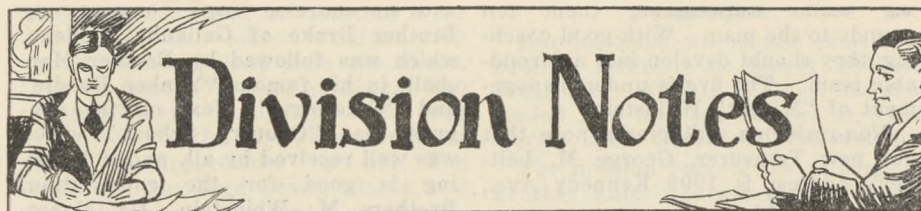
OUR LAPSATION PROBLEM.

How Denver Division Deals with It.

Lapsation is an element that all divisions would like to eliminate. It is a vital problem which confronts us often. A person may be justified in dropping his protection—as, for example, where he ceases to have anyone who may be lawfully designated as his beneficiary—but these cases are very rare. In other cases the lapsation is always a blunder and sometimes a crime—on the part of the lapser. It is an injustice and worse to the dependents of the delinquent. Comment or abuse can aid little in emphasizing or ameliorating in this respect. It sometimes turns out that when one gets discouraged he is slow in sending in his dues, sometimes for the purpose of dropping out, hence he

is liable to impair in a measure his usefulness to his family and to the society as well. The moral effect where one gets cold-feet and abandons that to which he has pledged allegiance is not to be overlooked; it is very likely to have some influence upon others.

The Denver Division has suffered somewhat from lapsation in the past. But when the hard times hit Denver—throwing several members out of work with barely sufficient funds to get along with—it prompted No. 64 to get busy and devise ways and means to prevent the delinquents from dropping out. The plan adopted was merely a test, though it proved to be a necessity, but it brought gratifying results. Realizing its importance and usefulness, such relief has been extended to all worthy of help, even to non-residents. During the year the Denver Division thus rescued at least fifteen of its members, most of whom were in financial straits. In fact No. 64 has used approximately \$348 of its fund toward that end, and more than half of it has been made good. Out of the fifteen whose cards the division took care of, only two have been careless and shiftless, though they are making good slowly. We believe it is nothing more or less than the proper spirit that counts. Cooperation is the father of Progress and Service is the mother of Success. We hope to set a new record during 1923, and that the Home Office will not have any more delinquents from Denver.—[A. L. K.]



Coming Division Events

February.

- | | | |
|-----|-----------------------|--------------------|
| 3. | Mask ball | Chicago |
| 3. | Annual mask ball | Brooklyn |
| 3. | Social | Kalamazoo |
| 3. | Masquerade | Albany |
| 3. | Oyster party | Rockford |
| 3. | Social | Pittsfield |
| 3. | Banquet | Sioux Falls |
| 10. | Box social and whist | Nashua |
| 10. | Frat banquet | Indianapolis |
| 10. | Mask ball | St. Louis |
| 10. | Mask social | Kansas City |
| 10. | Annual ball | Springfield, Mass. |
| 10. | Ball | Delavan |
| 10. | Social | Johnstown |
| 11. | Masquerade party | Evansville |
| 12. | Lincoln's program | Ogden |
| 14. | Valentine party | Columbia |
| 17. | Masquerade social | Toledo |
| 17. | Masquerade | Cleveland |
| 17. | Masquerade ball | Omaha |
| 17. | St. Valentine social | Huntington |
| 17. | Masquerade smoker | Davenport |
| 17. | Valentine party | Worcester |
| 17. | Reception and lecture | Denver |
| 17. | Masquerade ball | Richmond |
| 20. | Banquet | Little Rock |
| 22. | Dance | Salt Lake City |
| 23. | Mask party | Houston |
| 24. | Annual banquet | Cincinnati |
| 24. | Social | Philadelphia |
| 24. | Tenth annual banquet | Pittsburgh |
| 24. | Masquerade | Portland, Ore. |
| 24. | Reading | Providence |
| 24. | Masquerade party | Baltimore |
| 24. | Masquerade party | Cedar Rapids |
| 24. | "Hard Times" party | Wichita |

March.

- | | | |
|--------|------------------------|--------------|
| 3. | Banquet | Des Moines |
| 3. | Vaudeville | Pittsfield |
| 10. | Social | Philadelphia |
| 17-18. | Anniversary observance | Dayton |
| 17. | Social | Toledo |
| 17. | Masquerade | Utica |
| 17. | St. Patrick's social | Washington |
| 17. | Vaudeville-reception | Jersey City |

April.

- | | | |
|-----|---------------|---------------|
| 7. | Bazaar | Bridgeport |
| 14. | Entertainment | Philadelphia |
| 17. | Social | Toledo |
| 21. | Annual party | Portland, Me. |
| 28. | Whist | Providence |

Chicago.

Recent visitors at headquarters were: Maurice Pernick, John G. Herten, Frank McHugh, W. J. Japes, Detroit, Mich.; L. J. Bacheberle, Cincinnati, Ohio; Miss Kate Keeley, Salt Lake City, Utah.

