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The Frat Volume 30 Number 04 November 1932

The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Thirtieth Year

November, 1932

Number Four



Thanksgiving

By ELLEN ISABELLA TUPPER.

FOR all that God in mercy sends:
 For health and strength, for home
 and friends,
 For comfort in the time of need,
 For every kindly word and deed,
 For happy thoughts and pleasant talk,
 For guidance in our daily walk,
 For all these things give thanks.

For beauty in this world of ours,
 For verdant grass and lovely flowers,
 For song of birds, for hum of bees,
 For the refreshing summer breeze,
 For hill and plain, for streams and wood,
 For the great ocean's mighty flood,
 For all these things give thanks.

For the sweet sleep that comes with night,
 For the returning morning's light,
 For the bright sun which shines on high,
 For stars that glitter in the sky—
 For these and everything we see,
 O Lord, our hearts we lift to thee,
 And give thee hearty thanks.

ET

The Spotlight

Manipulated by
J. FREDERICK MEAGHER

ONE of the few Chicago Cubs—National League Champions—sure of a raise in salary is rookie outfielder Frank Demaree, son of deaf parents, Sacramento, Cal. In the final game of the world's series, I saw Demaree hit a homer and otherwise cinch his job. Coming to the Cubs late this season, he got but a quarter share of the swag—or a little over \$1,000 for the four games.

How can we deaf really rate in football? Chicago's Schurz high has over 10,000 students; our Illinois school has some 600, ages 5 to 21 (boys over 19 can't play under high school rules). Yet, with only three veterans of last year's eleven, our silents held Schurz to a 26-7 score early this fall. Next day Burns' boys were guests of the Cubs at the final game of the National League season, free attendance arranged by the Cub's trainer, Andy Lotshaw, who used to play against the deaf schoolboys when he was a member of the Jacksonville pro team around 1898.



Little Abe Kruger hitch-hiked 12,500 miles this summer, starting directly his junior year finished at Gallaudet College. In 284 "lifts" by obliging autoists, he "thumbed" his way, zig-zag, to Chicago, Seattle, the Olympics in Los Angeles, Dallas, Atlanta, and back to Washington, D. C., at a cash outlay of \$33. "The Wandering Jew," as Abe styles himself, met many mishaps and heart-breaks, including one memorable 30-mile-walk in Louisiana amid heat, locusts, mosquitoes and snakes.



Coach Ed (Ox) Foltz of Kansas writes in about the Wichita delegate, Joe Kauffmann, who was laid up all summer with typhoid. Joe's four kids and his wife got in the crops. Talk about unemployment.

PRATTLE—Two LeCouteulx pupils won prizes in the Buffalo News' poster

contest. . . Joe Mazarkas of Marlin, Pa., was one of 190 men in the 15-mile Toronto Marathon, Aug. 31—America's annual swimming classic. . . "Awards full amount sued for," say papers of the Buffalo Supreme Court, which gave Mrs. A. J. Basher \$3,500, and her husband \$750 for being hit by a colored man driving without license. Car belonged to the driver's boss; award was paid by company insuring it against accident. . . Howard Terry's collection of books written by deaf authors in America and Europe, is probably larger than that of any library in schools for deaf; between 50 and 75 volumes, Robey Burns states. . . Burns avers when Supt. Elwood Stevenson completes his program, California will have by far the best school of our kind in the world.

Robert Blair, Chi-oral-106, gave fully \$1,000 worth of athletic equipment to the Wisconsin school last season—for which he and his wife were made honorary lifers of The Wisconsin State association. . . The Democratic party originated just 100 years ago last May, with Amos Kendall, Issac Hill and Major Wm. Lewis—all members of Andrew Jackson's famous "kitchen cabinet." This Amos Kendall donated the Kendall Green acreage in Washington, on which stands our Gallaudet College. . . Lo, how the mighty have fallen! Akron—once the Mecca of all us red-blooded brutes—now has as its favorite frater frolic the gentle pastime of croquet. . . And Jimmy "Duke" Smith of Little Rock postals he has found prosperity in Arkansas!



Recaptured Faith

WHERE are my hopes—desires and aspirations that were once aflame? Have they absconded or have I, in constant pothole of the world today, Placed pompic glamour first to hold its sway, And forced repellent dreams back into yesterday?

Have I the potency to start anew? Dismiss the sterile commonplace from mind? And in its stead replace the dormant dreams and crumbling hopes, And nevermore return to squalid scopes; Nor stand asunder—barred as one who gropes; And groping finds that perilous path, well trodden down the road of shame— There to asphyxiate all things divine, And substitute synthetic ones that shine.

I am no longer blind. The veil that once besieged my sight has flown. I will retake my load, and having sinned, find burdens more to bear, But in recaptured faith find solace there. Shall not again permit sins to ensnare. But strive to reach my goal with zeal and zest, And hope that by good fortune shall be blest, That at the end can say, "I've done my best." —Exchange.

1935—Kansas City—1935

By FRED R. MURPHY

Convention Committee Publicity Director

CONVENTION plans are going steadily forward in Kansas City. The local committee on arrangements under the capable leadership of Thomas L. Sexton is doing its utmost to raise sufficient funds to finance the next convention of the N. F. S. D., set for 1935 at the Gateway of the West. Despite the prevailing economic conditions they are meeting with creditable success and already the convention fund is beginning to assume sizeable proportions.

Almost monthly, the committee, ably assisted by the Auxiliaries stages some outstanding social event. The most recent undertaking was a vaudeville program of local talent, climaxed with an uproarious one-act comedy, "The Traffic Cop." Clem Dillenschneider occupied the star's role and his antics in smoothing out the troubles and arguments of a varied lot of pedestrians kept the crowd in an uproar from start to finish. Already they are demanding more—and there will be more.

But, social activities among the deaf are not the main considerations of the committee as a means of swelling the convention fund. Each meeting of the committee is characterized by the variety of money-making ideas introduced by the members.

Just now the committee is handicapped by the scarcity of funds to put across some of the REAL ideas. There will be plenty of time for that later on. But one idea has been put to work and already it is producing results. The idea is having the Frat emblem made in the form of automobile windshield stickers. The stickers are about three inches in diameter, printed on the gummed side of brilliant orange paper. The price is ten cents each, postpaid. Send in your orders now to T. L. Sexton, 3517 East 67th Street, Kansas City, Mo. Proceeds from the sale of these stickers will be added to the convention fund.

The committee is exerting its utmost to make the 1935 convention the best ever. The local Chamber of Commerce is giving every possible help. Slowly but surely every obstacle is being met and smoothed. The committee is running along smoothly. There is no dissension within the ranks, every man of them is working to the best of his abilities for the frat. Never a more loyal bunch of frats could be found. It is this spirit that is going to win out and make the next convention the best ever—one that those who come will never forget.

Visitors

THE following were visitors at the Home Office since the last issue: L. A. Long, Devils Lake, N. D.; C. J. Falk, Jackson, Miss.; F. R. Peard, Duluth, Minn.; J. F. Sticht, San Diego, Cal.; W. A. Nelson, Davenport, Iowa; Alvin E. Pope, Trenton, N. J.

This'n' That

By MURIEL BISHOP

THE BEST DEFINITION YET—
Can you beat this? "A Depression is a period of time in which we learn to do without the things our parents never had."

NOW there's a new filling station on a nearby corner where we take our (street) car, and no more can we cut across this vacant lot to catch "our car"—without bumpin' into a Buick, or steppin' on a Bantam Austin. They say this particular station is responsible for a joke now going the rounds. Here 'tis: Two little wide-eyed darkies were watching the excavating in progress, where a new filling-station was to be. "White folks sure is smart," opines one. "How come?" queries his companion. "Why, they knows just what lots to dig on for to get the gasoline!"

BELIEVE IT OR NOT—but the narrator swears it is true. The Smiths and the Joneses were having a quiet rubber of bridge in the Joneses' bungalow out in the Morningside section a few evenings ago. And suddenly there came the sound of ripping laths and plaster, and into the center of the group came a flood of water, followed by a large galvanized iron washtub, which completely smashed the bridge table. While the visitors were trying to squeeze the water out of their clothes, Mrs. Jones fixed her husband with a penetrating glare. "I told you to have that roof fixed!" she reminded him. And then the inside facts came out. When the leak started, Jones had climbed up in the attic and put the tub under it as a first-aid makeshift until he could call the roofing man. And then he'd forgotten all about it. And more rains came and the water rose higher and higher in the tub, until at last it grew too heavy for the ceiling to support. Well, that's a new one for the "Embarrassing Moments" cartoonist.

THE COLLEGE mags are coming in with "The new version—Love, honor and Oh pay!"—The Boston Beanpot.

TIME

1870—A gig and a gal.
1920—A flivver and a flapper.
1932—A plane and a jane.—Sour Owl.

SCENE: A Canadian Customs house.
Official: "Have you anything to declare, Madam?"

She: (Very sweetly) "Not a thing!"
Official: (Very gravely) "Then I am to assume that the fur tail hanging from under your dress is your own?"
—The Technique.

LIFE'S LESSON

*To be serene amid a losing fight,
To meet with equal courage dark or light,
To hate all sham, and with persistent might
To do brave deeds as in a master's sight—
This is to learn life's lesson, reach the height.*

—GRIT.

Obituary

RAY T. GREEN, 46, of Des Moines Division No. 77, died October 6, 1932. He joined the Society October 1, 1912, and held certificate No. 1463-D.

JAMES N. PURVIS, 63, of Philadelphia Division No. 30, died October 8, 1932. He joined the Society May 1, 1919, and held certificate No. 4411-A.

JACK. H. JERNIGAN, 27, of Little Rock Division No. 5, died October 18, 1932. He joined the Society March 1, 1926, and held certificate No. 7704-D.

New Members

Olathe—Luther Stack.
Spokane—Harold Bell.
Manhattan—Harold Goode.
Jacksonville—Sammy Vota, Kenneth Wendell.
Bronx—Patrick Sheridan, Edward Heilman, Raymond Brinker, James Cassese, Lawrence Tellus, Wolf Bragg.
Toronto—Emile Bertrand, Leopold Lorrain, Alphonse Rousseau.

The Get-One Degree

Olathe—Edward McIlvain.
Spokane—John Skoglund.
Manhattan—Abraham Barr.
Jacksonville—Robey Burns (2).
Bronx—Hyman Rubin (3), Isidore Dweck, David Storch, Anthony Rubano.
Toronto—Antonio Chicico (3).

Marriages

June 18—Walter Krug, Calif., and Adele Jensen, Wisconsin.
June 18—John Craven and Grace Lowe, both of Washington, D. C.
September 9—Laurence Nine, Akron, O., and Sadie Perritt, Marion, S. C.
September 17—Delmar Moore, Brodhead, Wis., and Ruth Tollin, Waubay, S. D.
September 18—Willie Benfield and Mary Moses, both of Concord, N. C.
September 24—Milton Neff, Gibsonburg, O., and Lucile Leach, Clyde, O.
October 1—Gordon Ruthven, Watertown, N. Y., and Grace McClelland, Elmira, N. Y.

Deaths

May 28—Brother of Moise Chagnon, Derby, Conn.
June 2—Father of Archie Pollitt, Greenbackville, Va.
July 29—Sister of Moise Chagnon, Derby, Conn.
September 8—Mary A. Long, mother of Littleton A. Long, Devils Lake, N. D.
September 11—Martin Halm, father of Martin C. Halm, Highland Park, Mich.
September 20—Hattie Elisham, sister of Walter Smith, Chicago, Ill.
September 25—Earle Carr, brother of Harry Carr, Washington, D. C.

Births

July 21—Mr. and Mrs. Charles Martucci, San Francisco, Cal., a boy.
August 7—Mr. and Mrs. William Potter, Altoona, Pa., a boy.
August 18—Mr. and Mrs. Charles Ashley, Madison, Ill., a girl.
September 13—Mr. and Mrs. Herman Cahen, Cleveland, O., a boy.
September 20—Mr. and Mrs. James Bly, West Haven, Conn., a boy.
October 12—Mr. and Mrs. Arthur Smith, Little Rock, Ark., a girl.

Engagements

Wheelock Freston, Mt. Pleasant, Utah, and Lillian Fowkes, Evanston, Wyo.

Pass It On

By PAUL REVERE WYS

WHEN you feel a little blue,
Read THE FRAT;
Or you don't know what to do,
Read THE FRAT.

It is full of snappy news,
And insurance hints and cues;
They will drive away the blues;
Read THE FRAT.

When you've finished it, old dear,
Pass it on;
It will help cheer someone near,
Pass it on.

He may need it more than you,
He will stick to it like glue,
And the credit goes to you;
Pass it on.

