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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Eleventh Year

AUGUST, 1913

Number 12



Chicago Division No. 1, N. F. S. D.

Photo taken in June. Members in the group, 104; total membership strength is 262, of which 112 is resident.

The positions of those in the group, as near as it is possible to place them are as follows:

From left to right, top row: Curtis, Treasurer Powers, Trustee Wallack, Sergeant Hart, Trustee Buell, President Clinnen, Vice-President Tanzar, Director Smith, Secretary Flick, Grand Treasurer Barrow, Grand President Anderson, Grand Secretary Gibson, Regensburg.

Second row: Block, Mayer, Knudston, Frankel, Caro, Reineke, Schultz, Lorenz, Woodworth, Wilson, Evanson, Himmelstein, Boerste, Bishoff, Kalck, Stewart, Witte, Dornbush, Blayne, Dahl, Gersch, Jasinsky, Hyman, Murdoch, Sibitzky, Zitnik, Morisse, Kroplewski.

Third row, including side lines: Thirsk, Vezinsky, Shannissey, C. Friday, Gotthainer, Engle, Gordon, F. Friday, P. Smith, Allman, Ornberg, Schroeder, Leiter, Spalding, Osburn, Bromann, Padrowsky, Rickert, Brooks, Carlson, Belling, J. Gibney, Meehan, Wm. Smith, Samson, Fisher, Hensel, White, Pearson, Norris, Schorr, Goldberg.

Fourth row: Perlmutter, Heagie Kaufman, Magnusson, Toomey, Liebenstein, Schuettler, Williams, M. Heinz, Johnson, C. Lee, Fraser, Lathrop, Kessler, Peterson, Bierlein, Des Rocher, Dowling, Hoagland, Taran, Meck, Heywood.

Fifth row (front): Ellman, Jacobson, Langlands, Weisbaum, Schriver, J. Sullivan, Bernstein, L. Newman, Jacoby.

New State Organizer

For the State of Rhode Island, Grand President Anderson has appointed as State Organizer Arthur J. Myers, of Cranston, R. I.

Special Notice

OWING to the absence of Grand Secretary Gibson from headquarters between August 18 and September 2, Division Secretaries and others having correspondence therewith will please hold matters over that are not of immediate importance until the later date. However, mail addressed to the Secretary will be forwarded to him and efforts will be made to attend to anything that is of a

nature requiring such. Certificates will be issued for September meetings about September 3rd.

List of Applications

- 22. Harry V. Jackson, Indianapolis, Ind.
- 43. James F. Flynn, Providence, R. I.
- 33. Lafayette Trousdale, Monroe, La.
- 36. Guy Montgomery, Donora, Pa.
- 1. Joseph G. Bradley, Hillsboro, Tex.
- 36. William S. Lemmon, Mt. Pleasant, Pa.
- 42. John B. Ward, Newark, N. J.
- 12. Thomas S. Marr, Nashville, Tenn.
- 40. William E. Davis, Buffalo, N. Y.
- 23. Allen Hitchcock, Brooklyn, N. Y.

- 23. Simon Stoloritz, Brooklyn, N. Y.
- 23. George C. Sparks, Rochester, N. Y.
- 23. Walter T. Duncan, Herkimer, N. Y.
- 21. John Brochak, Cleveland, O.
- 21. Arthur W. Adams, Cleveland, O.
- 21. Wm. F. Reinhold, Akron, O.
- 21. Michael J. Grimm, Akron, O.
- 39. Will O. Kimball, Randolph, Me.
- 39. Chas. W. Hopkins, Augusta, Me.
- 31. Chauncey Laughlin, Independence, Mo.
- 18. Harley E. Goetz, Columbus, O.
- 18. Bert Tussing, Columbus, O.
- 18. Perry McMurray, Columbus, O.
- 18. Eidson R. Ruth, Columbus, O.
- 18. Wm. A. Hays, Columbus, O.

Grand Financial Secretary's Report

Collections for July, 1913.

Chicago	\$ 363.30
Detroit	99.25
Saginaw	6.51
Louisville	90.01
Little Rock	44.42
Nashua	15.76
Dayton	77.49
Bay City	9.17
Cincinnati	44.89
Evansville	12.11
Nashville	20.63
Springfield	32.71
Olathe	71.60
Flint	48.79
Toledo	14.76
Milwaukee	50.94
Columbus	26.06
Knoxville	30.17
Cleveland	49.19
Indianapolis	108.80
Brooklyn	88.47
St. Louis	112.82
New Haven
Holyoke	52.29
Los Angeles	40.68
Atlanta	28.10
Caney
Philadelphia	89.85
Kansas City	49.37
Omaha	27.36
New Orleans	42.87
Kalamazoo	31.08
Boston	25.18
Pittsburgh	16.02
Hartford	11.39
Memphis	26.30
Portland, Me.	54.21
Buffalo	9.79
Portland, Ore.	22.21
Newark	17.30
Providence	10.86