Chicago Division kept open house New Year's day at the S. A. C. In the evening the annual installation of officers took place before a crowd of about

300. The Rev. Dr. Cloud of St. Louis, president of the N. A. D., and Louis J. Bacheberle of Cincinnati, member of the Grand Division Ritual Committee, were special guests and delivered short talks.

The division is revising its local rules and two special meetings for the consideration of the changes offered have been had this month. When completed these rules will be printed and copies given each member, non-residents as well as residents.

David J. Padden is now treasurer of this division, being returned to the office which he relinquished two years ago. His address is the same as headquarters, the division having space in the society's office.

Scranton.

Social activities are to be accentuated this year and it is proposed to have a gathering every month. In furtherance of this plan a Ladies' Auxiliary has been formed, consisting of Mrs. C. L. Clark, Chairman; Mrs. F. Littlefield, Mrs. Burd Richman, Miss Carrie Jones and Miss Katie Magin. The first social is listed for January 27 and the next for February 21.

The new list of officers is a good one. Secretary Koehler declined reelection on account of distance, making regular attendance difficult and at times impossible. Our very efficient Treasurer Armfield goes to Johnson, N. Y., to take a job in the Endicott shoe factory. This makes the fifth removal on account of industrial conditions here.

Three of our hustlers are now located in or near Binghamton, N. Y., and we shall look to them to start a movement for a division there. The field certainly seems a good one.

With the improving industrial situation it is expected that there will be a number of applications for admission before long. The number of eligibles is large and it is to be hoped that active propaganda will produce excellent results.

Indianapolis.

The anniversary banquet of Indianapolis Division will be held at the Hotel Severin, Saturday, February 10. It will be strictly a family affair, as only frats in good standing and their ladies will be admitted. Several prominent fraters from outside will be in attendance and the committee assures a good time for all. Come on, brothers; we shall be glad to see you. For information and reservations write A. H. Norris, 4173 College Ave., Indianapolis, Ind.

Cleveland.

Fred McClish is in Glenville Hospital with his right leg broken above the knee and base of skull fractured, which may prove fatal according to reports at the time of this writing. According to police in charge, he was crossing a railroad right-of-way and failed to see a slow east-bound work train. The accident occurred 200 feet from a subway, which further substantiates the police claim that the unfortunate fellow was entirely at fault. Once more—KEEP OFF THE TRACKS.

The children's Christmas party, given by No. 21 to children of members and their friends Saturday, December 16, surpassed the previous crowd. The Christmas spirit could not have been excelled. Howard Judd again was Santa. He makes a perfect double in this role and knows how to handle the reins so well that to lose him for future occasions of this kind will cause a marked change. William Meade, in a clown's costume, amused the crowd while Santa was busy with the kids. Brother Meade has appeared in this role so often that he is entitled to the office of official clown—when we have one.

No. 21 is going after that prize gavel offered by Brother Gibson (in the December Frat) and going to win it, if it can. Come on, the rest of you, and make the race interesting and at the same time help make the society bigger.

Little Rock.

December 30, the division held a box supper in its lodge room. Each lady brought a box filled with eats. The men were liberal with their purses, thus bringing the sum realized from the sale of the boxes up to a nice figure. The crowd on hand was one of the largest that ever attended a social function of the division. Previous to auctioning off the boxes, the officers elected at the December meeting were sworn in.

February 20 will, unless all signs fail, be a red letter day in the history of the local division. On that day the division will pass its nineteenth milestone. The occasion is to be celebrated in a fitting way—a banquet will be given, and probably a speaker of note will be booked to deliver the principal address.

Boston.

Our annual New Year's ball was a success from every point of view. In spite of the storms which swept New England for several days before the affair came off, there were over five hundred at the ball. Many came from other states, some coming from as far as Portland. The Portland delegation was led by Brother Kimball and Mrs. Kimball. The affair was under the management of Brother Meacham and a corps of able assistants who worked hard to make the affair a success and were rewarded

with the best ever. Prizes were awarded to those who had the most artistic and original costumes.

The feature of the evening was the dancing of the Misses Dunder, three hearing girls, the youngest of the trio being only seven years old. They astonished and pleased the audience with their dancing and received several encores. These dances were worth the price of admission by themselves. To the Misses Dunder the division and the committee in charge owe much. They are very much interested in the deaf and gave their services gratis.

Notice to non-residents: The new Treasurer is Alonzo E. Allard, and his address is 36 Hillberg Ave., Brockton, Mass. Send all dues to him after this.

Baltimore.

A bright and prosperous New Year to all.

With the return of the winter months, the monthly socials, held by the division for the benefit of its Hall Fund, are in full swing again. These socials, which are held on the third Saturdays of each month, are a source of enjoyment to all who attend. Every social is well patronized and a fine sprinkling of non-frats do much to make friends for the society.

The Silent Five basketball team, composed of members of the division, is making a good record, though play-

ing teams outweighing them ten pounds to the man. With good coaching, they should develop into a formidable team. The five is under management of "Midget" Weinstein.