Membership

Net total number of members in each Division is given after making additions and deductions due to transfers, lapses and deaths.

	New Members Since Jan. 1	Total Members Sept. 30
Chicago No. 1	1	276
Detroit	...	184
Saginaw	...	16
Louisville	...	79
Little Rock	...	95
Dayton	...	55
Bay City	...	18
Cincinnati	...	120
Evansville	...	26
Nashville	...	25
Olathe	1	53
Flint	...	101
Toledo	...	94
Milwaukee	2	117
Columbus	...	144
Knoxville	...	48
Cleveland	1	100
Indianapolis	...	138
Brooklyn	3	326
St. Louis	1	199
New Haven	...	42
Holyoke	...	30
Los Angeles	1	194
Atlanta	1	69
Philadelphia	5	205
Kansas City	5	100
Omaha	...	75
New Orleans	...	71
Kalamazoo	...	27
Boston	4	174
Pittsburgh	1	122
Hartford	...	53
Memphis	...	40
Portland (Me.)	1	34
Buffalo	2	64
Portland (Ore.)	1	89
Newark	...	78
Providence	1	49
Seattle	...	88
Utica	...	78
Washington	11	91
Baltimore	2	92
Syracuse	1	43
Cedar Rapids	...	43
Huntington	2	53
Albany	...	36
Rochester	2	83
San Francisco	1	91
Reading	1	105
Akron	...	168
Salt Lake City	1	26
Rockford	...	44
Springfield (Ill.)	...	37
Davenport	...	36
Worcester	1	34
St. Paul-Minneapolis	2	93
Fort Worth	1	52
Dallas	3	96
Denver	...	68
Waterbury	...	22
Springfield (Mass.)	1	51
Waco	...	38
Bangor	...	30
Kenosha	...	35
Birmingham	1	44
Sioux Falls	...	36
Wichita	...	34
Spokane	1	29
Des Moines	...	48
Lowell	...	38
Berkeley	...	44
Delavan	1	70
Houston	2	60
Scranton	2	34
Richmond	...	60
Johnstown	...	32
Manhattan	6	174
Jacksonville	...	50
Lewiston	...	39
Peoria	...	25
Jersey City	...	50
Bronx	7	73
Columbia	...	34
Charlotte	...	40
Durham	1	53
Dubuque	...	17
Grand Rapids	...	26
Toronto	17	181
Duluth	...	18
Canton	...	21
Faribault	1	32
South Bend	...	36
Council Bluffs	2	39
Fort Wayne	...	25
Schneectady	...	24
Chicago No. 106	2	83
Miami	...	26
Binghamton	1	33
Wilkinsburg	2	43
San Diego	1	17
Eau Claire	...	20
Sulphur	2	34
Vancouver	2	15
Westchester	9	22
Queens	1	24
Total	121	7,174

September Collections

Grand Division	\$ 68.26
Chicago No. 1	489.63
Detroit	201.30
Saginaw	20.92
Louisville	78.00
Little Rock	227.58
Dayton	62.12
Bay City	13.14
Cincinnati	234.01
Evansville	36.25
Nashville	43.99
Olathe	79.07
Flint	81.02
Toledo	122.24
Milwaukee	173.48
Columbus	184.87
Knoxville	83.46
Cleveland	138.76
Indianapolis	203.04
Brooklyn	544.11
St. Louis	324.81
New Haven	80.94
Holyoke	49.48
Los Angeles	377.17
Atlanta	91.55
Philadelphia	253.16
Kansas City	62.00
Omaha (August)	111.94
Omaha (September)	140.81
New Orleans	184.11
Kalamazoo	67.11
Boston	261.34
Pittsburgh	200.38
Hartford	54.41
Memphis	80.83
Portland, Me.	78.35
Buffalo	89.82
Portland, Ore.	92.80
Newark	121.48
Providence	95.05
Seattle	90.83
Utica	155.50
Washington	178.29
Baltimore	155.20
Syracuse	98.82
Cedar Rapids (August)	142.25
Cedar Rapids (September)	68.89
Huntington	69.25
Albany	27.17
Rochester	138.81
San Francisco	111.12
Reading	175.27
Akron	299.90
Salt Lake City	57.34
Rockford	103.50
Springfield, Ill.	61.71
Davenport	25.75
Worcester	42.39
St. Paul-Minneapolis	200.78
Fort Worth	95.78
Dallas	133.60
Denver	103.99
Waterbury	25.37
Springfield, Mass.	91.36
Waco	77.81
Bangor	59.62
Kenosha	36.59
Birmingham	59.07
Sioux Falls	46.32
Wichita	69.10
Spokane	22.72
Des Moines	63.77
Lowell	60.60
Berkeley	63.42
Delavan	144.61
Houston	176.08
Scranton	76.18
Richmond	109.01
Johnstown	52.29
Manhattan	309.34
Jacksonville	118.52
Lewiston	83.79
Peoria	54.76
Jersey City	65.99
Bronx	123.07
Columbia	63.29
Charlotte	39.38
Durham	84.04
Dubuque	25.09
Grand Rapids	49.44
Toronto	273.37
Duluth	23.36
Canton	34.21
Faribault	42.16
South Bend	63.42
Council Bluffs	80.91
Fort Wayne	30.72
Schenectady	51.77
Chicago No. 106	117.41
Miami (August)	79.72
Miami (September)	113.14
Binghamton	49.89
Wilkinsburg	34.33
San Diego	106.15
Eau Claire	29.16
Sulphur	24.99
Vancouver	23.88
Westchester	40.96
Queens	40.96

Total collections\$11,909.11

Treasurer's Report for
September, 1932

Balance and Income	
Balance, August 30, 1932	\$1,603,622.47
Division collections	11,909.11
Interest, mortgage loans	5,543.37
Interest, bonds	30.00
Interest, banks	30.70
Refund of sick benefit	75.00
Lodge supplies	3.30
Recording and registry fees	12.25
Subscriptions to THE FRAT	1.20
Advertising in THE FRAT	3.00
Exchange on checks	1.90
Total balance and income	\$1,621,232.30
Disbursements	
Death benefits	\$ 1,655.00
Sick benefits	3,665.00
Accident benefits	1,295.00
Disability after age 70	50.00
Old Age Income payments	25.77
Refund of dues	5.46
Salaries	562.49
Services	350.00
Official publication	227.14
Rent	200.00
Office expenses	105.96
Printing and stationery	28.54
Postage	9.37
Insurance Dept. fees	3.00
Total disbursements	\$ 8,182.73
Recapitulation	
Balance and income	\$1,621,232.30
Disbursements	8,182.73
Balance, Sept. 30, 1932	\$1,613,049.57

Trustees' Report

Ledger Assets, September 30, 1932	
Real estate	\$ 11,000.00
Mortgage loans	1,282,114.10
First mortgage bonds	222,920.64
U. S. Liberty bonds	15,000.00
Canadian bonds	10,996.58
Cash in banks:	
Central Republic Bank & Trust Co.	15,067.54
Continental Illinois Bank & Trust Co.	42,200.79
Bank of Montreal	11,546.59
Grand Secretary-Treasurer's cash	2,203.33
Total ledger assets	\$1,613,049.57
Balances in Funds	
Reserve fund	\$1,385,319.65
Mortuary fund	60,921.01
Sick and accident fund	93,164.24
Accumulated interest	56,360.66
Convention expense fund	8,443.10
Organizing expense fund	1,794.91
General expense fund	7,046.00
Total in all funds	\$1,613,049.57
Investments	
In September, maturities amounted to \$4,633.30. No securities were purchased during the month.	

September Death Claims

Paid to Mrs. Gussie Chaimowitz, Brooklyn, N. Y., for death benefit of Abraham Chaimowitz, certificate No. 778-D, deceased August 21, 1932, \$500.

Paid to Mrs. Mabel Mars, Grand Rapids, Mich., for death benefit of Loren Mars, certificate No. 6727-C, deceased August 20, 1932, \$155.

Paid to Mrs. Alma M. Anthony, Center Point, Iowa, for death benefit of George W. Anthony, certificate No. 2248-A, deceased August 29, 1932, \$1,000.



• WHEN YOU HAVE NOTHING TO DO, DO IT AT ONCE, AND THEN GET BUSY.

September Disability
Claims

L. C. Shibley, Little Rock	\$ 125.00
E. E. Mather, Jacksonville	50.00
Isaac Weisbaum, Chicago	35.00
A. R. Murdock, Cedar Rapids	25.00
F. A. Berry, Lewiston	50.00
G. H. Thies, Baltimore	35.00
W. D. Ross, Cincinnati	250.00
L. N. Crosley, Dallas	75.00
*W. P. Valiant, San Francisco	30.00
Archie Stewart, Louisville	10.00
R. L. Schultz, Baltimore	200.00
George Gallion, Baltimore	50.00
F. S. Bohn, Bronx	250.00
W. L. Youree, Nashville	50.00
*R. N. Conklin, Chicago	75.00
T. V. Ercoliani, Waterbury	75.00
T. J. Looney, Washington	15.00
Rocco Montesano, Chicago	40.00
H. C. Stearns, Rockford	10.00
E. S. French, Jacksonville	100.00
F. W. Scribner, Boston	150.00
Charles Olsen, Manhattan	250.00
Nathan Schwartz, Manhattan	75.00
Antonio Santelli, Manhattan	50.00
H. T. McCann, Cleveland	15.00
Chas. Liggett, Columbus	50.00
W. L. Thomas, Sulphur	50.00
P. C. Lucado, Memphis	225.00
A. R. Williams, Houston	125.00
*Robert Mullins, Los Angeles	50.00
*Fred Conley, Boston	50.00
*C. R. Larkin, Utica	225.00
*A. C. Garbett, Binghamton	60.00
*H. L. Moore, Akron	20.00
*F. G. Mitchell, Providence	50.00
*R. C. Morriss, Houston	125.00
A. S. Wright, Denver	50.00
C. L. Nanney, Wichita	150.00
O. J. Lashway, Utica	75.00
Jacob Gleicher, Brooklyn	20.00
C. E. Lee, Toledo	150.00
H. K. Bishop, Knoxville	250.00
J. E. Crouch, Dallas	10.00
L. W. Murdoch, Dallas	50.00
*A. G. Lepley, Los Angeles	10.00
*J. T. Myers, Bangor	20.00
*C. J. Santesson, Lowell	150.00
*J. A. Besussparis, Philadelphia	225.00
Donat Parent, Portland	15.00
J. H. Strand, Indianapolis	30.00
J. A. Cordt, Council Bluffs	125.00
R. G. Smith, Flint	10.00
V. R. Spence, Faribault	50.00
W. C. Stigleman, St. Louis	15.00
David Miller, Brooklyn	20.00
A. E. Eaton, Syracuse	50.00
J. N. Funk, Manhattan	100.00
J. E. Melampy, Cincinnati	15.00
O. H. Munn, Richmond	15.00
*H. C. Strout, Lewiston	50.00
*Solomon Tootikian, Binghamton	50.00
*Walter Crouse, Dayton	20.00
*D. B. Tatreau, Portland, Ore.	15.00
*G. D. Martin, Vancouver	50.00
*E. E. Stangarone, Pittsburgh	20.00
C. S. McCord, Birmingham	30.00
Total for the month	\$4,960.00

*Denotes accident claims.



HARVEST TIME

By ROSE HARTWICH THORPE

WE think of Thanksgiving in harvest time,
In the yielding, gathering golden time,
When the sky is fringed with a hazy mist,
And the blushing maples—by frost lips kissed.
When the barns are full with the harvest cheer
And the crowning, thankful day draws near.



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201 North Wells St., Chicago, Illinois

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ADVERTISING RATES:

For six insertions or more, each insertion full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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NOVEMBER, 1932

A bright comedy builder, with the facile gift of his craft, springs this one: A depression is a hole; a hole is nothing; why waste time talking about nothing?

Lots of pockets have had holes at the wrong end for many a day. They are the subject of deep discussion.

The politicians promise us all sorts of patches for these holes, with a gold and silver lining afterwards.

Politicians' promises mean little.

The first pockets to be lined too often belong to the politicians.

Our political idols, soon or late, are found to have feet of clay, even as you and I.

The rewards of a democracy such as ours too often go to the least worthy. A lazy electorate allows the active boys with the loudest clothes and political palaver to garner in the plums of the republic.

Our members should go to the polls in November and vote for the best candidates, city, county, state, and national. Party lines mean little. An intelligent electorate should be able to put in office men who will have some respect for their responsibilities.

Financial and economic distress often sways the judgment of even the most level headed men. In the coming election, the present plight of many people

will doubtless govern their feelings and their votes. There are indications that the country is beginning to recover from its economic ills, and we believe it is only a matter of time until we shall see better industrial conditions for the masses of the workers, including our own. No candidate for office, once elected, can perform miracles. Bold promises, unsound, untried, and radical remedies for our economic confusion should be given scant consideration.