Total collections\$1,972.71

July Disability Claims

*Herman Plapinger, Brooklyn, N. Y.	\$ 40.00
Noah H. Uran, Hamilton, Ind.	50.00
Grey G. Barham, Oak Ridge, La.	50.00
Duncan Cameron, West Point, Miss.	20.00
George A. Murphy, Sidney, Ia.	15.00
Clarence Stremmel, Norwood, O.	20.00
Joseph Hedrick, Seymour, Ind.	20.00
*Ferd Weideman, Mt. Clemens, Mich.	20.00
*Patrick O'Brien, Philadelphia, Pa.	35.00
John G. Woodrow, Johnstown, Pa.	50.00

Total for the month\$320.00

* Note—Hereafter accident benefits will be distinguished from sick benefits by an asterisk (*) before the name.

July Death Claims

Mrs. Nettie Cole, Flint, Mich., in payment of death benefit of Alfred Cole,

certificate No. 195; deceased June 16, 1913; angina pectoris; \$500.00.

Mrs. Nellie Landis, Pittsburgh, Pa., in payment of death benefit of Milton B. Hixson, certificate No. 208; deceased June 13, 1913; sarcoma of hip and kidney; \$500.00.

In the Make-Good Degree



Clyde S. Jones.

THE subject of this sketch, Brother Clyde S. Jones, of East St. Louis, Ill., was born in that city in 1877, and growing to manhood under the parental roof. He was educated at the Illinois school. At 25 he married Miss Estella Forbes, of the Omaha school staff, and they have one son of nine years. Brother Jones is attached to St. Louis Division, and is much interested in the welfare of his class.

He has been holding a federal position as clerk in the postoffice at National Stock Yards, Ill., for nearly 12 years. Before entering the service he was taught photography and chemistry at the college of photography and engraving at Effingham, Ill. Becoming much interested in chemistry, he took up that study and had as his tutor Dr. C. W. Lillie, dean of the College of physicians and surgeons at St. Louis, who instructed him in higher chemistry, Bacteriology and Pharmacology. After finishing his course he got permission from Dr. Wiley to visit Uncle Sam's laboratories and became interested in their experimental work on cholera, and in 1909 he started on that work with some friends at South Omaha who were in state and government employ.

In addition to his regular work, he is consulting chemist for Mason Peters, who has big interests in many serum concerns, and of the East St. Louis Chemical & Manufacturing Co., besides being employed on experimental work in cholera virus, instead of serum, under Dr. Gradwohl, the French chemist and director of the Pasteur Institute branch at St. Louis.

Division News

Chicago

The Silent Athletic Club's first venture in the picnic line on August 2nd was a pronounced success. The club certainly is making good for a "youngster."

Brother Lorenz is making a name on the diamond this season. His pitching is fine. He recently let the strong West Chicago team down without a hit. The Silents are lucky to have him on the slab.

Brother Curran has been discharged from the hospital. His illness was a long one.

Brother Oldfather, of North Liberty, Ia., will have to change his name to "Newfather" for a-while. A little daughter has come to his home.

After Chicago Division's picnic the 16th, the next event scheduled for Chicago in the outing line is the annual Home Fund picnic on Labor Day, at Atlas Park.

Recent visitors at headquarters were Brothers Smith, of Ypsilanti, Mich.; Roberts, of Olathe; Seely, of Omaha; Stephens, of Evansville; Demarais, of Fond du Lac, Wis.; Veditz, of Colorado Springs; Plunkett, of Milwaukee; Wittwer, of Council Bluffs; Jones, of East St. Louis; McVay, of Cascade, Ia.

The reading of "Faust" given under Chicago Division's auspices by Brother Veditz, July 25th, was well attended and a treat for all. The following Sunday evening Brother Veditz gave "Marie Stuart" at the Ephpheta rooms of the Catholic deaf.

The division's outing at Riverview, July 26th, was a big success and everybody expressed delight over the idea. It is proposed to make it an annual event.

Detroit.

The address of Clarence R. Cummings is desired by the Secretary of Detroit Division.

Brother Reitman, of Springfield, O., was a visitor here July 13th. Brother Tischeafer, of Milwaukee, is working in this city as a marble setter on the new 23-story Dime Savings Bank building. Brother Langford, of Indianapolis, is here and working at the Henterson Motor Cycle Co.

Brothers and Mesdames Brown and Heck and Brothers Barnett and Kubisch were guests of Brother and Mrs. Meyers, of Northville, recently.

Detroiters expect to make up a big party for the picnic of Toledo Division at Toledo, Labor Day.

Brother and Mrs. Frank Smith, of Ypsilanti, were in Chicago and Aurora, Ill., for a week.