Non-residents will please note that our new Treasurer, George M. Leitner's address is 1909 Kennedy Ave., Baltimore, Md.

The members of our division were mighty pleased to learn that our charter President, John Branflick, is able to be about again and expects shortly to return to our monthly meetings, after an absence of more than three years, due to continued illness.

We are very much gratified at the announcement that the bazaar held November 18, under the able management of Brother Brown will swell our Hall Fund treasury more than \$100.

Despite depression in all lines of industry in Baltimore, our good friend, the stork, seems to be hitting on all six cylinders. Among the more recent of our members to be tagged since our last items in The Frat were Brothers Garrie Davis (daughter), J. Kuhn (son), and Brushwood (daughter).

The Watch Night social and Special Initiation Class on December 30 was really one of the most enjoyable events pulled off by the division for some time, thanks to the able management of Chairman Duvall and his aides. The social program opened

with an address, "Look Forward," by Brother Drake of Gallaudet College, which was followed by Brother Marshall, in his famous "Yankee Doodle" and "Greetings." Next on the program was "Country School," which was well received by all, and if laughing is good for the constitution, Brothers M. Weinstein, De Marco, Foxwell and Stultz have made it possible for our society being spared many sick claims from our own members and visiting frats, for throughout the play students and teachers kept the audience in an uproar. Washington Division was well represented by Brothers Drake, Marshall, Scott, Carr, Courtney, Davidson, Unsworth, Johnston, Cooper, Gray, Heeke and Mrs. Smoak, while Brothers Carpenter of Norfolk Division and Lovett of Philadelphia Division swelled the representative list. We are indeed grateful for the assistance given us by Washington Division.

St. Paul.

The New Year Eve dance given at Thompson Hall under the auspices of the frats turned out to be just as enjoyable and successful as anticipated. The spacious hall was handsomely decorated and packed to capacity. No sooner than the new year began to strike in, confetti and serpentine began to fly all over the hall, and it continued until nearly 2 a. m. The way they enjoyed themselves was



Courtesy the Silent Worker

CHICAGO DIVISION'S BANQUET, NOVEMBER 15, 1922

Photo by Kaufmann & Fabry

a spectacular sight, in fact they were reluctant to leave. Satisfactory profits were realized from the dance, and at least 300 were present. The Entertainment Committee has done very well for the past year, and their work is appreciated by all. The chairman was Fred Brant, who is now our brand new president.

At the regular meeting January 5, the installing ceremony took place in the usual manner, with Fred Brant in the chair. We were pleased to note a few new applications have been received, and another thing that pleased us much was that Dr. J. L. Smith, although a social member, donated a check for ten dollars to the Convention Fund. The \$1,000 mark is very close now. Forward, St. Paul.

Our ever active Ladies' Auxiliary is planning to give on Saturday, February 10, what may be regarded as the greatest attraction in the history of the clubhouse. It is "Children's Party." Everybody is to wear kid brother's and sister's clothes. Grand prizes will be given for different costumes. Interesting and novel games will be the feature of the evening. It will be hard to keep away. The admission is only thirty-five cents for the benefit of the convention fund. Now be sure to come. From what I have heard, there will be lots of fun, better than any dance we ever had.

The new Chairman of the Entertainment Committee is Oscar Lauby. He has already set up the program for different dates, which are as follows: Frats' masquerade and dance, February 24; St. Patrick's dance, March 17; Frats' social, April 14.

Buffalo.

Buffalo Division had its first banquet in December. Brothers Kraling and J. Coughlin were Chairmen of the committees in charge. H. T. McCann of Cleveland was a special guest and speaker.

Our division is soon to move to a new hall, located in the heart of the city. Particulars next month.

Huntington.

Huntington Division has changed its meeting place and is now located at Carpenters' hall. It continues to meet on the first Saturdays, and have regular socials.

New members continue to come in, but we are still looking for Wheeling to wheel in line the division we hope to see there.

On December 27, a most pleasant surprise was sprung on Brother Pring. The division members, in appreciation of his long and faithful services, presented him a fine mahogany roll-top desk. Some forty people were present at the double surprise party. Brother Pring wishes to announce here his appreciation of the gift and assure its donors that it will be used right along in the service of the society and No. 50.

Philadelphia.

Non-residents will please remember Brother Kuhn is no longer Division Treasurer. William L. Davis has succeeded him and his address is 1142 Marlyn Road, Overbrook, Philadelphia.

The division regrets the retiring of Brother Kuhn who was a faithful and efficient official—to which the Home Office will agree. Pressure of other business was given as reason for his withdrawal. In Brother Davis the division will find a worthy successor. He is an old war-horse and knows the ropes thoroughly. We are fortunate in his selection.

The regalia for the division officers arrived in time to be worn by the new officers—and it surely made some difference in the installation ceremony. "Working in harness" is not a figure of speech with the officers now that their necks are weighted down with a sash.

The division did not forget disabled brothers at Christmas. Brothers O'Brien, Breen and Dantzer have been ailing for quite a while and the gifts they received certainly did warm the cockles in their hearts and made the world a bit more cheerful.