Go to the polls in November. Vote for the best men obtainable. You can do no more.

New Claim Blanks

THE HOME OFFICE has printed new disability claim blanks for use of members filing claims for disability benefits.

The new blanks, we believe, are a distinct improvement over the old, which have been in use for a number of years, and which failed to give sufficient information to enable the Home Office to readily pass on claims. This necessitated, in many cases, long drawn out correspondence and resulted in delay in payment.

The new form on which to make claim for benefit comprises four pages. With all questions on this new form answered, a very comprehensive description of the disability is obtained, with all necessary related factors useful in judging the claim. A claimant with a just claim for benefit will find no difficulty in filling out this blank, nor will his doctor, his employer, and the Division committees which handle claims.

The new blanks are now being sent out to all Division secretaries. They should be put in use immediately. All old disability claim blanks should be destroyed as soon as the new are received. Claims on the old blanks will not be accepted at the Home Office after November 15, 1932.

Paid-Up Members

ALL DIVISION secretaries and treasurers have by now received from the Home Office an outline of the plan whereby members holding paid-up certificates may enjoy Division privileges, voting power, etc. This plan will be communicated to the Divisions.

All paid-up members will be permitted to take part in Division affairs by paying the minimum general expense tax and local Division dues. In most cases, if not in all, these payments will amount to less than fifty cents a month.

Paid-up members will also be allowed disability benefits if they pay the disability tax for the amount of benefit wanted.

Heretofore, members receiving paid-up certificates have not taken part in Division activities. Since such members hold insurance in the Society, in

many cases amounting to considerable sums, it is felt that they should still have the privilege of taking part in their Division's activities, with the power to vote on measures that affect the Society and their investment therein. Their status is the same as that of members who have in some measure reduced their insurance, but still retain active Division privileges.

It is believed that many such paid-up members will avail themselves of the privileges offered by this plan. It will restore to them Division associations and privileges which they have come to prize, but which by force of circumstances they have had to relinquish.

Also, it is believed that Divisions will be relieved in large measure of dues-loans to members who have been unable to meet their full payments. Members in such circumstances who are entitled to paid-up insurance (all are after three years' membership) can take out their paid-up certificates, thereby reducing their monthly payments to a minimum, and later on, if desired, may add to their insurance when circumstances permit.

All paid-up members desiring to avail themselves of this plan should consult their Division secretary or treasurer, who will explain the matter. It will not be necessary to write the Home Office. The Division officials named will attend to the details and notify the Home Office.

Poems by the Deaf

LAST month, we announced that an Anthology of Poetry by the deaf is being compiled by Dr. J. S. Long and Mrs. Kate Strauss Shibley, both poets of distinction. Mrs. Shibley informs us that considerable interest is being shown in the forthcoming volume. With the co-operation of the deaf and their friends throughout the country, the compilers should be able to produce a work that will do credit to the deaf as writers of poetry.

The compilers of the Anthology will appreciate lists of deaf poets and their addresses. Deaf writers of poetry are urged to send in a number of their best poems, from six to a dozen. But even one or two will do. The compilers will then make the selections. These may be sent to either Dr. J. S. Long, School for the Deaf, Council Bluffs, Ia., or to Mrs. Kate Strauss Shibley, Van Buren, Ark.



HE who thanks but with lips
Thanks but in part;
The full, the true Thanksgiving
Comes from the heart.

—J. A. SHEDD.

DIVISION NOTES

COMING DIVISION EVENTS

November

- | | | |
|-----|--------------------------------|--------------------|
| 4. | Social and magic | Chicago No. 1 |
| 4. | Movies | Boston |
| 5. | Halloween party | Fort Worth |
| 5. | Halloween party | Lewiston |
| 5. | Halloween party | Little Rock |
| 5. | Card social | Los Angeles |
| 5. | Pancake buffet | Albany |
| 11. | Kansas-Oklahoma game | Olathe |
| 12. | Balloon social | Canton |
| 12. | Initiation and banquet | Toronto |
| 12. | Annual supper | Washington |
| 12. | Annual masquerade | New Haven |
| 12. | Mask ball | Detroit |
| 12. | Social | Hartford |
| 12. | Bal masque | Westchester |
| 12. | Movies | Syracuse |
| 12. | Bazaar | Cedar Rapids |
| 12. | Halloween party | Reading |
| 12. | Social | Rockford |
| 12. | Social | South Bend |
| 12. | Halloween evening party | Council Bluffs |
| 15. | "Spirit of Thanksgiving" party | Houston |
| 19. | Thanksgiving party | Brooklyn |
| 19. | Dance and frolic | Waterbury |
| 19. | Hard times party | Toledo |
| 19. | Smoker | Baltimore |
| 19. | Social | Denver |
| 19. | Movies | Queens |
| 26. | Movies | Newark |
| 26. | Show and movies | Lowell |
| 26. | Annual banquet | Binghamton |
| 26. | Thanksgiving social | Scranton |
| 26. | Movie show | Lowell |
| 26. | Ball | Manhattan |
| 26. | Hard times party | Springfield, Mass. |

December

- | | | |
|-----|----------------------------|----------------------|
| 3. | Pinochle party | Cleveland |
| 3. | Gibson memorial | Los Angeles |
| 3. | Keno social | Detroit |
| 3. | Movies | Cincinnati |
| 10. | 12th anniversary banquet | Scranton |
| 10. | Gallaudet social | Faribault |
| 10. | Card party | Syracuse |
| 10. | Card party | Reading |
| 10. | Gallaudet Social | Faribault |
| 17. | Christmas carnival | Bronx |
| 17. | Santa Claus party | Toledo |
| 17. | Movies | Queens |
| 20. | "Spirit of Humility" party | Houston |
| 21. | Supper and Christmas party | Buffalo |
| 24. | Christmas social | Scranton |
| 31. | Annual ball | Boston |
| 31. | New Year party | Seattle |
| 31. | Watch party | Washington |
| 31. | Watch night social | Baltimore |
| 31. | Watch night | Albany |
| 31. | New Year dance | St. Paul-Minneapolis |
| 31. | Watch party | Des Moines |

January

- | | | |
|-----|--------------------------|-----------------|
| 14. | 1933 Public Installation | Syracuse |
| 28. | Annual masquerade ball | Chicago No. 106 |
| 28. | Movies | Queens |

February

- | | | |
|-----|-----------------------|--------------|
| 11. | Vaudeville | Schenectady |
| 18. | Frat frolic | Philadelphia |
| 25. | 1933 Washington party | Syracuse |

CHICAGO, No. 106

By F. B. Wirt

The October meeting took only a little over an hour, so as to give time for the movies that followed. Shown were several reels from films taken by members at our annual picnic, beach parties, etc. One was a home-made reel, "Murder in the Alley," with Sherlock Holmes stuff, after a fashion, the players being a number of our members. It was taken by Brother Schmidt. The annual picnic pictures were good, and were taken by Miss Ethel Hinrichs, of the auxiliary, a sister of our president. Fill-ins were some Mickey Mouse stuff. We were pleased to have Grand President Roberts present, who took the opportunity to explain a new idea which will be put into effect by the Home Office. Grand Secretary-Treasurer Kemp was also present.

In the last number of THE FRAT, we announced a series of jaunts around town, which for the present will take the place of usual Division socials, one for each month, and to be conducted by President Hinrichs. There are no charges of any kind, car fares being the only expense, and parties will be limited to about 50, to which any one interested is welcome. The first jaunt occurred the day before the meeting, and about 35 met Brother Hinrichs at the appointed place. On the way, they stopped to look at Admiral Byrd's ship, which he used in the antarctic, and then went to the Tribune offices, where the party was shown silent movies, which visualized the progress of paper making from forest to mill, finally to finished newspaper. After that the party was conducted thru the press rooms, etc., all of which was very interesting.

The next jaunt will be on the first Saturday in November, the 5th, all are to meet Brother Hinrichs at 12:45 P. M. at the S. E. corner of West 26th Street and South California Avenue, after which they will go over to the Criminal Courts Building and the County Jail. The others that will follow will be to little known spots in Chicago, not usually open to the public, and those who go may never have another opportunity. Of course, there will be other sights open to the public, but which it never occurs to most of us to visit.

CHICAGO, No. 1

By H. W. Perry

The meeting of October was completed inside one hour, starting at seven P. M. and then the deck was cleared for action, admitting all outsiders. There were some 300 present for the much advertised Vaudeville-Movie show. The affair was such a howling success that everybody felt the admission charge of 25 cents was too low. The show lasted until nearly midnight. Features of the evening were: "Andy and Mandy," by Miss Dries and Mr. Shawl. "Henpecked Socrates," by Disz and Cherry. "Business on Maxwell Street," by Baim and Ralph Miller. "Farmer Hayseed," by Cherry. "Crayon Artist," by Vaughan. "Charge of the Light Brigade," by Schrage, and clown act by Summerfield. The movies were also good. November 4 will see another similar social, and those who missed the last one should not miss the next one. Approximately \$75.00 was cleared that evening, and this goes to the relief fund.

Plans for the annual masquerade ball are now going on first gear. The beautiful Pompeian room with its

checkered marble floor at the Logan Square Masonic Temple has been reserved for that affair on January 28, 1933. Bear in mind and pass up any other affair that comes on that date.

A nominating committee was appointed to find candidates for the coming election of new officers for 1933, and it is hoped that there will be plenty of volunteers.

Max Himmelstein is doing nicely at the Winfield Sanitarium near Wheaton, Ill., where he was sent early in September for the cure of a slight spot of T. B. in one of his lungs. It is predicted that he will be well and out inside of three months. He was visited by a few brother Fraters, and nothing pleases a confined person more than having his friends call.

ROCKFORD

By B. F. Jackson

It is hoped that there will be a good crowd at our social on Nov. 12, following our meeting. It is for the benefit of our members who are out of work. For several months we have tried to get a crowd at these after-meeting socials, but the lure of the great outdoors has been strong, and the attendance small. This time an unusual effort is being made by the committee, which is headed by Wilford Picchioni. There will be cards and bunco, with free smokes and everything. Remember the date, and don't forget that the meeting begins at 7 P. M. Everybody is invited. An admission price of 10 cents will be charged, and this goes for a good cause.

President Neilson has a wood pile that is the envy of every frat that has not a supply of fuel for the winter, and the beauty of it is that it did not cost him anything but the labor of cutting it. Being out of work Brother Neilson, bargained with a neighbor who has several acres of timber, to allow him to trim up his trees in return for the wood—result, he has enough wood to carry him through the winter.

Mrs. Jennie Lank, widow of the late Robert Lank, has returned from a visit of several weeks at Sioux Falls, S. D. She reports a most delightful time, and says that Sioux Falls has a very enterprising Division.

Stanley Bondick, Mrs. Swan Williams and Miss Catherine Giacherio were among those who attended the Chicago I. A. D. picnic on Labor Day. They reported a good crowd and a delightful time.



• If your vanity gets to bothering you, go back to your home town and see what they think of you.

—NOLAN.

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Our enthusiastic nimrods, Roscoe Ehrhart, Stanley Bondick, Wilford Picchioni and Jim Skarzynsky, are cleaning up their shotguns, laying in a stock of shells, and arranging other paraphernalia preparatory to going after their share of ducks when the season opens Oct. 16.

Brothers Hart, Schmidt and Picchioni are back at their old jobs at the Rockford Brass Works.

BOSTON

By D. McG. Cameron

It was indeed refreshing to meet a much larger crowd at the October meeting, after the rather slim attendance of the summer months, and they were given a pleasing surprise treat. Charles Moscovitz gave a free two-reel movie show after the meeting. The pictures were much clearer screened than those which we have been accustomed to, and the committee in charge of the November meeting show had no hesitation in engaging Brother Moscovitz for that night. The habitual absentees, who for one reason or another dropped in at this meeting, must have gone home wondering what they had been missing so far.

The photos of Fred Lainey of Brockton, who was fined in court for speeding, and that of his 12 year old daughter, acting as his interpreter, occupied conspicuous space alongside that of world series heroes, political news, etc., in one of the Sunday papers recently. Incidentally, Brother Lainey did not seem particularly unhappy, judging from his expression in the photo, for a large part of the \$5 fine found its way back into his pocket, in the shape of fee for the services of the interpreter.

President and Mrs. Garland are proud of the latest addition to their household. The new arrival is a five weeks' old, thoroughbred fox terrier pup, a gift from their neighbor, Mr. Holman, who is on a visit to his old home in the South. It came all the way from Georgia, by parcel post. Dog fanciers who have seen Dixie Lad pronounce it a very fine specimen of dog flesh, and the Garlands are seriously thinking of entering it as a competitor in the dog shows this winter.