Detroit's annual picnic on the Fourth was well attended and the spacious house and grounds at Latimer's were well filled all day. The shower in the evening moistened things some, but did not dampen the day's pleasure.

Saginaw.

Brother Browning is in the Saginaw General Hospital recovering from an operation for appendicitis. "Steve's"



Indianapolis Division No. 22, N. F. S. D.

Photo taken in August. Members in the group, 34; total membership strength is 89, including non-residents.

From left to right, first (top) row: Dazey, Hummel, Albright, Hall, Harris, Marsch, Chambers, L. Sackett, Stoltz. Second row: Burford (G.), Fischer, Blachschleger, Shaffer, Vahey, Looney, Batchelor, Layden, Burford (J.), Stevick, Klein, Grubbs, Bolin.

Third row (seated): Jerrell, Director James, Treasurer Ralston, Grand President Anderson, President Binkley, Vice-President Ottenbacher, Secretary Seitz, Sergeant Hinkley, Falls.

Fourth row: Trustees Phillips, Weimer, Marer.

many friends will be glad that he will be as good as ever 'ere long.

Brother Minaker is now located in Keeler, Sask., Canada.

Brother Bourcier was a recent visitor in Detroit.

Louisville.

The Division's sympathy—and also that of a host of friends—goes out to Brother Johnston in the loss of his wife, who died July 10th, after undergoing an operation. Brother Johnston and his younger son, Albert, are now making their home with a brother. Augustus, the older son, is in the navy.

Brother Veditz treated us to a reading of Goethe's "Faust" the evening of July 31st. A good attendance greeted him. Getting in line for a handshake with Brother Veditz was something like the same experience with "Teddy" at the end of the line.

Brothers Frederick, Harris, Schetzer, Werner and Ferg now know what the term "grass widower" really means, their better-halves having spent the greater part of the summer out in the country.

Evansville.

Brothers Ferninger and Rickert are now located in Detroit.

Mrs. Brizius, president of Evansville's Auxiliary, has been very ill with brain

fever. The Aux-Frats remembered her with flowers during her illness. She is just able to be about.

President Stephens' mother presented him with a fine electric automobile, instead of a motorcycle, which she feared would be too fractious a vehicle for him to manage. The Frats are enjoying a good many spins with him. At present he is in Chicago on a visit.

The Division has scheduled some kind of a social gathering for Labor Day.

Nashville.

Brother Olinger is still confined to the city hospital, but improving.

Brother Tracy, of Louisiana, was a recent visitor here and held church services on the 10th. He was enroute for Cleveland.

Brother Leach's wife presented him with a little daughter this month, but he has not yet had the joy of seeing her, Mrs. Leach being at their old home in Mt. Carmel, Ill.

Brother Warren, and family, are located in a camp up the river for the summer. "J. T." comes in for his daily toil each morning and goes back to nature in the evening. They say he's getting portly and browner than the proverbial berry—which is saying a good deal for him.

State Organizer Chambers is spend-

ing his vacation in Virginia. He will take in the Virginia Association's Roanoke convention.

Toledo.

Toledo Division has secured its grounds for the Labor Day picnic. It will be at Central Grove Park. Take "Long Belt" cars and get off at the park. A cordial invitation is extended to all.

Brothers Barnett and Kubisch, of Detroit, were recent visitors here. Secretary Newcomer took them out to Central Grove Park and showed them the picnic site. They stated that a good-sized party of Detroit Frats and friends would be with us Labor Day.

Brother Whitacre, although in the midst of harvesting at his farm, came in from Cygnet to attend our August meeting. He never misses one.

Milwaukee.

Milwaukee Division celebrated its sixth anniversary with a banquet August 2nd. A big crowd was in attendance. Brother Olson, of Sioux Falls, S. D., made a good address. Others speaking were Brothers Goff, of Delavan; Hodge, of Hartford, Wis. Brother Plunkett acted as toastmaster.

The following day, the Division had

(Continued on Page 5.)



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

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

Articles for publication must reach the editor by the 5th of the month.

Correspondence is solicited from all members and others interested in the Society.

Members changing their addresses should at once notify the editor.

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



AUGUST, 1913.

SPECIAL NOTICE.

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

Omaha—1915.

Cleveland—August 20-27.

The N. F. S. D. extends greetings to the N. A. D. May its stay at Cleveland be pleasant and profitable in every way.

At Milwaukee Division's banquet Brother Olson is quoted as having delivered the following good advice among other good things in his address: "Let the spirit of fraternalism extend broadcast. The founders of the N. F. S. D. had faith in its future, and we must work shoulder to shoulder to make that faith come true. Let us all be pointed out as fair-minded men, who in the open daylight seek to build up rather than pull down."

To Cleveland Division: We are "coming"—lots of us.