Brother Zaresky is another Philadelphian to hie himself to the land of perpetual sunshine for his health—to Los Angeles. By the way, Californians advertise their climate but not their earthquakes. Wonder why?

It is noted that those who "holler" (with their hands) for news items to appear in this paper seldom have any to give, or suggest. Then how is the reporter to get them? We cannot be everywhere and know everything.

The past year not one member of the division has died, for which we should be thankful and hope for another year of such luck. But as we get older we will be reminded of Omar Khayyam's lines:

"Whether at Nafshapur or Babylon,
Whether the Cup with bitter or sweet
run,

The Wine of Life keeps oozing drop
by drop,

The Leaves of Life keep falling one
by one."

It behooves us to go after young ones so that the society will be perpetuated and we can throw off the mantle of life (whatever it means) conscious that the grand society will run on for the benefit of the deaf.

Did not the Grand President's report in the November issue fill you with pride? If it is read by the general public a very good opinion of the deaf as "business" people will be the result.

The Secretary and the Reporter of the division wishes you all a prosperous and happy New Year.

Columbia.

Columbia Division is now located at the fine Elks' hall and will continue to meet on the first Fridays.

Portland, Ore.

Portland Division has changed its meeting place and is now located at Red Mens' hall, 9th and Hawthorne Ave.

Akron.

Akron Division has changed its meeting date from the first to the second Saturday of each month, and its social evenings will be held on the fourth Saturdays. It also changed its meeting place and is now located at the new A. I. U. hall at 60 South High St.

St. Louis.

St. Louis Division has changed its meeting date to the second Friday of each month and is now located at Eagles' hall, Lafayette and Jefferson Streets.

Pittsfield.

A division party was recently given at the home of Brother and Mrs. Harold L. Burdick, and a big crowd enjoyed the evening.

December 9 we had our first annual banquet at the Park hotel. Hartford, Springfield and Holyoke Divisions had representatives present.

March 3 we give a vaudeville show, all home talent, too. It is going to be some show. Come and see.

Toledo.

Our New Year's Eve party was a big success. Visitors were present from Chicago, Cleveland, Buffalo, Akron, Columbus, Lima and Detroit. Brother Henry, that transplanted Tennessean, engineered the affair to everybody's satisfaction and enjoyment.

The deaf at the Willys-Overland plant are increasing again, about thirty being employed there.

We have our masquerade social at Kapp's hall, February 17. It is going to be the best ever, Chairman Herrig says.

WHAT THE KNOCKER DOES.

The man who knocks the Order that protects his family practices one of the worst forms of dishonesty. Such conduct tends to destroy confidence, and that always weakens the organization. The Order is the membership—the knocker hits himself first of all. It's like pulling the roof down over his own head. It's cowardly, too, and does not become a man who believes in the association to the extent of maintaining his protection.—[Chosen Friend.

DEATHS.

Charlotte Hall, wife of Edward H. Garrett, at Spokane, November 12, 1922.

Ida Hirsch, wife of Fred Kaufman, at Chicago, December 30, 1922.

February payments are now due.

Get a member.

DECEMBER DISABILITY CLAIMS.

J. R. Bankston, Detroit	\$ 15.00
H. L. Barbour, Richmond	40.00
H. C. Courtemanche, Lowell..	25.00
F. Calvert, England, Ark.	20.00
W. E. Calhoun, Arlington, Ga. ..	20.00
P. N. Harkless, Pittsburgh.....	20.00
G. L. Kelly, Oil City, Pa.	35.00
J. J. Kuhn, Baltimore	10.00
W. L. Lebknecher, Jacksonville	50.00
O. C. Nilson, Springfield, Mo....	20.00
Frank Poellmann, Milwaukee....	15.00
William Ruebling, St. Louis.....	20.00
Joseph Saunders, Pittsburgh....	15.00
F. G. Skillin, Portland, Me.....	15.00
T. A. Williams, Ft. Worth	50.00
Everett Wimp, Wichita	10.00
Herman Zaresky, Philadelphia ..	15.00
Ralph Zinna, New York	30.00
*O. Atkinson, McCrory, Ark.....	20.00
*A. H. Burandt, Chicago	25.00
*C. C. Codman, Chicago	50.00
*Fred Gierloff, Beloit, Wis.....	10.00
*F. Hering, Arlington, N. J.....	25.00
*Olaf Hanson, Seattle	40.00
*L. C. Hall, Dayton	10.00
*H. W. Metcalfe, Denver	15.00
*J. C. Miller, Mt. Rainier, Md. ..	15.00
*William Ward, Columbus	30.00
*J. M. Owens, Mena, Ark.	20.00
*J. R. Myers, Chicago	10.00
*J. J. Cossette, Meriden, Conn. ..	15.00
A. Stinar, Grand Forks, Minn.	50.00
Leslie Ross, Los Angeles	10.00
A. L. Hutcherson, Suffolk, Va.	10.00
C. E. Adsit, Saginaw	40.00

Total for the month\$820.00

* Denotes accident claims.

POLICY LOANS.