It has been decided to hold a three-day affair in connection with the Dec. 31 ball. Open house, with an installation of officers, followed by a movie show on Jan. 1, and a card party and social on Jan. 2. As plans are not completed, details cannot be given until the issue of the December FRAT.

Members will please take notice that the November meeting will assemble at 5 P. M. so the movie show can start at 8 P. M. Judging from the October show, we are in for a treat, as Brother Moscovitz promises to bring special features. There will in all be three reels of films. Bring your family and friends. Do not fail to attend the meeting, as it is heartening to the officers and those who have always worked for the interest of the Division to be greeted by a large attendance.

LOS ANGELES

By C. H. Doane

After the August meeting we had an Olympic ball open to the public. The ball was well attended, and in another hall card playing was indulged in. Only a very few visitors from the East showed up. Robey Burns of Jacksonville Division and Charles Wiemuth of Brooklyn Division were among the visitors. After the Olympic event closed, Brother Wiemuth spent 15 days in Hawaii.

Paul R. Wys was attacked with some kind of abscess on his neck. He had it operated on at the County Hospital, and then was taken back to the sanitarium in Hondo. We are very glad to announce that he is recovering fairly well.

On Saturday, Nov. 5, the business meeting will be from 7 to 8 P. M. President Peterson will appreciate it if all the members will show up at 7:00 sharp. There will be a social, when card-playing will be enjoyed not only by members, but by their wives and friends. The purpose of this social is to increase the relief fund of our Division. Members will please pass the word to all friends. Refreshments of sandwiches, coffee, etc., will be served.

Robert Hawvichorst gave us a surprise by appearing at the meeting after a two-year absence from Los Angeles. He spent most of his time in gold mining in the northern part of this state. He will not go back there next winter, and is looking for work here.

The motor vehicle department authorities in Sacramento have appointed Brothers Oscar Guire and Foster Gilbert as state commissioners for the deaf in the Southern part of this state.

At our October meeting Harry Stark showed such a smiling face that we suspected that his family might have been visited by the stork. But two weeks ago when he was alone up in the San Bernardino mountains, he killed a deer of seven prongs.

SEATTLE

By A. W. Wright

Charles Wiemuth of Brooklyn Division was a visitor at the October meeting. Having an enforced vacation on his hands, he was on a "See America First" tour. He had taken in the Dixie convention in Florida, spent a month in Los Angeles while the Olympic games were in progress, visited San Francisco, and came on north to visit Seattle and Vancouver, B. C., before swinging eastward for home.

Brother Hanson celebrated his 70th birthday last month. He is the dean of the Seattle frats, and holds certificate No. 978.

John Gerson of Tacoma decided to try the simple life, for a while at least, and bought a 10-acre place south of Renton. It has 5 acres of pie-cherries and filberts, and the six room house is as modern as any city home. He is within easy driving distance of Seattle, and we expect to see him often at meetings and socials.

Robey Burns, athletic coach of the Illinois school, called on Brother Garrison during his few hours in Seattle recently, and the latter regretted not having time to notify the other boys to meet him. Brother Burns had to hurry East to resume his duties at the school.

Seattle friends of H. P. Nelson of Portland extend sympathy on the passing of Mrs. Nelson, the first of the month. She went into eternal sleep from heart disease while sitting in a chair, and there Mr. Nelson found her on his return from work.

BROOKLYN

By P. J. Tarlen

The Division did not hold its October meeting on the first Saturday as usual, because of the Hebrew holidays. It was postponed until the third Saturday with the approval of the Gentile members, who wished their Jewish brothers a Happy New Year.

Joe Call is getting plump now, so he purchased a new suit, size 42, 4 more than the regular size of two years ago.

Joe Perna has been entraining home every week-end from Spring Valley, N. Y., where he secured a job last summer, to embrace his beautiful, lonesome wife.

LOUISVILLE

By J. W. Ferg

Recent visitors in our midst were Brothers Marcossan, Suttka, Morris, Beauchamp and Pearson of Danville; Ferninger of Evansville; "Little Jeff" Cundiff and wife of Cropper, Ky., "Conk" of Versailles, O., J. B. Taylor of Dayton, O., and many others whose names have slipped our memories. We wonder what the attractions were.

Just as we were about to count Brother J. J. Frederick out, we received the surprise of our lives when we saw him at our October meeting, his old self once more, taking an active part in the doings of No. 4 as of yore. You cannot keep a good Scotchman down for long.

"Mac" Lynch of Indianapolis Division, who married a charming Jeffersonville belle and has been making his home across the river for the past year, intends to transfer to No. 4 soon. Likewise does Brother Scott, back in Midway, Ky., going shares with Brother Turner on his farm. For several years past it has been "A Tale of Two Cities"

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SCRANTON

By H. B. Young

Those of us who attended the clam bake of Binghamton Division certainly got a "tummy-full" of good eats. The farm where it was held belongs to a couple well known in these parts, Brother and Mrs. John Nitto, who are to be congratulated on acquiring such a valuable piece of real estate.

Sept. 24 witnessed the successful opening of our fall and winter activities. Everybody was supposed to forget their grown-up ways. For those who could not, tables were provided for cards; for those who could and did, fun was provided in good old-fashioned kid games. Don't let anybody tell you that we of Scranton have forgotten how to be kids.

On Nov. 26, we will have an evening devoted to movies which were taken of our picnic, and you had better believe they are jim dandy, so come, all you who were there and see yourselves as others see you. You are guaranteed to get your money's worth.

Wasn't that a fine fraternal thing our brothers from Bingo did? Giving up plans for their own banquet so we could draw a better crowd. Thanks brothers! We appreciate this kind of favor and hope we won't disappoint anybody who attends our big event. The committee says the price per plate may seem large to some, but all will surely get more than two "bucks" worth, as one of the entertainment features will be movies, both drama and comedy, so better get your valuable pasteboard while the getting is good. Reservations close Dec. 1, as the hotel people require a week's notice. And in passing, don't forget that the 10th of December is Gallaudet Day, so with a double celebration to live up to, you had better believe there is going to be big doings out this way, and if Brother "Bobs" can come, oh, boy, what a grand and glorious time we will have.

We want to have our visitors gain a good impression of the metropolis of

the anthracite valley, so our committee is going to try to arrange for a visit to one of the coal mines the day after the big feed, Sunday, Dec. 11, which will be a grand finale to the big doings, so let the slogan of all out-of-town frats from now on be—"On to Scranton, Dec. 10, 1932."

BRONX

By J. R. Collins

The meeting of Oct. 7 was an interesting one, with the fate of eight new applicants in our hands, and lasted long into the night, with our able statesmen getting on and off the dais in whirlwind fashion. The fate of the eight new applicants was: 7 accepted, 1 rejected.

The baby blimp, Martin, that was long overdue from Westchester, blew in, and although in good condition looked a little inflated after throwing off so much ballast trying to get here in time. Matty Blake acted as master of ceremonies in the welcoming, and presented him with the key to the Division in the form of a—what was it Matty?

President McGovern, a true son of the old sod believing in big families, was handing out some nice ropes at the meeting. Reason—a new arrival. Mama Stork, the pain in the neck to Tony DiGiovanno, also dropped him a nice bundle. Congrats, pops. I haven't inquired as to what gender they belong.

Willie Radebold, formerly of the cauliflower industry, but now a member of the school janitors' union, is out of the hospital, where he says they almost murdered him. He looks fine and is glad to be out, but misses that nice little nurse. We sympathize, Willie.

ST. LOUIS

By C. B. Smith

I. H. Barth married Miss Lulie Malavansos in August. They are a young and popular couple, and have best wishes from many friends. They will make their home in our city. Brother Barth is employed in a greenhouse.

Otis Yoder and family of Fort Wayne, Ind., visited Rev. Brother A. O. Steidemann one week. He says he does a good business in his shoe repairing shop.

J. P. Maupin of Wellsville, Mo., being tempted by an excursion fare, made a visit to our city and attended our meeting, where he met several school-mates.

Charles Kilpatrick married Mrs. Hanson on June 18. They will make their home in our city. Their many friends were surprised, but extended their best wishes to them.

SAN FRANCISCO

By H. O. Schwarzlose

Brother and Mrs. C. Martucci are the proud parents of a baby boy, born July 21. Hearty congratulations.

Brother Ed Hartman is receiving congratulations on being a grandfather. A baby was born to his (hearing) daughter recently.

Truman L. Ingle, State Placement Officer for California, was invited to give a report on his activities in connection with his work at our October meeting. His talk was well received and congratulations were extended on his good work. He announced that the State Motor Vehicle Dept. has chosen him as their representative in regard to the deaf of California. Any deaf person who wishes a driver's license or a renewal should see him immediately. He is a clear and comprehensive sign-maker, and no trouble will be met with. This is a step in the right direction. Heretofore we have had a great deal of trouble with the hearing officers.

UTICA

By R. J. Siver

The autumn picnic went off with honors on Sept. 24 at the Iliion Fish and Game Club, about 4 miles out of Iliion. The picnic started about 1 P. M. and did not break up until 1 A. M. What a time! We expect to have another picnic at the same place next year. Let's go, boys, and have a whooping good time. Let us make it the best time we ever had.

The chairman of Utica Division's first banquet, away back in 1914, has put in his bid for the chairmanship of the 20th anniversary of Utica Division next November. That's pretty early, isn't it? Well, anyway, let's hope he makes it the biggest banquet we ever had. He is Thomas Kinsella, one of our charter members. He says he IS going to make this the best banquet we ever had.

BUFFALO

By A. E. Ode

The writer made an error when he stated that Russell Martina was in charge of tinning at the Buffalo school for the Deaf. He is in charge of wood finishing.

No. 40 will hold a supper and Christmas party on Dec. 21. Clarence Jerge is chairman. He plans to make it a real merry one, so each brother, his wife, children, relatives and friends should attend. Remember, after supper there will be a merry time, with real Christmas spirit.

Charles Schlagter is now a brother of No. 40, and the Division looks forward to his drawing in new members.

Binghamton Division is about to make arrangements with the No. 40 bowling team for a match in the very near future. William Murphy, manager of the team, will arrange things with the Binghamton team.

TOLEDO

By N. P. Henick

After many months' absence from our colony, Wilbur Morrison and wife dropped in here for a few days' visit with their relatives recently. Then they returned to their new place around Rockford, O., where they expect to devote most of their time to dairy and poultry.

Edwin Hazel and his charming wife, and Mr. and Mrs. Fred Hyman of Chi-

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cago, stopped here as the guests of Mr. and Mrs. Nate Henick.

Milton Neff, a seemingly confirmed bachelor, surprised his many friends by his recent marriage to Miss Lucile Leach on Sept. 24. Milton is working on a farm of relatives. Congratulations to the happy young couple. On the 10th of October many friends helped enliven their happy days with a shower down in Gibsonsburg, O.

Edward Hetzel had a "lift" in his landlord's car to his old home town for a pleasant visit of at least a week.

Rev. Franklin Smielau came here again on the 9th, on his missionary trip, the first one since his confinement to bed with sickness last summer. He appeared in better health, and we do hope he will be able to make another appearance within a month. During his stay he was the guest of Mr. and Mrs. Andrew Sellers.

Samuel Henry is at present helping out at the Pilliod estate, gathering a big crop of grapes and delivering the same. He enjoys this kind of work, but it is just temporary employment.

Robert Shimp and his mother and brothers have removed to their old stamping place near Dayton, as he cannot get back to his former employment until further notice. He hopes to return here before the falling of snow, to a job.

KANSAS CITY

By O. L. Sanford

What could be more sweeter in life for a man out of work than to come home and find his apartment rifled from parlor to bedroom? Well, that's what Brother and Mrs. Sanford experienced one night late in September.

Brother Herrig and wife managed a shower for Eddie Foltz and bride Oct. 1. A 42-piece dinner set was chipped in for by the deaf of K. C.

The 1935 committee is sending auto stickers to all Divisions. The depression is making outside help a necessity and these stickers will sell for ten cents. All money goes to the convention fund.

Mrs. Russel Shannon, wife of an Akron frat, was in K. C. to talk over old times with friends.

St. Peter has reserved a front row seat in his orchestra for Martin Dryer of Indianapolis, no doubt. The secretary received a letter from him stating he wanted to pay off a personal loan to somebody here. The loan was made 12 years ago by Matt Ahern.

Brother Sexton, No. 31's president, ran into a truck some time ago, and damaged his car. His whole family was in the car, but escaped injury.