Yes, Seattle gets No. 44. The launching occurs in September.

We had news notes from Philadelphia, Buffalo, Boston, Providence, Newark and Portland (Ore.) Divisions for this issue, but lack the space, as well as the time to get them in. We wish to say that our correspondents would oblige by using uniform paper for their news and have it separate from other matters, such as changes of address and headquarters matter. It should be remembered that we have to prepare the copy some time in advance of the date of publication and that it has to be uniform in size as to the sheets, because it is mailed to the printers in compact and uniform shape. The ordinary 8x11 sheets are the best.

Our members are advised to always carry their membership and due cards when traveling. They will be your passport to the Division meetings in other cities than your own.

Chicago's portrait is presented in this issue, having been held over from July, together with those of Columbus and Indianapolis. In succeeding issues we trust to be able to present others. We appreciate the fact that members in Maine like to get a look at those in California, for instance, and are in hopes that every one of our Divisions will be represented in the series.

Our Philadelphia correspondent, Secretary Brady, is among the deserters from the Bachelors' Club—which perhaps accounts for his absence from our columns in July and being late this month. He's forgiven—and congratulated, too.

The Society has paid out in benefits to the beneficiaries of deceased members, and to the members themselves a total of approximately \$29,000.00. Is not that a statement to take pride in?

"It is pretty hard for a man with a large family to live on a small income," said a sad looking man. It is much harder for his family to live without this income if he dies.—Fraternal Monitor.

Grand Treasurer's Report

For the Month of July, 1913.

Balances.

As per last statement\$38,183.22

Receipts.

Financial Secretary Neuner	\$ 1,972.71
Reserve adjustment payment ..	25.08
Rent, Chicago Division	10.00
Interest, savings accounts	10.59
Grand Secretary's fees	2.25
Button sales	13.50
Division bond premiums	35.50

Total balances and receipts.\$40,252.85

Disbursements.

Death Benefit, Nettie Cole	\$ 500.00
Death Benefit, Nellie Landis ..	500.00
Sick Benefits	225.00
Accident Benefits	95.00
Rent and light	37.00
Headquarters postage	5.71
Officers' expenses	2.50
Office expenses	2.65
Official publication	40.00
Surety bond premiums	10.00
Secretary's salary	100.00

Total disbursements\$ 1,517.86

Recapitulation.

Total balances and receipts ...	\$40,252.85
Total disbursements	1,517.86

Total balances, July 31 .\$.38,734.99

Coming Division Events

August.

- 20-27 N. A. D. Convention; Cleveland.
- 23. Annual picnic; Brooklyn.
- 24. Excursion; Philadelphia.
- 29. Reunion; Columbus.
- 30. Reception; St. Louis.
- 30. Frat Night; Holyoke.
- 31. Outing; Holyoke.

September.

- 1. Combination picnic; Nashua-Holyoke-Boston, at Holyoke, Mass.
- 1. Social; Evansville.
- 1. Picnic; Toledo.
- 1. Picnic; Columbus.
- 1. Picnic; Indianapolis.
- 7. Excursion; Buffalo.

October.

- 18. Party; Newark.

November.

- 15. Social; Springfield.
- 26. Social; Nashua.
- 26. Annual ball; Boston.

The Ohio Flood Fund

Final Report.

Reported in July issue	\$344.29
Nashville Division	10.00
Evansville Division	1.70
Nashua Division (additional)	1.20
Omaha Division	4.40
L. M. Hunt (Chicago Division) ..	25

Total receipts\$361.84

Disbursements.

James Shepherd, Dayton	\$ 70.00
Frank Ingraham, Dayton	65.00
Mrs. Harry Augustus, Dayton	50.00
Theodore Booker, Dayton	40.00
Elmer Fowler, Dayton	40.00
Jackson Bates, Dayton	31.00
J. F. Rhamy, Dayton	20.00
Ray M. Black, Piqua	25.00
James Lakes, Hamilton	15.00
Trustee's postage84
Balance turned over to the local Relief Committee	5.00

Total disbursements\$361.84

Note—The above is the report as rendered by Brother Bacheberle who was in charge of the fund. He has made no charge for the expense of two trips he made from Cincinnati to Dayton or incidental expenses in connection with the fund, making such his personal contribution to the cause.—Editor The Frat.

Trustees' Report

Exhibit of Balances, July 31.

Treasurer's cash balance	\$ 99.01
First mortgage loans	25,000.00
First mortgage bonds	7,500.00
In bank subject to check	2,307.39
In savings bank accounts	291.59
Certificates of deposit	3,137.00
Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances\$38,734.99

Division News

(Continued from Page 3.)

its annual picnic and sat for its picture. A copy will be sent to the Cleveland exhibit.

Indianapolis.