Some of our fraternal organizations have been entering into the business of making policy loans. It is evidently poor business, if we can judge from conditions which have arisen in old-line companies. The right to make policy loans is one of the strong inducements held out to induce men to take insurance with old-line companies. We are informed by the Spectator that a serious situation has arisen. So many loans are made and followed by forfeiture of the policy. Men ignore the protection of their loved ones to get small personal relief in times of stress. Present business conditions are bad and the loss of insurance in old-line companies through policy loans has been big and serious. It may not be a bad thing at this time to suggest to our friends in fraternal organizations the danger of these loans. Membership in fraternal societies means protection for loved ones, not the building up of an estate; and whenever a membership in a society is sacrificed by the withdrawal it means some loved one is left without protection. It is not good business.—[Royal League News Letter.]

Life writes its history in faces. Have you really had as hard a time as your face indicates? It never hurts a smile to crack it.

OFFICIAL NOTICES.

To Division Secretaries.

Division secretaries must make out complete monthly reports. Each line should be used—check marks mean less than nothing. Write in what belongs there. Use back of report only for matters in connection, have address changes, general correspondence, Frat notes, etc., separate. Be sure to always give the balance in local funds as the full amount the division has in that fund—it is this upon which the amount of the Division Treasurer's bond is based, together with the amount of Grand Division funds he handles.

Your attention is again called to the rule that you must scan each application and claim blank that goes through your hands and see that it is absolutely correct before sending them to headquarters. You also should go over each certificate sent you by headquarters and see that it is in proper shape—headquarters might make a mistake.

It has been ruled by the home office that members who are able and willing to attend division meetings regularly, even though they could be classed as non-residents because of their residing outside of the corporate limits of the city in which their division is located, may request to be considered resident members, paying such dues and participating in the active management of the division as do resident members. There are many cases like this. Chicago Division has resident members who live from ten to thirty miles from its place of meeting and most of them are regular in their attendance, and it has had officers chosen from among these. A good deal depends upon the member himself when it comes to such classifying. The divisions may make their own special rules to cover such cases—of course consulting the members' wishes first—as circumstances are not always the same.

When members transfer from Class A to Class C, D or E, Division Treasurers must not accept dues from these members at the NEW rate until they receive instructions from the home office to do so. Members so transferring should pay dues at the OLD rate until their new certificates are issued. Adjustments of their dues, payments and full instructions will then be sent Division Treasurers. Please observe this rule and avoid confusion.

**A friend is someone
who knows all about
you and loves you just
the same.**

SMILES ON US.

Lord Jellicoe, at a meeting of the New Zealand yacht squadron, prefaced a very witty speech by saying that if it were not for the fact that he was wearing pearl studs he would have any number of good stories to tell. "Scientific people in Paris," he continued, "have discovered that if you wear pearls you can't remember things and that's why I can't remember the stories I had prepared for tonight. I am rather deaf, I have been suffering all day from a buzzing in my ears; and it reminds me of the lady who went to the doctor and told him that her husband was suffering from buzzing in the ears, and asked him what she should do for it. He replied, 'Take him to the seaside.' She said, 'He won't go.' So the doctor said, 'Go yourself; that will do as well.'"—[Chicago Daily News.]

A somewhat deaf man was being married and the clergyman asked the usual question:

"Do you take this woman for your lawful wife?"

There was a short but disconcerting silence, after which the prospective groom replied, complainingly:

"Oh, I don't know. She ain't so awful. I've seen worse that didn't have half her money."—[American Legion Weekly.]

Mr. and Mrs. Thompson were an ideal couple. Every evening they would sit before the fire, Mrs. Thompson with her knitting and Mr. Thompson with his newspaper. From time to time Mr. T. would read aloud from his paper any item of news which he thought might interest his wife.

Only one thing marred their happiness. Mrs. Thompson was rather deaf, and did not always grasp the true sense of her husband's remarks.

One evening they were following their custom, when Mr. Thompson looked up from his paper to say:

"I see Johnson's shirt store has been burnt out."

"Whose?" asked his wife, who had, as usual, not caught the gist of his statement.

"Johnson's shirt store," repeated the husband.

"Dear me!" said his wife sympathetically. "Who tore it?"—[Chicago Daily News.]

"You gotta give Jones credit for judgment, anyhow."

"Yes? What's he done now?"

"He's just got married to a deaf and dumb woman who is an expert housekeeper and whose mother died when she was a baby."—[Ohio Chronicle.]

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

SAYINGS OF SOLOMON, JUNIOR, ON WHAT A FRAT SHOULD KNOW AND DO.

My son, the laborer is worthy his hire.

But not always is the hire worthy the laborer.

And it often doth happen that the sole reward the faithful laborer doth receive is his own realization that he did love his work.

Yet—it would please him much were he to learn that his labors were appreciated.

Man doth require but little in this life—when he hath been clothed with warm garments, he needeth not purple linens, nor silks.

And when he hath filled his stomach with pease and jowl, he needeth not humming birds' tongues, nor stuffed breast of bird of paradise.

He can of a certainty exist and prosper on a program such as this.