HARTFORD

By H. V. Jarvis

Walter G. and William F. Durian are swelling up their chests until the buttons fly, and with good reason, as they have a new home near the school in West Hartford, which will be completed by about November. They should get the Carnegie medal for

bravery for building a house during the depression.

Secretary Jarvis and wife spent a week attending the Mission Convention in Lewiston, Me., then toured Maine by auto and bus. They were surprised that the Maine frats are working more steadily than the Connecticut frats.

Treasurer Tremonte wishes to remind those who send their dues to him monthly to enclose a stamp, as he is tired of reading the old, old story, "I forgot." Paste that in your hat, or put it down in your due book.

ST. PAUL-MINNEAPOLIS

By J. J. McNeill

Brother and Mrs. Arthur Anderson dropped in at our clubhouse last September, while on their way to Columbus, Ohio, where Arthur is an instructor in the print shop at the school. They were camping on one of the lakes near Detroit Lakes all summer, and expect to come back again next summer. They both are nice people and are always welcome here.

Ray Haftten met with a bad accident while milking one of his cows. The bossy did not like it, and kicked him, breaking a bone in his right forearm. Maybe he tried to squeeze too many pennies out of the cow! He is lucky to be a frat, so he can draw benefit.

Joe Shama is reported pretty sick with bronchitis, and is recovering slowly. He is a product of the day schools and is a popular young man. We wish him a speedy recovery.

When the Division needed more money to help pay dues for those who are not working, the ladies auxiliary came up and presented us with a \$20 bill. A rising vote of thanks was given them. It pays to have a ladies auxiliary with the Division.

J. S. Bowen is drawing a pension from the Typographical Union. He has been a member for about 40 years. There are two more frats here who expect a pension in a few years. Why not start a Gibson Pension Fund in our Society instead of a Home?

The Division will have a New Year dance at Thompson Clubhouse, Dec. 31. Chairman von Hippel and committee are going to give the best dance ever held here, and we all hope prosperity will arrive here by that time, and see the hall packed to its limit. More details will be given in the next issue.

NEWARK

By B. L. Doyle

We have Saturday evening, Nov. 26 booked for a silent movie show on the third floor of the Essex County Democrat Club. Michael Nowak of Buffalo Division is going to conduct the show. The feature picture will be the Boston convention, in which we are anxious to see how the deaf acted by means of the sign language. Another feature picture will be "The Eve of the Revolution." It is a picture that re-lives events of vital importance in the making of America, by depicting the most significant incidents in the decade 1765-1775. It includes such scenes as the "Stamp Act," "Taxation Without Representation," "Boston Tea Party," the famous ride of Paul Revere and William Dawes, Jr., the sharp military clashes at Lexington and Concord, and the retreat of the British. "Hands Up," a comic picture, will be added. Altogether eleven reels will be run. The show will be worth going many miles to see. Brothers, wives and friends, come and see this remarkable show.

Our first social since the summer will be a Halloween frolic at the same hall on Saturday, Oct. 29. As usual, old-fashioned apple ducking will be indulged in. A prize or two will be awarded to those wearing the most original costume and the most comical one. Members in arrears will benefit by the proceeds of the social. We are endeavoring to hold a monthly social in an effort to swell our local funds.

Our Division roster of membership has been increased by the transfer of Brother George Oberbeck, a very familiar figure because of his platinum blond hair, from Manhattan Division. He switched his allegiance to our Division because of his residence in Plainfield, N. J.

CINCINNATI

By F. J. O'Brien

We congratulate Brother Staubitz on the result of the Ohio M. E. conference held Sept. 4, which promoted him from Supply Pastor to Local Elder, through the recognition of credentials from the Baptist church.

Our sympathy is extended to Mrs. W. H. Cowles, Alva Long and Joseph A. Lawson in the death of Mrs. Mary A. Long, who died Sept. 8, at Butler, Ky. We all miss her as a generous and sympathetic friend of the deaf.

Managing Director Horgan of the Linton-St. Nicholas hotel, invited Brother Hoy and many famous old-time baseball players to be his guests for a day, recently. Curious that there are no more deaf baseball players of the calibre of Brothers Hoy and Luther Taylor nowadays.

A baby girl boosted Brother Welte to a tie with Brother Buchert in having the largest family in our Division, each of them having seven children. Also, Brothers Miller and Abrams were the lucky daddies of boys. Congratulations.

Fraters, Attention!

You Can Earn Good Money

Either whole or spare time
work selling a

GOOD 5c CIGAR

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proposition write Brother

HENRY KRAFT
1141 N. Waller Ave.
CHICAGO, ILLINOIS

SIoux FALLS

By E. P. Olson

B. B. Burnes has returned from his vacation in Alabama and resumed his position as instructor at the state school. He also has the secretaryship of our Division, and the local members are glad to have him with us again. He gave a talk on his trip down South and to Chicago, at the October meeting.

C. H. Loucks, instructor in carpentry at the state school, spent his vacation in Aberdeen, but on Aug. 1 he was called back to do carpenter work on improvements much needed. E. P. Olson was also employed as carpenter there for over three weeks. During the summer A. J. Krohn was also employed in painting at the school.

Elmer Peterson of Des Moines Division No. 77 attended our Labor Day picnic and was a guest at G. E. Daniels and E. P. Olson for a week. He reported a liking for Sioux Falls, and wanted to locate here if he could get employment.

Delmar Moore of Brodhead, Wis., a cousin of Mrs. A. J. Krohn, who married Ruth Tolin of Waubay, S. D., last September, was in Sioux Falls with his bride for a few days, thence to Minneapolis, and then on to his home for the winter. The frat boys extended congratulations.

Mrs. Lank of Rockford, Ill., was in Sioux Falls six weeks, visiting her aunt and uncle and friends. She was given a reception Saturday afternoon, Oct. 15, by the local deaf ladies. She was remembered with some nice gifts, and refreshments were served. She departed for home Monday, Oct. 17. Her husband was a member of Rockford Division, and died last February of pneumonia. She is a sister to Mrs. O. E. Brorby.

On Sunday afternoon, Oct. 2, Brother and Mrs. Norman Larson were the victims of a surprise party when the local deaf, Brother and Mrs. Ordt of Orange City, Ia., and Brother and Mrs. Dougherty of Maurice, Ia., motored to their place. Some new kinds of games were played. Nice refreshments were served, with Miss Dora Schmidt, as speaker, presenting the Larsons with a nice velvet arm chair.

JERSEY CITY

By H. E. Dixon

The October meeting was followed by a hot dog party, which drew almost one hundred people. The result was a fair profit. Among the visitors were Brother Cameron of Springfield, Mass., Brother and Mrs. Walter Throckmorton of Long Branch, N. J., Brother and Mrs. Hans P. Hansen of Trenton, N. J., Brothers William and Walter Battersby of Paterson, N. J., and other out of town people. All enjoyed the taste of the frankfurters and sauerkraut. The committee included Robert Harth, chairman, George Brede, Emil Ruegg, Gabriel Franck and Norman Struble.

Plans for the joint ball of the Jersey City and Newark Divisions are un-

der way. It will be held in January, 1933. The Division has decided to wake up the Rip Van Winkle members by having more affairs this coming winter season.

The Division wishes to extend its hearty congratulations to Jack Brandt on the arrival of another little daughter, born Oct. 5. This is his third child.

SPRINGFIELD, MASS.

By F. L. Ascher

Chairman Haggerty of the entertainment committee announced a "Hard Times" party for November 26. Brothers Beausoleil and Forsyth will have charge of the affair. New games will be played, and the winners will be awarded attractive prizes. All resident members, as well as many of our non-resident members are requested to attend so as to help increase our local fund so that we shall be in a position to help unfortunate brothers. The admission, including refreshments, will be 35 cents. Let's change from "Hard Times" to "Good Times."

The results of our Monte Carlo fraternal on October 15 will be detailed in December's FRAT. All members are requested to attend the November meeting, where Chairman Brown's report will be given and the nominations for new officers for 1933 will be made. They will also hear the report of Chairman Ascher of the Law Committee. Due to the fact that much business will be discussed, the meeting will start at 7:30 p. m., sharp. Please take notice.

We regret to report that Brother Tucker is under the doctor's treatment for a month. He is suffering from a tumor on his back which prevents him from working. It is hoped that his recovery will be speedy. No doubt he is glad to be a Frat because his sick benefit will compensate him largely for the loss of wages during his disability period. That's something for which we are thankful.

Members, please read "Handling of Claims" on page 6 of the October FRAT. It is very important to all because our Division aims to be correct and just in every disability claim, so as to protect the rights of all other members who contribute a part of their money to the Sick and Accident Fund. All members of our Division are earnestly asked to cooperate in making our monthly social affairs successful, as the proceeds of these affairs help to defray local expenses and help members who temporarily cannot meet their dues. Good! Let's do our bit by carrying on for the good of the order.

READING

By E. C. Ritchie

The Winter activities of No. 54 begin Nov. 12 with a Hallowe'en Festival in the Frat's Hall, 610 Court St., fourth floor. R. M. Williams, who has been on our sick list for some time, but who is now about again, will have charge of the affair.

E. L. Eby, who recently deserted the ranks of the bachelors, is reported as doing nicely after an operation for gall



AUTUMN

By BLANCHE CARTER BOWERS

THE asters and the goldenrod,
The downy silk of milkweed pod,
Along the roadsides far and near,
Remind us that the fall is here.
The grapes in purple clusters cling;
The little birds of south lands sing;
And fields and orchards give once more
Their rich and bounteous harvest store.
In flaming gowns the trees are dressed,
Until with whoop and merry jest,
The laughing wind in sportive play,
Blows all the dancing leaves away.
And now, all Nature at its best,
Prepares itself for winter rest.

stones and removal of appendix in Lancaster Hospital. Always a tireless worker for all that advances the interests of the deaf, we miss his presence, and we sincerely hope for a quick recovery from the after effects.

The P. S. A. D. held a corn roast on Sept. 11 at Luden's Park. It was a 50 cent and help yourself affair. Over 300 ears of corn were put away, some consuming as many as a dozen ears, and finishing with the butter streaming down to the elbows. Four games of soft ball were played between Reading Frat resident and non-resident teams. Both teams won two games. The stellar play was a liner to deep left by La-Rocco, who was put out at first base by a quick and accurate throw. Sydney Goldberg was the all-around star, according to the non-residents.

The depression has given our members plenty of spare time, so here's a list of hobbies of our Brothers: Gromis, bowling; Fritz, quiting; Weaver, landscaping; Albert, baking; R. M. Williams, autoing; S. Goldberg, wrestling; Pulver, painting; Ritchie, cabinetmaking. Other hobbies will follow if the writer receives a list from some one.

We would be immensely pleased to have some one adopt the hobby of getting one, such as Joseph LaRocco, of Hazleton, Pa., and those other non-Frats, NOW. Who will volunteer?

DETROIT

By A. A. Stutsman

Martin C. Halm has our sympathy in the death of his father which occurred on Sept. 11.

We are happy to hear that Walter Gorman is now improving from his illness. He was for some time so dangerously sick that his physician despaired of his recovery.

Thanks are due Mrs. Alanson Webster for the recovery of the lost fishing reel, reported last month.

The Division has adjusted the rule regarding the dividing of the members' local dues so that after New Year's Day 2 cents instead of 5 cents goes to the Delegate and Alternate fund; 2 cents instead of 3 cents, to the Relief fund; 2 cents, to the Sinking fund as before, and the remainder to the General fund. In this way, with the decrease of the local dues of non-residents next year, the monthly inflow of the General fund will be a little less than before. Therefore, it is urgent that every member, and especially non-resident, should make it a point to attend the Division's socials oftener than ever, and this, in turn, will materially help swell the General Fund. It is this fund from which loans are drawn by members to pay their back dues, and the loans are generally allowed only after the Division's expenses have been paid for the month.

The Nominating Committee for the coming election of officers for 1933 are Raymond Brown, chairman, John Cole and Thomas Leach. If you are an aspirant for some office, go and place your name with the committee.

The first of the winter-evening socials under the auspices of the Division was held in the Card room while the Division held its monthly meeting in the Post room on Oct. 1. A small crowd attended, but all reported a pleasant time. The committee is now concentrating its attention on holding a swell masquerade ball to be held on the 4th floor of the G. A. R. building, on Nov. 12. The object of the ball is to increase the Division's treasury, and to enable it to grant loans to members who need help to pay their back dues. Come, every one, Frat or no. Tell your friends about it.