Indianapolis Division's Labor Day picnic will be held at South Grove, Riverside Park. A big time is scheduled—baseball games, athletic games, dancing and other amusements will be on the program. The following directions are given as to reaching the grove: Take Bismarck cars to the loop, get off and walk up to the corner, then cross the Emmerichville bridge; grove is just east of the bridge.

Brooklyn.

Our sprinter, Brother Cosgrove, is slated to participate in a number of races at our picnic August 23rd. They say he has the prizes cinched.

Secretary Fluhr is off in the Catskills for his vacation. He recently had a 400-mile automobile ride up that way.

Brooklyn Frats and a K. of D. team will cross bats at the coming picnic. Brothers Fluhr and Lux will be the Frats' battery.

Eugene Oxley has transferred from New Haven to Brooklyn Division, he having taken up his residence here.

Brother Seely, of Omaha, had a great time in Manhattan. He says there's reciprocity in store for us at Omaha.

Brother Taplin was severely burned by an explosion of gasoline from the engine of a launch. He is in a hospital at Newark, N. J., but reported to be improving.

The bunch of "come backs" who intend to try and trounce the Knights of our picnic includes Brothers Lux, Fluhr, Gompers, Lynch, Lovitch, Shea, Scherer, E. Berg and possibly Buckley. It's hard to convince them that it can't be done.

Brothers Bohlman, Davis, Friedman and Kesner left for a two weeks' vacation at the William Carey Camp of the Boy's Club, at Jamesport, L. I. All are members of the Alphabet A. C. a local organization harboring quite a number of "Frats."

As for week-end pleasures, Brooklyn is holding her own. At Coney Island, there's always a member of the family. No, not to gobble "Hot Dogs" or view the "side shows," but for a good old swim and some fresh air. Brother Buckley is "chief life-saver," with Brother Donovan doing his part as aide-de-camp.

Brother Powell has set aside a special race for "Frats" at the coming picnic. The prizes for this event are what everyone desires to own, namely; N. F. S. D. buttons. A cordial invitation is extended to all out-of-town Fraters contemplating being present, to participate in this event. Brother Cosgrove's trusty pedals expect to bring home the bacon, but Brother Shea says "Nix."

Looks as if Brother Kane is mourning the loss of that jovial chap Brother Seely, of Nebraska. Brooklyn won't forget him



Columbus Division No. 18, N. F. S. D.

Photo taken in August. Members in the group, 24; total membership strength is 31.

From left to right, top row: Showalter, Holycross, Connolly, Robbins, Kingry, Eshelman, Bard, Schory.

Middle row: Davis, Reynolds, Director Miller, Secretary Neuner, President Schwartz, Vice-President Burcham, Treasurer Wark, Sergeant Vogelhund, Zorn.

Bottom row: Ohlemacher, Baker, Frater, Grigsby, Goldsmith, Romoser.

very soon and hopes he reaches home safe and sound.

Brother Porter, of New Jersey, who has not been seen around here for some time was at the last meeting. He expects to be transferred to Newark Division.

President Black, of Newark Division is also in and about town quite frequently. He expects his entire Division to be with us on August 23rd.

It has been widely advertised that Brother Veditz, of Colorado Springs, will be in town and give a lecture on "Faust," August 16th. Though Brooklyn will have no brass bands on hand to greet him at the depot, it's a safe bet he will be made to feel at home.

The heat don't seem to affect Brother Bowers. At a recent meeting he showed "ye scribe" a pack of letters with enough news to furnish Secretary of State Bryan a month's lecture tour's material.

St. Louis.

The fifth convention of the Missouri Association for the Advancement of the Deaf will be held in St. Louis, August 30th to September 1st, inclusive. St. Louis Division is to co-operate with the local Gallaudet Union in looking after the social side of the convention and a cordial invitation is extended to Frats everywhere to attend and help make things pleasant.

Holyoke.

The three-days event at Holyoke (August 30-31 and September 1) is to be a great one, and every Frat within coming distance has promised to come. We hope you will be one. The combined Divisions' committees are bending every energy to make things as entertaining as possible.

Los Angeles.

Our picnic—the third annual—at Alamos Bay on the Fourth was a big success, nearly 200 being present. Artistic

pennants and souvenir badges were sold, and made a hit with all the Frats. (The Editor extends thanks for the neat badge sent to headquarters.)

The residence of Brother and Mrs. Marsden was thrown open to members and friends on July 17th and a reception given in honor of Brother Cloud, of St. Louis, who has been on the coast for some time past. A beautiful cushion cover, worked with the Society's emblem in all its colors, was presented Brother Cloud as a souvenir of the occasion, Mrs. Marsden making both the cover and the presentation speech.

Brother Cloud left for his home on July 24th. His many friends up this way hope that he will return, with his family, some day to remain permanently. While here he confirmed a class of 24 of the local deaf at St. Paul's pro-cathedral.