But when he hath done yeoman service in behalf of his fellows, he becometh possessed with a sneaking suspicion that he might at least be offered a token of appreciation in return for his services.

But how doth it generally turn out? In the shape of a bouquet, mayhap of forget-me-nots, when he layeth on the bier without the power even to remember.

He did enter the portals of the Great Unknown with the knowledge that as far as his vision extended, appreciation of his services existed in such measure that they might as well have been left undone.

In time, there may come unto those that survive, a feeling of regret that they did allow such services to go unrequited.

My son, thou knowest how thou feelest when thou art complimented for some exceptional action.

Is it too much for thee to grant the same sort of feeling unto another?

There are within our province to distribute but few offices that remunerate.

And there is always one man that shall be happy to grab such.

But others serve merely for the good of the Order, and should the servant make good, he is forced to keep on working until he falleth with exhaustion, and be required to stop.

And it is in behalf of these that I speak. What shall be done unto these? Shall they be dismissed from the service or be allowed to quit, without so much as a "Thank thee?"

But I would remind thee, that a token of some worth would be as a regal reward for him.

For down in his heart, he looketh upon the presentation of a vote of thanks like unto something as weak as one-half of one per cent, and twice as insipid.

Rather would he have a small token, which he can take up and press against his heart, something that he can show unto his friends with the glow and warmth of good fellowship.

I say unto thee, in short, that such a testimonial maketh a worn-out servant feel refreshed, and he shall renew the fraternal youth which hath begun to shrivel up, and endeavor to start all over to merit that which hath been given him.

And I would say unto thee further that he that runneth may read, if he hath the inclination therefor.

Selah.

THRIFT OF THE DEAF.

It is because of the effect of education upon the general body of the citizenry that the state maintains the free school system, and there is no part of the citizenship of the state which better exemplifies the benefits to the state of this free school system than those who belong to the silent world—the deaf.

The deaf of Indiana are engaged in the project of establishing a Home for aged and infirm deaf who are homeless. This project was conceived not because there are many of that class in this state, but the few there are, are so out of place, out of touch with their fellows, so utterly lonesome in the places provided for hearing people in their condition.

The deaf, as a class, are thrifty, self-supporting citizens. As an outstanding proof of this assertion, the Ohio Chronicle calls attention to the fact that the Ohio Home for the Deaf has but thirty-five inmates, and it has been established and running for more than twenty-five years. The Chronicle also says that statistics show that there is a smaller per cent of indigent deaf in Ohio than of indigent persons who hear. While we do not know positively, we feel sure the figures in Indiana would show the same state of affairs here.—[The Silent Hoosier.

IT IS YOUR SOCIETY.

Any member of a fraternal insurance society who reads the history of the fraternal benefit movement must be struck by the fact that such organizations exist for the sole benefit of the members and their beneficiaries. He has but to examine the statutes of his own state or the statutes of any one of forty other states to find that the powers of a society are closely restricted. He will read that a society, in order to comply with the law, must be "organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit." If it cannot satisfy the state insurance department that it is being run in this way the commissioner will very soon stop its business.

Fraternal insurance societies are like churches and other philanthropic institutions in this respect. Nobody makes a profit out of his church; it is run for the mutual benefit of the members and for the good of humanity. Nobody makes money out of a legitimate charitable organization; its sole purpose is to relieve want and

distress. The fraternal society is like both the church and the charitable organization; the members are benefited by their cooperation for social and fraternal ends, while their dependents are paid insurance benefits after the members die.

Representative government is another requirement of the modern fraternal insurance society. This provision of state laws gives each member a voice in the management. Of course his voice is only one among many and should count no more than one, but if he has a suggestion for the improvement of the Order he is given the right to propose it. Representatives of the members meet in convention at least once in four years and consider many suggestions, most of which come from the members. Of the many propositions acted upon in the society's convention, all are considered in the light of the society's welfare, and it is safe to say that the interests of the members back home are first in the minds of the delegates. In fact the delegates are usually the most active members in their own communities and are chosen to attend the convention because they have shown their interest in the society's welfare.

In recent years the business plans of most of the fraternal insurance societies have been revised. It was necessary to get expert advice, because the science of life insurance is difficult and comprehensive. These experts, usually called actuaries, having studied life insurance from the ground up, submitted plans for the members' future safety. Practically all societies have adopted enduring plans, and the members may rely upon their fraternal insurance with the same confidence that they have in old-line insurance. These safer plans were adopted by members for the good of members.

The fraternal society belongs to its members. It has no stockholders to whom dividends or profits are paid. The expense of its management is far below the cost of management of commercial life insurance companies. This is shown by statistics. The cost of management per \$1,000 of insurance in force in twenty-five fraternal societies was \$1.41 for the year, while the cost per \$1,000 in twenty-five insurance companies was \$4.56 in the same period.

In a fraternal insurance society there are only two purposes for which the members' money is used. One is for management, which is very economical; the other is for the cost of protection, which is calculated by scientific methods. Could the member ask for anything better?

The society is owned by the members. Speak well of it. If a friend asks about it, tell him with pride that it exists for the mutual benefit solely of yourself and the other members and beneficiaries, and for that reason you are glad to support it.—[From the Fraternal Monitor.