BALTIMORE

By A. P. Herdtfelder

EXTRA! EXTRA! Affiliated Divisions, attention! Baltimore wants your co-operation in broadcasting to every nook and corner of the United States and the Dominion of Canada the glad news that she is most anxious to be the Convention City in 1939. "Baltimore, the gastronomic metropolis of the Union," as Oliver Wendell Holmes called it, with its proximity to Washington, D. C., Mt. Vernon, Philadelphia, Gettysburg, New York, Atlantic City, etc.; with its panamoric scenery; with its splendid water, railroad and hotel facilities; with its inspiring historic background; and with its fine hustling corps of good loyal Fraters ready to extend to you typical southern hospitality, urges you to join us most vehemently in the chorus: "BALTIMORE 1939!" Great impetus was given to the movement at our last meeting when Brothers Price, Wriede and Herdtfelder were made publicity agents. These gentlemen will soon be boasting to you in such glowing rosy

pen sketches of the beautiful, industrious city of Baltimore and its environs, that you will actually imagine yourself seeing Baltimore, virtually "eating" Baltimore, and fondly dreaming of Baltimore to such an extent that, we hope, you will have no other alternative than to instruct your delegates to vote for Baltimore at Kansas City. Help us put Baltimore over in 1935, then challenge us to make good our braggadocio in 1939. Could anything be fairer?

We were glad to see Brother Bomhoff back in harness as treasurer after an absence of several months, due to an operation for gallstones; Brother Kauffman with his wife and son recently took a three thousand mile automobile jaunt through several southern states; Frank Rebal moved his family here last month from Kansas in time for the opening of the Overlea School for the Deaf, where Brother Rebal does classroom work; True to his horticultural proclivities, Brother Wallace has planted evergreens and various shrubbery around his beautiful home in such a pleasing artistic way that we won't be surprised if it becomes the show place of his neighborhood; Brother Wriede entered a wisecrack contest sponsored by the Baltimore News in co-operation with the Four Marx Brothers, and for submitting six hastily constructed jokes won a ticket to see the much touted play "Horsefeathers!" We presume after Brother Wriede sees the picture he will give us a few more hossafluffs.

With the details relative to our Smoker now practically completed, it only remains to put faithful old Billy through his paces for the night of Saturday, November 19, when several candidates will be initiated at Freedland's Hall, 932 W. North Ave., corner of Eutaw Place, at 8 P. M. Besides witnessing the prancing of Billy and the antics of the neophytes, the members will be regaled with sandwiches, coffee, cigars and cigarettes. Billy wants every member to be on hand and give way to gay abandon, and extends a welcome to the brothers of nearby Divisions to join us on the occasion.

SYRACUSE

By T. A. Hinchey

Welcome into our fold, Brother Ralph Young, our newest member. He hails from the North Country, where he received his education at the Malone School for the Deaf. Incidentally Ralph Young was captain of that crack 1928-29 basketball team, of which Dorman Harvey is a member. Here is a fertile field up in the woods for new membership and we can look to Dorman Harvey, plus his pleasing personality, to bring in a few more.

Roderick Brown was rushed to Crouse-Irving Hospital Oct. 6, for an emergency operation for strangulated hernia. The operation proved timely, as Brother Brown pulled out of the crisis nicely, and is now on the way to a speedy recovery. His chairman-



Food for Thought

By GEORGE S. CHAPPELL

S AID the Turkey, "I really
Am filled with dismay
To see how my weight is
Increasing each day.

*"Thanksgiving approaches;
The year's on the wane;
The food that they give me
I ought to disdain.*

*"My frame should be wasted,
My skin should be loose.
To sum it up briefly—
I ought to reduce.*

*"But no; all such courage
My character lacks,
So I gobble along,
Headed straight for—the axe!"*



LET ME BE KIND TODAY

By GEORGE H. FREE

LET ME be kind today,
Nor carelessly let fall
One cruel, hurtful word
Which I cannot recall.
The heart I wound today
Tomorrow may be stilled;
I cannot gather up
The poison when 'tis spilled.

I must not waste today,
Life's harvest time is brief;
How scant the hour allowed
For me to glean my sheaf!
Haste! Haste! Oh, laggard hand,
To plant the goodly seed;
Bear in the golden grain,
Perform the noble deed.

I would be true today—
Today is all I own;
Tomorrow may not dawn,
And yesterday has flown.
May I be given strength
To do my task, I pray,
And in my humble place
Let me be true today.

ship of our Halloween party was taken over by President Conley.

Thirty guests attended the Oct. 8th card party, at which only five hundred was played. Light refreshments topped the evening.

With the meeting-social combination a definite success, Nov. 12 will see Teddy Hofmann offer an excellent program of movies. It is believed he will show the Boston convention films, besides our own. Rest assured we will see something new in Teddy's line. Schedule of other socials: Dec. 10, card party, Eddie Herlan, chairman; Jan. 14, public installation of officers for the ensuing year, Clyde House, chairman; Feb. 25, Washington party, R. Conley, chairman.

The Globe Hotel team of the Mercantile League, of which three of our Frats are members, got away to a flying start in the opener, copping two out of three. The team has the makings of a contender for the pennant. Our divisional bowling champions are ready for our first tilt with the Buffalo klegers, which is being planned to take place late this fall.

OMAHA

By R. W. Mullin

Arthur Nelson is merrily painting up the new laundry at the School for the Deaf. He had a nice chance to farm with his Brother DeGroot in Iowa, but prefers to paint in town. That's so he can share in the fun at our Division meetings and entertainments.

Brother Revers and wife went to Lincoln for a couple of days visiting friends and spreading the Fraternal good will. We wouldn't flop if he brought in our Governor as a Frat member, because he's got a mighty nice paw to shake.

Now that school is open, Nick Petersen, our Treasurer, has countless things to do besides his Frat duties, like minding some ten score babies, but he really isn't tied to a gal yet, though he likes 'em, and maybe that's one reason he's so dern busy.

Oscar Treuke and wife returned safe from a 3 months' summer trip through California, Oregon and Canada, even Mexico. They had a most glorious time with a lot of former Nebraskans and Iowans, to say nothing of the fun the western Frats gave them. He brought all their greetings and many more; especially we are pleased to hear once again about our old buddies that we have missed for some ten years.

Brother Purpura and his sister went night riding with the Kloppings to Blair, where Jahnel, one of our 1930 basket ball heroes, helps his dad on the farm. He's a splendid chap, and will enjoy life even more as soon as he is a Frat member.

MIAMI

By R. H. Rou

Our October meeting was interesting, as usual, and a short one, finishing up with a movie picture show engineered by the division. We are hoping for still better forms of entertainments in the future. Come on boys, let's pull together, and hustle.

An interesting affair is being scheduled for November 20, with Brother Stitt, chairman, Brother Blount and Brother Watson in charge. It will be held at the YMCA building, Room D, and you will do well to keep this date in mind. It will be in the nature of a turkey party.

W. E. Reeder and family have moved into smaller and more comfortable quarters for the winter, at 132 N. W. 51st St., and they will be pleased to have their friends visit them.

Local employment conditions appear to have been going from bad to good, because of the fact that a goodly number of people have either got work or been given back their jobs in the last few weeks. Perhaps many more will be given employment if working conditions continue to improve. But the writer would not advise any one coming down here in quest of work, for it's been agreed generally that local people who have been here over a year or so will be given employment first.

Wanted: Address of Brother Julius B. Hobart, last heard of as being in Lincolnton, N. C. We have some important business with him. Please communicate with our secretary if you have any information regarding to his whereabouts.



The Thankful Spirit

THE success of Thanksgiving depends very largely on whether you have the habit of thankfulness. If for three hundred and sixty-four days you go your way saying at intervals, "Just my luck," or "It's just what I expected," you will not find the real joy that is in Thanksgiving.

Cultivate the thankful spirit. Pick out the blessings in the days as they come along, and thank God for them then and there. Make every day in the year a day of thanksgiving, and the day set apart for the giving of thanks will be a success.

FRATERNAL RECORD.

ATLANTA

By Muriel Bishop

Mr. and Mrs. Wortman stopped off here a few days on their way to Cincinnati, Ohio, their former home, to which they are now returning after five years' residence in St. Petersburg, Florida. Mrs. Wortman is a relation of Ringling, the circus king. Brother Wortman has been a Frat many years, holding certificate No. 156.

Our Hallowe'en party is to be October 28, it being No. 28's custom to celebrate yearly. Red Men's Hall, as usual. The admission fee is to be reduced in keeping with the times. Brother Chambers is chairman-in-charge.

Misfortune visited the home of John Stockard, one of our charter members, when his wife had a bad fall and broke an arm, October 5. She is doing as well as can be expected, at the present time.

J. F. Ponder's wife, the former Violet Tolbert, motored to Augusta with her mother recently, and brought back a load of belongings. Mrs. Tolbert having spent the summer in Atlanta, decided she would like to stay on. She will make her home with the Ponders, who are popular in our younger set.

Brothers Willingham and Stockard seem to be enjoying prosperity, even if we are not, as they are working nightly at the Orr Shoe Plant. Stockard has been with the company 23 years, and Willingham 16 years.

Mrs. John R. Davis, a handsome and charming brunette, has joined her hus-

band for permanent residence here. Both are being cordially welcomed in deaf circles here.

WESTCHESTER

By S. J. Riley

Ready! Hop aboard our train, "Good Time," for the Bal Masque, Saturday evening, Nov. 12, at Hermax Hall corner of First St. and Sixth Ave., Mount Vernon, N. Y. The committee has all plans ready to make the affair worth everybody's presence. New Yorkers should take the Lexington Ave. subway marked 241st St., White Plains Rd. to Mount Vernon, then take either "A" or "B" car to Sixth Ave. Hall is on corner.

S. J. Riley drove up to West Point on Oct. 15 to witness the Army-Pittsburgh football game.

The Division's initiation of new members took place the evening of Oct. 15, and eight yearlings were made full fledged frats. They are Brothers Bowdren, DiCairano, Donaldson, Downey, Garrick, Lander, Radlein and Whalen. Max Lubin was present and acted as master of ceremonies.

A surprise birthday party was tendered Joseph Donahue Oct. 8 by a number of friends with the co-operation of Mrs. Donahue.

Our Division will have social affairs after each meeting this winter, and it is planned to start business at 7 P. M. sharp, knocking off at 8:30 P. M. Please note that for the winter we have changed our meeting date from first Fridays to first Saturdays.

A number of the boys are getting up a bowling team and there is a challenge to be issued other Division teams. Further particulars later.

WATERBURY

By F. G. Cossette

Our dance and frolic, the greatest event ever given in many years by our Division, is almost at hand. Remember the date, Nov. 19, Saturday evening, at Odd Fellows' banquet hall, 36 North Main St. opposite the green in the heart of the Exchange Place. Truly, the program for the event has been in the making for months by the committee in charge, headed by the hustling Lithuanian, Anthony Wenslowes. Save this date and don't go anywhere else, or you will regret it. The writer has received reliable information that three hundred members and their wives and sweethearts will attend.

Springfield Division announced at their Monte Carlo Ball, held Oct. 15, that they will send a large delegation of their members. Wonder if Boston, Hartford and New Haven Divisions can beat Springfield? All who come will not only enjoy the frolic of their lives, but their coming will help their frat brothers who are unemployed, as Waterbury Division is giving this great affair to swell the fund, solely to keep our unemployed members in the great N. F. S. D. in good standing.

An Ounce of Prevention

Fundamental knowledge about the principles of healthful living safeguards health more than countless drugs and treatments. Know how to be well—or, how not to be ill—and avoid doctor bills. The ounce of prevention costs you nothing. But you pay dearly for the pound of cure.

Seasonal Infections

THE onset of cool and damp fall days has caused the usual increase in the number of cases of "colds," gripe and pneumonia. These diseases are all infectious, but more prevalent in the fall, winter and early spring, for the reason of sudden weather changes, lowered resistance from overheated and poorly ventilated homes and closer associations.

Persons who are especially susceptible to colds should, as much as possible keep away from other members of the family who are thus afflicted. The hands and face should be washed frequently and individual towels used.

The eating utensils used by those afflicted with colds or gripe should be boiled—or at least scalded—and the victims of the infections should have no part in the preparation of food. This is more important where there are babies and young children in the household, as they are especially liable to become *seriously* affected.

We deem it appropriate to repeat our "Nine Rules" towards cold prevention, as follows:

1. Eat plenty of nourishing food, thereby increasing one's resistance.
 2. Drink freely of water; bathe frequently.
 3. Sleep full eight hours nightly.
 4. Breathe especially deeply while in the open, but through the nose.
 5. Make certain that your home is adequately ventilated—without marked drafts.
 6. Make certain that the air is fresh and of the right temperature, and that it contains moisture.
 7. Dress according to the weather and the degree of exposure. Do not permit yourself to chill.
 8. Keep away as much as possible from persons who have colds.
 9. If you contract a cold, go to your doctor. Do not resort to nostrums. Each case is a case unto itself.
- You can overcome a chilly feeling by muscular activity. There is nothing better than a brisk walk in the open, followed by a warm bath and rest in bed.—Nat'l. Gleaner Forum.