A surprise birthday party was tendered Mrs. Haworth on July 24th, by Brother Haworth and his friends.

Atlanta.

Arthur Willingham and Miss Belle Long were recently married and are now making their home in Atlanta.

Our picnic at Lakewood Park was a success. Out of town Frats present were Brothers Ownby, of Comer, Ga.; Mills, of Calhoun, Ga.; W. R. Jones, of Lithonia, Ga.

Brother Lyles, of Columbia, S. C., was a recent visitor, on his way home for vacation. He has been attending a school of photography at McMinnville, Tenn.

Ross Johnson attended the Alabama convention at Birmingham.

At the meeting of the Georgia Association at Macon in June, Percy W. Ligon was elected Vice-President, but has since become President. W. R. Jones is Vice-President.

George W. Veditz, of Colorado, lectured under the Division's auspices at the Armory auditorium, August 2nd.

Gee! This Is a Slow Town!



"The Pushers"

STRANGE freak names are used to describe useful organizations in America. One of these is "The Pushers," a term used to conceal the identity of the Brooklyn Division No. 23 of the National Fraternal Society of the Deaf. This society has a membership of over 1,300, and is the strongest society of its kind in the world. Its existence is due to the difficulties experienced by the deaf in obtaining admission into the hearing fraternal societies. No matter how intelligent and healthy a man is deafness is an unsurmountable obstacle.

The Brooklyn division meets once a month in a lodge room, where a social chat, recitations and games contribute to good fellowship.

"Club room," writes one of the officials, "with all its accompaniments, is dispensed with. There is more life when we meet once a month than if we met three or four times a week. The wisdom of this move is due to the keen thought for the health of the members. We prefer to stay home more evenings with the family and get plenty of sleep, and using the home as the best club, surrounded by quiet influences."

The society has its useful side. It provides for the families of its members and works for the general welfare of the deaf, and for that most illusive and difficult desideratum—unity. Such a praiseworthy organization as this is known by the queer title of "The Pushers!"—British Deaf Times.

A Prayer

PURGE out of every heart the lurking grudge. Give us grace and strength to forbear and to persevere. Offenders, give us the grace to accept and to forgive offenders. Forgetful ourselves, help us to bear cheerfully the forgetfulness of others. Give us courage and gaiety and the quiet mind. Spare us to our friends, soften us to our enemies. Bless us, if it may be, in all our innocent endeavors. If it may not, give us the strength to encounter that which is to come, that we be brave in peril, constant in tribulation, temperate in wrath, and in all changes of fortune, and down to the gates of death, loyal and loving one to another.—Stevenson.

Wear an Emblem. Yes, ours.

Post for Every One

MOST blind and deaf people are not nearly so sensitive about their afflictions as some think they are. The "Deaf Times," for instance, tells this story:

"The railway chairman was explaining his reorganization of the staff, and came to Spriggs.

"The chief shareholder gasped. 'Spriggs! What on earth can he do? Why, he is so deaf that he cannot hear thunder! What post have you given him?'—

"I think you will agree," returned the chairman, stiffly, "that the directors understand their business thoroughly. Mr. Spriggs will attend each day and hear all complaints from passengers!"

The Naked Truth

THERE is an ancient fable which tells us that on a summer afternoon Truth and Falsehood set out to bathe together. They found a crystal spring. They bathed in the cool, fresh water, and Falsehood, emerging first, clothed herself in the garments of Truth and went her way. But Truth, unwilling to put on the garb of Falsehood, departed naked. And to this day Falsehood wears Truth's fair white robes, so that many persons mistake her for Truth's very self, but poor Truth still goes naked.

Mind Your "Dittos"

EVERY employee of the Bank of England is required to sign his name in a book on his arrival in the morning, and, if late, must give the reason therefor. The chief cause of tardiness is usually fog, and the first man to arrive writes "fog" opposite his name and those who follow write "ditto." The other day, however, the first man late gave as the reason, "wife had twins," and twenty other late men mechanically signed "ditto" underneath.—Everybody's Magazine.

What He Was Worth.

A farmer in great need of extra hands at haying time finally asked Si Warren, who was accounted the town fool, if he could help him out.

"What'll ye pay?" asked Si.

"I'll pay what you're worth," answered the farmer.

Si scratched his head a minute, then announced decisively:

"I'll be durned if I'll work fer that!"

Is Sentiment Decreasing?

The pension commissioner has decided that it is all right for a Government employe to kiss a pretty girl if she rumples up her mouth at him. Dear old Uncle Sam! He always has had romantic leanings ever since the days of John Alden and Priscilla.—Houston Chronicle.

Are your current dues paid?

Why Insurance?