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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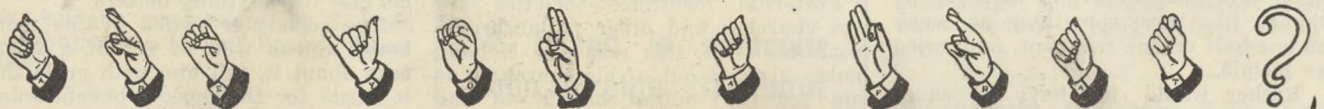
DIVISION DIRECTORY.

(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 905, 130 North Wells St.
DETROIT, No. 2	Detroit, Mich.
G. A. R., Grand River & Cass Ave.	First Saturday
J. A. Braithwaite	1211 Assumption St., Windsor, Ontario
SAGINAW, No. 3	Saginaw, Mich.
108 So. Hamilton St.	First Monday
John Janick	139 Robinwood St.
LOUISVILLE, No. 4	Louisville, Ky.
Robinson Hall	First Saturday
John H. Mueller	1013 E. Kentucky St.
LITTLE ROCK, No. 5	Little Rock, Ark.
Moore Hall Bldg.	First Saturday
Oscar E. Taylor	c/o School for the Deaf
NASHUA, No. 6	Nashua, N. H.
Lafayette Hall	First Saturday
John Shea	6 Mt. Pleasant 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
Emil Schneider	1859 Kinney Ave.
EVANSVILLE, No. 11	Evansville, Ind.
Y. M. C. A.	First Monday
William Wiggers	1118 Elliott St.
NASHVILLE, No. 12	Nashville, Tenn.
Y. M. C. A.	First Saturday
McBlevins 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
Ellis R. Brown	413 Eleventh Ave.
TOLEDO, No. 16	Toledo, Ohio
Kapp Hall	First Saturday
Edward M. Hetzel	1129 Peck St.
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	914 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.	First Saturday
Benjamin Friedwald	1129 43rd St.
ST. LOUIS, No. 24	St. Louis, Mo.
Eagle's Hall, Lafayette & Jefferson Sts.	Second Friday
Charles H. Fry	14556 St. Louis Ave.
NEW HAVEN, No. 25	New Haven, Conn.
99 Temple St.	Second Saturday
Philip Quinn, Jr.	311 Grand Ave.
HOLYOKE, No. 26	Holyoke, Mass.
Bridge Street Turn Hall	First Saturday
Frank Kusiak	200 Montgomery St., Chicopee Falls, Mass.

LOS ANGELES, No. 27	Los Angeles, Calif.
730 S. Grand Ave.	First Saturday
Melville J. Mathies	1422 N. Coronado Terrace
ATLANTA, No. 28	Atlanta, Ga.
Red Men's Wigwam	First Friday
Leon B. Dickerson	c/o Foote & Davis Co.
PHILADELPHIA, No. 30	Philadelphia, Pa.
1626 Arch St.	First Friday
James F. Brady	426 Locust St.
KANSAS CITY, No. 31	Kansas City, Mo.
Bookbinders Hall, 12th and Central	First Saturday
Paul R. Wye	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.
Henry Fox	633 Eleonore St.
KALAMAZOO, No. 34	Kalamazoo, Mich.
Portage St. Auditorium	First Saturday
Daniel Tellier	1130 W. North St.
BOSTON, No. 35	Boston, Mass.
3 Boylston Place	First Saturday
William H. Battersby	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, 421 Main St.	First Saturday
A. W. E. Anderson	Room 453, Y. M. C. A.
MEMPHIS, No. 38	Memphis, Tenn.
Y. M. C. A.	First Saturday
W. G. Goodwin	502 Linden Ave.
PORTLAND (Me.), No. 39	Portland, Maine
514 Congress	Second Saturday
Thomas J. Prinn	92 High St.
BUFFALO, No. 40	Buffalo, N. Y.
Moeller's Hall, Pearl and Chippewa Sts.	First Saturday
Frank H. Krahling	543 Plymouth St.
PORTLAND (Ore.), No. 41	Portland, Ore.
Red Men's Hall, 9th and Hawthorne Ave.	First Saturday
Bird L. Craven	1675 Clarendon St.
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
A. W. Wright	528 E. 79th St.
UTICA, No. 45	Utica, N. Y.
53 Franklin Square	First Saturday
John H. Thomas	P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46	Washington, D. C.
N. E. Masonic Temple	First Wednesday
Wallace Edgington	1331 D 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
Clyde House	112 So. Edwards St., Eastwood, N. Y.
CEDAR RAPIDS, No. 49	Cedar Rapids, Ia.
First Wednesday	
T. F. Boyle	217 Tenth Ave., W.
HUNTINGTON, No. 50	Huntington, W. Va.
Carpenters' Hall	First Saturday
J. A. Prinz	216 1/2 Seventh St.
ALBANY, No. 51	Albany, N. Y.
734 Broadway	First Saturday
Harry A. Barnes	606 Hamilton Ave., 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.
Larned Building, Polk and Turk Sts.	First Saturday
David S. Luddy	124 Primrose Road, Burlingame, Calif.
READING, No. 54	Reading, Pa.
612 Court St.	Second Saturday
William A. Buckert	625 Moss St.
AKRON, No. 55	Akron, Ohio
60 S. High St.	Second Saturday
Iva M. Robinson	1509 Preston Ave.
SALT LAKE CITY, No. 56	Salt Lake City, Utah
249 S. Main St.	First Wednesday
Alfred C. Keeley, Jr.	816 E. Seventh South St.
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
Earl H. Shaffer	1010 E. Jefferson St.
DAVENPORT, No. 59	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.	First Saturday
Arthur Johnson	3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60	Worcester, Mass.
306 Main St.	First Saturday
Preston Barr	St. John's Rectory, Wilkinsville, Mass.
ST. PAUL, No. 61	St. Paul, Minn.
Fairview and Marshall Aves.	First Friday
Max Cohen	611 Central Park Place