Ear Troubles

THE common notion that swelling behind the ear is always an indication of a mastoid is refuted by Dr. Joseph Popper in a Hygeia article on earache. This point is well worth remembering for it may save much anxiety when swelling appears behind the ear. It may merely be inflammation of the ear canal.

Children are affected more often by inflammation of the middle ear than are adults. The tube connecting the back of the nose with the middle ear is known as the eustachian tube. In children the mouth of the tube is in a direct line with the back of the nose; the tube is shorter than in the adult, and inflammation of the nose easily infects the middle ear.

How can one know that he is physically solvent without an appraisal of his physical assets and liabilities?

Causes of Neuritis

NEURITIS means inflammation of a nerve. This inflammation gives rise to definite symptoms which vary according to the particular nerve affected and according to the cause. In general the symptoms are a mixture of pain, tenderness, loss of skin sensitivity, weakness and wasting of muscles, and difficulties with the circulation of blood to the part affected.

Local neuritis may occur in any part of the body and may be due to exposure of the particular part of the body to cold, wind and rain; or it may be due to injury to a nerve as it passes near the surface of the body, either sudden injury as from a blow or slow and prolonged pressure. Finally it may be caused by inflammation advanced from a neighboring site.

Multiple neuritis is a form that involves the nerves of the body as a whole and is usually caused by poisons of one sort or another. Probably the most common of all cases are those due to alcohol. Lead neuritis is due to chronic absorption of lead by painters, to drinking water conveyed in leaden pipes or sometimes even to face powder containing lead.

Many cases of neuritis are caused by poisons from infected teeth, tonsils or other parts of the body. Certain diseases may cause it and in others it is a symptom.

To catalogue the list of causes of neuritis is to obtain an idea as to what measures to take to avoid it. Exposure of the body to colds and chilling should be prevented; the use of alcoholic drinks should be restricted or stopped entirely and exposure to lead and arsenic should be guarded against. The diseases of course should be avoided on their own account rather than on account of the neuritis that accompanies them. As for treatment, the care necessary depends on the type of neuritis and on the cause. A physician who is skilled in the diagnosis of neuritis can apply the appropriate treatment to each patient.—Hygeia.

Be Thankful for Insurance

Life insurance is for the benefit of the insured himself as well as for the benefit of the insured's dependents. The companies pay more money to living policyholders than to the families of the dead. It is business protection, old age protection and family protection combined.

Safety of Life Insurance

By BRUCE BARTON

IN the past 50 years, no important insurance company in the United States has failed. There have been failures on the part of only a few minor companies and in most instances the insurance was taken over and continued in force by stronger companies, so that the policyholders did not lose.

Why Safe: Because the fundamental principle upon which life insurance companies base their calculations is to plan for the worst that possibly can happen and thus to have in all normal times, a very large margin of safety. When you pay your premium, you may know that it is based on an underestimate of your life expectancy, an underestimate of the amount the company expects to earn on its investments, and usually an overestimate of the cost of doing business.

Fundamental Principles: One great difference between an insurance company and a bank is that the bank must be kept liquid since it may be called upon for a large part or even all of its deposits at short notice. Life insurance companies are practically free from such experiences. Furthermore, from the very nature of life insurance, not only is the income from the steady flow of premiums and interest usually far in excess of disbursements but the companies have investments constantly maturing which furnish an additional supply of cash which could be drawn upon if needed.

Life Insurance is Safe: The insurance companies of the nation are safe. Their record during the depression has been magnificent. Last year, for example, when a total of ninety million dollars was raised for unemployment, the life insurance companies paid out to policyholders and beneficiaries 30 times as much.

Don't Worry: The resources of the companies are sound, conservative and unimpaired. Wise business men who have seen their estates shrink in the stock market are increasing their insurance to make good the shrinkage. Stay with your policy! Don't worry! And above all, don't lapse!—Woman's Home Companion.

First Insurance Policies

DO you still own your first savings account? If you do, you are unusual. A successful life insurance salesman who has made it a practice to ask that question in connection with his solicitation, found only 25 out

of 2,000 who still own their first savings account and are keeping it up. Only 15 had securities which were worth what they paid for them. But over 1,700 still possessed their first life insurance policies.—Firing Line.

20 Minutes vs. 26 Years

"MR. SMITH, you are 40 years old —how long has it been since you started to make your own living?"

"I started to work when I was 14 years old."

"And you are worth about \$5,000 today?"

"Yes."

"Then, Mr. Smith, it has taken you 26 years to create an estate of \$5,000 has it not?"

"For a little less than \$150 I can double your estate—really double your life's work."

"How's that?"

"Put your name here, have a health certificate filled out by our doctor, let my company issue a policy to you, and you will be worth \$10,000 instead of five, and you have done in 20 minutes what it took you 26 years to do."

—Royal Highlander.

We Are Coming Through

WE HAVE taken stock of our shattered and depreciated resources. With chastened spirits we face the future with renewed hope and courage. During this nerve-racking period life insurance has withstood every shock just like a lighthouse on a storm-ridden coast. It has been comforting and encouraging to see something stand up and successfully resist the ravages of the depression. More power to such an institution! —Loyal American.



Health is Today's Gift

PRECIIOUS health—the "gift of the gods"—is not going to belong to you always. If you take too small a policy today, you may never be able to get more insurance.

THE GREATEST ENEMY

Fear, Hate, Envy and Worry are now officially branded as the physical causes behind Old Age Diseases. These are charged to be the destructive forces that are holding the life span at 58. We have this upon the distinguished authority of leaders in the American College of Surgeons who say that medical science, having freed us of most of the mass epidemic diseases, has left the individual to fight his own battle against the premature destructions of Fear, Hate, Envy and Worry—and the greatest of these is Worry.

Worry over what? What do men and women worry about that shortens their life span so materially? They worry over money matters, the most pernicious and persistent worry there is! Many men never reach old age because they worry themselves to death over who is going to keep them during the "sunset days of life," says Equitable Agency News.

INSURANCE IS READY MONEY.

Ready money! That is what makes life insurance the best home safeguard. When the family needs cash and needs it quickly, on the death of the husband and father, life insurance has proven the best economic safeguard of the home. When age or disability creeps on and the member is unable to produce further income, the availability of the monthly income plan is a great boon to the aged and unfortunate.

Whatever your station in life you can depend implicitly on the fulfillment of every hope placed in your insurance protection contract. Safety, always at par, not disturbed by the changing stock markets, instantly available, easy to maintain, fully established by your first payment. The best home safeguard.—The Bee Hive.

GREATEST INVESTMENT

I maintain that there is no more satisfactory form of investment for the average man than insurance. There is something compelling about a premium notice. Serious as our lapses are, they are but a fraction of those suffered by other forms of thrift. Everywhere you will hear that people cannot afford to save. I have no doubt that the first life insurance men heard that people could not afford protection of any kind. To persuade people to divert part of their earnings to insurance is our task. We have accomplished wonders in the past, and will do more in the future.—Wendell P.

A school teacher was cashing her monthly pay check in the bank. The Teller apologized, giving her old bills, saying,

"I hope you are not afraid of microbes."

"Not a bit of it," replied the school teacher. "No microbe could live on my salary."

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)
Home Office: 201 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY

Board of Directors

ARTHUR L. ROBERTS, President
201 North Wells St., Chicago, Illinois
FREDERICK J. NEESAM, First Vice President
130 S. Third St., Delavan, Wisconsin
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201 North Wells St., Chicago, Illinois
WASHINGTON BARROW, Chairman of Trustees
201 North Wells St., Chicago, Illinois
Board of Trustees
WASHINGTON BARROW, Chairman, Chicago, Illinois
GEORGE F. PLICK, Chicago, Illinois
HARRISON M. LEITER, Chicago, Illinois

SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1, Chicago, Illinois
Catharine Hall, Capital Building—First Friday
Horace Perry, 720 South Lombard Ave.—Oak Park, Ill.
DETROIT No. 2, Detroit, Michigan
C. A. R. Grand River and Cass Aves.—First Saturday
Asa A. Stutsman, 22504 Nona Ave.—Dearborn, Mich.
SAGINAW No. 3, Saginaw, Michigan
Saginaw Silent Club—First Thursday
G. J. Janicke, 2706 Glenwood St.
LOUISVILLE No. 4, Louisville, Kentucky
Robinson Hall—First Saturday
J. Wm. Ferg, 2537 W. Main St.
LITTLE ROCK No. 5, Little Rock, Arkansas
W. Marklam and Cross Sts.—First Saturday
Sam Benner, P. O. Box 760
DAYTON No. 8, Dayton, Ohio
Ben Hur Hall—First Saturday
Jackson Bates, 43 Calm St.
BAY CITY No. 9, Bay City, Michigan
Y. M. C. A.—Second Tuesday
Charles F. W. Lawrence, 806 N. Henry St.
CINCINNATI No. 10, Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday
Adebert Waters, 6456 McHugh Place
EVANSVILLE No. 11, Evansville, Indiana
925 W. Pennsylvania St.—Second Friday
Nathan Greenberg, 925 W. Pennsylvania St.
NASHVILLE No. 12, Nashville, Tennessee
Y. M. C. A.—First Friday
Joe M. Carter, 4502 Idaho Ave.
OLATHE No. 14, Olathe, Kansas
Hyer's Hall—First Tuesday
E. H. McIlvaine, Box 73
FLINT No. 15, Flint, Michigan
109 W. Second Ave.—First Tuesday
L. F. Williams, 2505 Begole St.
TOLEDO No. 16, Toledo, Ohio
Kapp Hall—First Saturday
Nathan Henick, 119 E. Woodruff Ave.
MILWAUKEE No. 17, Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday
Samuel Sutter, 1535 N. 18th St.
COLUMBUS No. 18, Columbus, Ohio
Knights of Columbus Temple—First Tuesday
Israel J. Crossen, 364 S. Eureka Av.
KNOXVILLE No. 20, Knoxville, Tennessee
Y. M. C. A.—First Tuesday
L. Arthur Palmer, 830 N. 5th Ave.
CLEVELAND No. 21, Cleveland, Ohio
Sphinx Club, 2515 Franklin Blvd.—First Friday
Herman Koelle, Jr., 1262 Beach St., Lakewood
INDIANAPOLIS No. 22, Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday
Richard H. Phillips, 2945 Kenwood Ave.
BROOKLYN No. 23, Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday
Nicholas J. McDermott, 954 Broadway
ST. LOUIS No. 24, St. Louis, Missouri
Jetta Hall, Lafayette and Jefferson Aves.—First Friday
Carl Smith, 1710a Arlington Ave.
NEW HAVEN No. 25, New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday
Clarence Baldwin, 121 Gilbert St., West Haven, Ct.
HOLYOKE No. 26, Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday
Arno Klopfer, 82 Jackson St.
LOS ANGELES No. 27, Los Angeles, California
1329 S. Hope St.—First Saturday
Clarence H. Doane, 4731 Budlong Ave.
ATLANTA No. 28, Atlanta, Georgia
Red Men's Wigwam—First Friday
L. B. Dickerson, 260 Haas Ave., S. E.
PHILADELPHIA No. 30, Philadelphia, Pennsylvania
1628 Arch St.—First Friday
James F. Brady, 202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31, Kansas City, Missouri
912 Grand Ave.—First Saturday
Oscar L. Sanford, 2719 Troost Ave., Apt. 4
OMAHA No. 32, Omaha, Nebraska
Nebraska School for Deaf—Second Saturday
Robert W. Mullin, 5512 N. 27th St.
NEW ORLEANS No. 33, New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday
Henry Soland, Jr., 5821 Prytania St.
KALAMAZOO No. 34, Kalamazoo, Michigan
Moose Temple, Portage St.—First Saturday
John P. Cordano, P. O. Box 262, St. Joseph, Mich.