"WHY" exclaim the wage-earners of our country, to whom a living is a constant struggle, "do the wealthiest people invest so heavily in life insurance when they can have all that money can buy? Why do they want life insurance?" The answer is: Men of wealth, as a rule, risk their fortunes in gigantic business enterprise, in dizzy speculation where fortunes are won and lost in a day. Their vast resources are constantly at stake. They know that ninety-nine out of a hundred business ventures end in failure. Men of wealth also recognize the uncertainty of life; that consummated, death may intervene, their fortunes be lost in the abyss of ruin, and families doomed to struggle with poverty like the wives and children of the humblest laborers.

Hence through life insurance men of wealth wisely safeguard their loved ones—their homes—against those direful calamities of business failure, and unexpected death.

If men of wealth deem it necessary to safeguard their homes beneath the mighty protecting shield of life insurance, how much more essential it is that the hundreds of thousands of men, the bone and sinew of our nation, who spend all their earnings from year to year for the necessities of life, shall safeguard their loved ones through membership in one or more of the fraternal beneficiary societies.

A Sad Prospect.

"They say there's no fool like an old fool."

"That makes me shudder for the future. I've already been all the other kinds."—Kansas City Journal.

Yes, you're probably a Frat; is your friend one?

"Silent forces rule the world."

Grand Division Committees

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

Board of Directors Committees:

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

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

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

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

Special Committee.

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

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

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

GRAND DIVISION.

Board of Directors.

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

STATE ORGANIZERS.

CHARLES P. COKER	Arkansas
Rogers, Ark.	
LEON A. FISK	California
645 E. Washington St., Los Angeles, Cal.	
GILBERT F. MARSHALL	Connecticut
233 Sheridan St., Bridgeport.	
WILLIAM E. GHOLDSTON	Georgia
195 Washington St., Atlanta.	
EDWARD A. HART	Illinois
1753 Warren Ave., Chicago.	
ARTHUR H. NORRIS	Indiana
1410 W. 6th St., Muncie, Ind.	
EDWARD H. McILVAIN	Kansas
Lock Box 212, Olathe, Kan.	
WILLIAM C. FUGATE	Kentucky
968 S. Preston St., Louisville.	
H. LORRAINE TRACY	Louisiana
917 Asia St., Baton Rouge.	
ALBERT L. CARLISLE	Maine
374 French St., Bangor.	
D. MCGREGOR CAMERON	Massachusetts
119 Warren St., Roxbury.	
COLLINS C. COLBY	Michigan
510 Superior St., South Haven.	
JOHN H. BURGHER	Missouri
1953 Utah St., St. Louis.	
PERRY E. SEELY	Nebraska
2425 Maple St., Omaha.	
DANIEL SHEA	New Hampshire
Derry, N. H.	
JOHN M. BLACK	New Jersey
25 Quitman St., Newark.	
LOUIS A. COHEN	New York
72 E. 96th St., New York, N. Y.	
LOUIS J. BACHEBERLE	Ohio
2421 Moerlein Ave., Cincinnati.	
WILHELM F. SCHNEIDER	Oregon
Aloha, Oregon.	
ARTHUR J. MYERS	Rhode Island
17 Asia St., Cranston, R. I.	
WILLIAM L. DAVIS	Pennsylvania
228 S. Third St., Philadelphia.	
WILLIAM H. CHAMBERS	Tennessee
Box 443, Knoxville.	
HENRY B. PLUNKETT	Wisconsin
782 Cass St., Milwaukee.	

DIVISION DIRECTORY.

(Giving meeting place, date of meeting and Secretary's address.)	
CHICAGO No. 1	Chicago, Ill.
Masonic Temple—Second Saturday.	
George F. Flick	214 E. 55th St.
DETROIT No. 2	Detroit, Mich.
Bamlet Bldg.—Second Saturday.	
Clyde R. Barnett	214 E. Milwaukee Ave.
SAGINAW No. 3	Saginaw, Mich.
Engineer's Hall—Second Wednesday.	
F. O. Ramage	629 S. Fourth Ave.
LOUISVILLE No. 4	Louisville, Ky.
Robinson Hall—Second Saturday.	
William C. Fugate	968 S. Preston St.
LITTLE ROCK No. 5	Little Rock, Ark.
First Saturday.	
C. P. Coker, School for Deaf	Little Rock, Ark.