FORT WORTH, No. 62	Fort Worth, Texas
Church for the Deaf, N. Ft. Worth	First Wednesday
Albert Tully	3209 Jennings Ave.
DALLAS, No. 63	Dallas, Texas
Labor Temple	First Saturday
William K. Gibson	Route 8, Box 356
DENVER, No. 64	Denver, Colo.
1715 California St.	First Saturday
James H. Tuskey	2789 Dunkeld St.
WATERBURY, No. 65	Waterbury, Conn.
Garden Hall	Second Saturday
William J. O'Connell	P. O. Box 122
BRIDGEPORT, No. 66	Bridgeport, Conn.
O. U. A. M. Hall	First Saturday
Gilbert F. Marshall	495 Newfield Ave.
SPRINGFIELD, No. 67	Springfield, Mass.
48 Pynchon St.	First Saturday
Ralph M. Palazzi	364 Belmont Ave.
WACO, No. 68	Waco, Texas
First Saturday	
Harvey L. Ford	Route 4, Box 220
OGDEN, No. 69	Ogden, Utah
2445 Grand Ave.	First Thursday
William Cole	504 31st St.
PITTSFIELD, No. 70	Pittsfield, Mass.
101 Penn St.	First Saturday
Edward Gilmartin	18 Lincoln Terrace
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
George R. Hebard	1064 Pearl St.
BIRMINGHAM, No. 73	Birmingham, Ala.
1920 1/2 N. Fourth Ave.	First Sunday
James Stiles	1302 Whitaker St.
ST. LOUIS, No. 74	St. Louis, Mo.
First Saturday	
Peter L. Dalgaard	Route 1, Harrisburg, S. Dak.
WICHITA, No. 75	Wichita, Kans.
F. A. U. Hall, 119 S. Lawrence St.	First Saturday
William E. West	1024 S. Washington St.
SPOKANE, No. 76	Spokane, Wash.
Y. M. C. A. Bldg.	First Saturday
Erve W. Chambers	E. 2403 Cataldo St.
DES MOINES, No. 77	Des Moines, Ia.
Y. M. C. A.	First Saturday
J. A. Robinson	809 Guthrie Ave.
LOWELL, No. 78	Lowell, Mass.
84 Middlesex St.	Second Saturday
J. Bennett McMahon	46 W. Fifth St.
BERKELEY, No. 79	Berkeley, Cal.
Ashley Hall, 2980 Adeline St.	First Friday
D. H. Goodrich	2923 Newbury St.
DELAVER, 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.
Orley J. Schooley, Jr.	407 Simpson St., Peckville, Pa.
RICHMOND, No. 83	Richmond, Va.
2047 W. Broad St.	First Saturday
Guy R. Liggan	224 S. Addison 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 Otter St.
MANHATTAN, No. 87	New York, N. Y.
Savigny Hall	First Saturday
V. R. Andrrson	1518 Commonwealth Ave., New York
JACKSONVILLE, No. 88	Jacksonville, Ill.
Gallaudet Club Hall	First Thursday
Ernest Tilton	414 Kosciusko St.
LEWISTON, No. 89	Lewiston, Maine
223 Lisbon St.	First Saturday
Mahlon A. Bradbury	Route 3, Elm St., E. Auburn, Me.
PEORIA, No. 90	Peoria, Ill.
Procter Center	Second Saturday
Charles J. Cunningham	1713 N. Madison St.
JERSEY CITY, No. 91	Jersey City, N. J.
Hayes's Hall	Second Monday
Charles T. Hummer	25 Romaine Ave.
BRONX, No. 92	New York, N. Y.
508 Willis Av., Bronx	First Saturday
Jacob E'lin	2089 Vyse Ave., New York
COLUMBIA, No. 93	Columbia, S. C.
Elk's Hall	First Friday
Lealie 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
J. M. Robertson	Route 6, Bloomsburg, Raleigh, N. C.
DUBUQUE, No. 96	Dubuque, Iowa
Elmer G. Peterson (Acting)	1636 Maple St.



REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN

Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS C

ORDINARY WHOLE LIFE PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



THE 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 14.