BOSTON No. 35, Boston, Massachusetts
Ritz Plaza, 218 Huntington Ave.—First Saturday
D. McG. Cameron, 146 Howard Ave., Roxbury, Mass.
PITTSBURGH No. 36, Pittsburgh, Pennsylvania
206 Federal St.—First Saturday
Enza Ludovico, 442 Pearl St.
HARTFORD No. 37, Hartford, Connecticut
I. O. B. B. Hall, 327 Trumbull St.—Second Saturday
Harry V. Jarvis, 18 Orange St.
MEMPHIS No. 38, Memphis, Tennessee
Y. M. C. A.—First Saturday
William C. Correll, 3526 Carnes Ave.
PORTLAND No. 39, Portland, Maine
514 Congress St.—Second Saturday
George Mathieu, 36 Acorn St., Biddeford, Me.
BUFFALO No. 40, Buffalo, New York
262-264 E. Utica St.—First Saturday
Albert E. Ode, 54 Andrew St., Pine Hill, Buffalo, N.Y.
PORTLAND (ORE.) No. 41, Portland, Oregon
W. O. W. Hall, 6th and Alder Sts.—First Saturday
Mayhew Norton, 209-21st St. N.
NEWARK No. 42, Newark, New Jersey
851 Broad St.—First Saturday
Bernard L. Doyle, 116 Conant St., Hillside, N. J.
PROVIDENCE No. 43, Providence, Rhode Island
59 Chestnut St.—First Saturday
Joseph C. Pierce, R. F. D. 88, Barrington, R. I.
SEATTLE No. 44, Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday
Albert W. Wright, 6840 15th Ave., N. E.
UTICA No. 45, Utica, New York
53 Franklin Square—First Saturday
Robert J. Siver, 67 First Ave., Ilion, N. Y.
WASHINGTON No. 46, Washington, District of Columbia
N. E. Masonic Temple—First Wednesday
Gerald J. Ferguson, 738 Van Buren St., N. W.
BALTIMORE No. 47, Baltimore, Maryland
Sons of Italia Hall, St. Paul & Read Sts.—First Saturday
August Wriede, 1909 Kennedy Ave.
SYRACUSE No. 48, Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday
Carl G. Ayling, 622 Cannon St.
CEDAR RAPIDS No. 49, Cedar Rapids, Iowa
420 1st Ave. E.—Second Saturday
Charles Kinser, Route 2, Marion, Iowa
HUNTINGTON No. 50, Huntington, West Virginia
I. O. O. F., 8th Ave. and 6th St.—First Saturday
Domenic J. Biagi, 629 4th St.
ALBANY No. 51, Albany, New York
Pythian Temple, 481 Washington Ave.—First Saturday
Henry A. Mineker, 45 Jay St.
ROCHESTER No. 52, Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday
Clayton McLaughlin, 217 Shelter St.
SAN FRANCISCO No. 53, San Francisco, California
Native Sons' Hall—First Saturday
H. O. Schwarzcose, 1537 Octavia St., Apt. 5
READING No. 54, Reading, Pennsylvania
612 Court St.—Second Saturday
Edwin C. Ritchie, 26 E. Lancaster Ave., Shillington, Pa.
AKRON No. 55, Akron, Ohio
Cor. N. Arington & E. Market Sts.—First Saturday
Frank A. Andrewjeski, 1566 Preston Ave., E. Akron, O.
SALT LAKE CITY No. 56, Salt Lake City, Utah
First Tuesday
George S. Laramie, 28 N. State St.
ROCKFORD No. 57, Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday
B. Franklin Jackson, 106 Lincoln Park Blvd.
SPRINGFIELD No. 58, Springfield, Illinois
Carpenters Hall, 505 1/2 E. Monroe St.—First Saturday
John G. Otto, 716 South 13th St.
DAVENPORT No. 59, Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday
Charles E. Loughran, 427 East 32nd St.
WORCESTER No. 60, Worcester, Massachusetts
308 Main St.—First Saturday
Delbert J. Trask, 347 Packchoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61, St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday
John J. McNeill, 912 Marshall Ave., St. Paul
FORT WORTH No. 62, Fort Worth, Texas
Third and Calhoun Sts.—First Saturday
Albert Tully, 3209 S. Jennings Ave.
DALLAS No. 63, Dallas, Texas
Labor Temple—First Tuesday
Fred R. Pairet, 5528 Vickery Blvd.
DENVER No. 64, Denver, Colo.
Howe Hall, 1548 California St.—First Saturday
Frank A. Lessley, 2915 Douglas Place
WATERBURY No. 65, Waterbury, Connecticut
305 Bank St.—First Saturday
Frank Cossette, 92 Congress Ave.
SPRINGFIELD No. 67, Springfield, Massachusetts
Memorial Hall, 44 State St.—First Saturday
E. Douglas Cameron, 199 Forest Park Ave.
WACO No. 68, Waco, Texas
First Sunday
Andrew M. Bowman, Route 1, Penelope, Texas
BANGOR No. 71, Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday
Leo E. Trainor, 21 Hazel St.
KENOSHA No. 72, Kenosha, Wisconsin
Knights of Columbus Hall—Second Saturday
George Hebard, 2516-55th St.
BIRMINGHAM No. 73, Birmingham, Alabama
Ben Hur Hall, 1809 1/2 N. 4th Ave.—First Thursday
Sam B. Rittenberg, 1525-36th Pl., N.
SIOUX FALLS No. 74, Sioux Falls, South Dakota
Chamber of Commerce—First Monday
B. B. Burnes, Box 717

WICHITA No. 75, Wichita, Kansas
Y. M. C. A.—First Saturday
Joseph B. Kaufman, Belle Plaine, Kan.
SPOKANE No. 76, Spokane, Washington
1029 W. Chelan Ave.—First Saturday
Frank W. Lobaugh, 1611 W. Kierman Ave.
DES MOINES No. 77, Des Moines, Iowa
Moose Hall, 920 Locust St.—First Saturday
John A. Robinson, 809 Guthrie Ave.
LOWELL No. 78, Lowell, Massachusetts
84 Middlesex St.—Second Saturday
J. B. McMahon, 3 By St.
BERKELEY No. 79, Berkeley, California
561 Eleventh St., Oakland—First Saturday
Emery Vinson, 2808 Piedmont Ave.
DELANAV No. 80, Delavan, Wisconsin
I. O. O. F. Hall—First Saturday
Marvin C. Goff, 119 N. Main St.
HOUSTON No. 81, Houston, Texas
Roo's Lodge Halls, 910 1/2 Preston Ave.—First Tuesday
Richard C. Morris, 400 Qultman St.
SCRANTON No. 82, Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday
Harry B. Young, 115 S. Blakely St., Dunmore, Pa.
RICHMOND No. 83, Richmond, Virginia
Labor Temple, Hall 2—Second Saturday
R. H. Baughan, 604 N. 22nd St.
JOHNSTOWN No. 85, Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.
Joshua Wilkinson, Jr., 547 Harold Ave.
MANHATTAN No. 87, New York, New York
143 W. 125th St.—First Wednesday
Michael Ciavolino, 2821 48th St., Astoria, L. I., N. Y.
JACKSONVILLE No. 88, Jacksonville, Illinois
Gallaudet Club Hall—First Thursday
Ernest Tilton, 414 Kosciusko St.
LEWISTON No. 89, Lewiston, Maine
Knights of Pythias—First Saturday
Patrick J. Thibodeau, R. 2, Box 6, Gray, Me.
PEORIA No. 90, Peoria, Illinois
Proctor Recreation Center—First Saturday
Charles J. Cunningham, 1713 N. Madison Ave.
JERSEY CITY No. 91, Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday
Charles Schlipf, 81 Morris St.
BRONX No. 92, New York, New York
Casino, 156th and St. Ann's Ave.—First Friday
Albert Sumner, 3457 Kingsland Ave., Bronx, N. Y.
COLUMBIA No. 93, Columbia, South Carolina
Y. M. C. A.—First Saturday
H. R. Glover, 2415 Park St.
CHARLOTTE No. 94, Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday
Donald W. Gledhill, Box 652
DURHAM No. 95, Durham, North Carolina
Y. M. C. A.—First Saturday
J. M. Vestal, P. O. Box 397, Burlington, N. C.
DUBUQUE No. 96, Dubuque, Iowa
1355 Bluff St.—First Wednesday
Otto Schnoor, 1355 Bluff St.
GRAND RAPIDS No. 97, Grand Rapids, Michigan
Y. M. C. A.—First Friday
William H. Miller, 421 Quimby St., N. E.
TORONTO No. 98, Toronto, Canada
I. O. O. F. Temple—First Thursday
Marcel A. Warnier, 1731 St. Clair Ave., W.
DULUTH No. 99, Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday
William L. Nelson, 2013 W. 4th St.
CANTON No. 100, Canton, Ohio
211 North Court St.—First Saturday
William N. Toomey, 2007 Kirk Ave., N. W.
FARIBAULT No. 101, Faribault, Minnesota
Eagles Hall, First Saturday
Toivo Lindholm, 416 Shumway Ave.
SOUTH BEND No. 102, South Bend, Indiana
Moose Hall—Second Saturday
A. P. Rink, 223 W. Navarre St.
COUNCIL BLUFFS No. 103, Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday
Ransom H. Arch, Route 1, Crescent, Iowa
FORT WAYNE No. 104, Fort Wayne, Indiana
Y. M. C. A.—First Friday
John E. Pershing, P. O. Box 197
SCHENECTADY No. 105, Schenectady, New York
612 Union St.—Second Saturday
John F. Keeper, 501 Becker St.
CHICAGO No. 106, Chicago, Ill.
Hotel Atlantic—Second Friday
Frederick B. Wirt, 211 Williams St., Aurora, Ill.
MIAMI No. 107, Miami, Florida
Y. M. C. A.—First Sunday
Fred I. Pollock, P. O. Box 352, Homestead, Fla.
BINGHAMTON No. 108, Binghamton, N. Y.
120 Court St.—Second Friday
Lewis P. Garbett, Route 3, Binghamton, N. Y.
WILKINSBURG No. 109, Wilkingsburg, Pennsylvania
1018 Penn Ave.—First Sunday
J. L. Friend, 300 Swissvale St., Swissvale, Pa.
SAN DIEGO No. 110, San Diego, California
Chamber of Commerce Bldg.—First Saturday
L. B. Cartwright, 4227 Iowa St.
EAU CLAIRE No. 111, Eau Claire, Wis.
Y. M. C. A.—First Sunday
William Roth, 631 1/2 N. Dewey St.
SULPHUR No. 112, Sulphur, Okla.
School for the Deaf—First Monday
W. T. Griffing, Box 192
VANCOUVER No. 113, Vancouver, Wash.
School for Deaf—First Thursday
E. C. Langlois, 3504 E. 7th St.
WESTCHESTER No. 114, Mt. Vernon, N. Y.
12 E. First St.—First Saturday
Fred C. Berger, 161 Crosby Pl., New Rochelle, N. Y.
QUEENS No. 115, Jamaica, L. I., N. Y.
Y. M. C. A. Jamaica—First Saturday
H. A. Gillen, 525 DuBols Ave., Valley Stream, L. I., N. Y.

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 over a hundred principal cities of the United States and Canada.

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.

Death, Sick and Accident Benefits

The society guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

The society is chartered under the laws of the state of Illinois and is licensed by the insurance departments of thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all 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 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.

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 has also to pay the doctor's fee for the required medical examination—usually \$2.00.

How to Join

Write to the nearest secretary 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 to the Grand Secretary for application blank or information.

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.

Certificate Classes

The Society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to \$1.50, according to amount of weekly benefit chosen; (3) Per capita tax of 36c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

MONTHLY NET RATES PER \$1000

Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55.

Entry Age	CLASSES			
	C	D	E	F
18	\$1.11	\$1.58	\$1.13	\$1.20
19	1.11	1.60	1.16	1.20
20	1.11	1.63	1.19	1.20
21	1.13	1.66	1.22	1.23
22	1.16	1.69	1.25	1.27
23	1.18	1.72	1.29	1.30
24	1.21	1.75	1.32	1.33
25	1.24	1.78	1.36	1.37
26	1.27	1.81	1.41	1.41
27	1.31	1.85	1.45	1.46
28	1.34	1.89	1.50	1.50
29	1.38	1.93	1.55	1.55
30	1.42	1.97	1.61	1.60
31	1.46	2.01	1.67	1.66
32	1.50	2.05	1.73	1.72
33	1.55	2.10	1.80	1.78
34	1.60	2.15	1.88	1.85
35	1.65	2.20	1.96	1.92
36	1.70	2.25	2.05	2.00
37	1.76	2.31	2.15	2.08
38	1.82	2.37	2.25	2.17
39	1.89	2.43	2.37	2.26
40	1.96	2.50	2.50	2.36
41	2.03	2.57	2.64	2.47
42	2.11	2.64	2.80	2.59
43	2.20	2.72	2.98	2.71
44	2.29	2.80	3.18	2.85
45	2.38	2.89	3.40	3.00
46	2.49	2.98	3.65	3.16
47	2.60	3.08	3.95	3.34
48	2.71	3.18	4.29	3.54
49	2.84	3.29	4.69	3.75
50	2.97	3.41	5.18	3.99
51	3.11	3.54	5.76	4.25
52	3.27	3.67	6.49	4.53
53	3.43	3.82	7.41	4.85
54	3.60	3.97	8.64	5.21
55	3.79	4.14	10.35	5.62

Rate for age at nearest birthday to be taken