NASHUA No. 7	Nashua, N. H.
Mechanic Hall—First Saturday.	
Daniel Shea	Derry, N. H.
DAYTON No. 8	Dayton, Ohio
Miller's Hall—Second Saturday.	
James M. Shepherd	726 Keowee St.
BAY CITY No. 9	Bay City, Mich.
White Eagle Hall—First Monday.	
C. F. W. Lawrence	3312 N. Water St.
CINCINNATI No. 10	Cincinnati, Ohio
5th & Central Ave.—First Saturday.	
Roy B. Conkling	Terrace Park, Ohio
EVANSVILLE No. 11	Evansville, Ind.
1718 Canal St.—First Monday.	
Adolph Brizius, Sr.	1718 Canal St.
NASHVILLE No. 12	Nashville, Tenn.
Y. M. C. A.—First Thursday.	
Jesse T. Warren	200 Third Ave., N.
SPRINGFIELD No. 13	Springfield, Ohio
Johnson Bldg.—First Saturday.	
J. E. Pershing	525 W. Southern Ave.
OLATHE No. 14	Olathe, Kan.
First Tuesday.	
E. H. McIlvain	Look Box 212
FLINT No. 15	Flint, Mich.
First Wednesday.	
E. M. Bristol	926 Root St.
TOLEDO No. 16	Toledo, Ohio
Mitchell Hall—First Saturday.	
Shirley Newcomer	Onelda Flats
MILWAUKEE No. 17	Milwaukee, Wis.
300 Fourth St.—First Saturday.	
H. B. Plunkett	782 Cass St.
COLUMBUS No. 18	Columbus, Ohio
I. O. O. F. Hall—Second Saturday.	
C. C. Neuner	Route 4
KNOXVILLE No. 20	Knoxville, Tenn.
K. of H. Hall—First Tuesday.	
W. J. Kennedy	510 Union Ave.
CLEVELAND No. 21	Cleveland, Ohio
West Side Turn Hall—Second Saturday.	
Herman Koelle	1262 Beach Ave., Lakewood, O.
INDIANAPOLIS No. 22	Indianapolis, Ind.
443 E. Market St.—First Wednesday.	
John W. Seitz	323 E. Washington St.
BROOKLYN No. 23	Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.	
Frank E. Fluhr	414 Ave. C. W., Flatbush.
ST. LOUIS No. 24	St. Louis, Mo.
1210 Locust St.—Second Friday.	
E. G. Whitaker	3953 N. 21st St.
NEW HAVEN No. 25	New Haven, Conn.
I. O. O. F. Hall—First Saturday.	
Joseph L. Leghorn	200 Harriet St.
HOLYOKE No. 26	Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.	
Phillip Beausoleil	41 Phoenix St., Springfield
LOS ANGELES No. 27	Los Angeles, Cal.
517 S. Broadway—Second Thursday.	
T. L. Marsden	241 S. Wilson St., Pasadena
ATLANTA No. 28	Atlanta, Ga.
Y. M. C. A.—Second Saturday.	
Percy W. Ligon	222 E. Fair St.
CANEY No. 29	Caney, Kan.
Second Monday.	
John B. Martin	Box 665
PHILADELPHIA No. 30	Philadelphia, Pa.
1617 N. Broad St.—First Friday.	
James F. Brady	426 Locust St.
KANSAS CITY No. 31	Kansas City, Mo.
4302 Bell St.—First Tuesday.	
R. H. Makepeace	420 Boone St.
OMAHA No. 32	Omaha, Neb.
Mackie's Hall—Second Thursday.	
I. S. Long	521 4th St., Council Bluffs, Ia.
NEW ORLEANS No. 33	New Orleans, La.
1127 Galenille St.—Second Thursday.	
Max J. Kestner	7630 St. Charles St.
KALAMAZOO No. 34	Kalamazoo, Mich.
Odd Fellows Temple—Second Tuesday.	
Martin M. Taylor	Route 8
BOSTON No. 35	Boston, Mass.
Deacon's Hall—First Saturday.	
D. McG. Cameron	119 Warren St., Roxbury
PITTSBURGH, No. 36	Pittsburgh, Pa.
First Friday.	
James K. Forbes	517 Durango St.
HARTFORD No. 37	Hartford, Conn.
First Thursday.	
Edgar C. Luther	308 Park Terrace
MEMPHIS No. 38	Memphis, Tenn.
Second Saturday.	
J. Amos Todd	196 Madison Ave.
PORTLAND, (Me.) No. 39	Portland, Maine
Second Saturday.	
A. L. Carlisle	374 French St., Bangor
BUFFALO No. 40	Buffalo, N. Y.
Hendler's Hall—First Saturday.	
Philip J. Mane	24 Mason St.
PORTLAND (Ore.) No. 41	Portland, Ore.
Wilhelm F. Schneider	Aloha, Ore.
NEWARK No. 42	Newark, N. J.
81 Orange St.—First Saturday.	
R. M. Robertson	73 Sandford Ave., Kearny
PROVIDENCE No. 43	Providence, R. I.
First Saturday.	
Fritz Ruckdeschel	17 Roland Av., Cranston

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf. In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

COST OF JOINING.

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

MONTHLY DUES.

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

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

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

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

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (July 16, 1913), it has paid thirty-two death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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