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## The Frat Volume 20 Number 12 April 1923

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Twentieth Year

MARCH-APRIL, 1923

Number 12

## ST. PAUL CONVENTION. Bulletin No. 6.

Dear Buffalo Brothers and Other Brothers:

Mr. Patrick Norton of Buffalo, New York, may think my description of rail transportation to the Great St. Paul Convention in 1924 is all right but he and his mates live at one end of the great lakes and St. Paul is tributary to the other end, a sort of suburb of Duluth, so to say. He seems to feel that it would be nicer and more pleasant and instructive to do away with rail transportation, under the circumstances, and make the trip over the Great Lakes to Duluth and then run down to St. Paul. Brother Norton is an intelligent hombre. He has probably put the same question that is knocking around in the noodles of many a good Frat who lives in the Eastern portion of our country or along the shores of the Inland Seas, i. e., to wit: How about transportation over the Great Lakes to Duluth and then to St. Paul?

To answer this question fills my heart with joy. The trip from Buffalo to Duluth over the Great Lakes is said, by travelers who should know, to be the most beautiful trip to be found anywhere on God's foot-stool. To adequately describe it is impossible.

The trip takes about three days, with stop overs at Cleveland, Detroit, Mackinac Island, Sault Ste Marie, Houghton and Hancock.

The great steamships that make this route are about as large and palatial as the average ocean liner. There are American and Canadian lines. The Canadian lines take the north shore while the American lines take the south shore. The fare is the same. One could make the trip to Duluth on one line and return on the other, giving variety. The Canadian lines leave Sarnia, touch at the Canadian Soo, Port Arthur and Fort William and then to Duluth.

The three day's trip from Buffalo to Duluth, including berth and meals, GOOD meals, would cost approximately the same as would railroad fare from Buffalo to St. Paul, including berth and meals. There would be very little difference. On the choo-choo route you would be in cramped quarters, most likely rather warm and inhale considerable soot and cinders. On the toot-toot route you would be lolling about a commodious deck, enjoying the finest scenery

to be found anywhere, no dirt, no dust, and you work up an appetite that makes the meal gong a welcome sound to the deafest of ears. If your ears absolutely do not work, you can feel it resound on the lining of your empty tummy.

In places this trip will take you through narrow waterways, such as the Detroit River and Sault Ste. Marie River. Standing on the upper deck you see the world pass by at your feet—summer camps, wild sylvan scenes, beautiful launches, yachts and canoes. Again, as when entering Lake Huron, you head straight out for the middle of the lake and within an hour or so you are unable to see land at all. Then again, when you reach Cleveland you have a couple of hours to "do" the town. At Detroit you may stay from three to six hours. At Mackinac Island you have time to take a trip around the island and see the Devil's Oven and a whole lot of other devilish things. It is a beautiful, historic island. At the Soo you can watch the greatest locks in the world operate. They lift you and your boat right up in the air. At Houghton and Hancock you can visit the great copper mines and see them mine the ore, smelt it and turn out shining copper pigs.

Then, hold on! When you get to Duluth, you behold the majestic Zenith City of the Unsalted Seas, crowning a great range of highlands. Furthermore, we will have a committee here to meet you, show you the honors and if you wish, arrange auto transportation for you from Duluth to St. Paul. It is as quick and cheap as going by rail. We could get a whole big bus to ourselves and make the welkin ring. If you wish to return by way of the Great Lakes, and we believe you will, we will all go back to Duluth together, take in the Iron Range, see the greatest iron mines in the whole blooming WORLD. Leaving Duluth on a Canadian boat you would behold the beauties of the north shore, the Palisades, the wonderful rock formations and land in Port Arthur and Fort William and see real thriving Canadian towns. Then back to Buffalo or Detroit or Cleveland from whence you started with a wider and broader and deeper and higher conception of the world and its beauties. To those who do not know of the wonderful shipping on the Great Lakes, to see the great boats in stately processions, going both east and west, loaded with iron ore,

wheat, lumber, coal and merchandise, will be a revelation. You will understand better what it will mean to have a deep waterway to the sea.

In a later bulletin I am going to tell you more of the attractiveness of this section of the land, but to you Eastern brothers and VISITORS who can come by water, I recommend, unreservedly and unhesitatingly, that you do this very thing.

JAY COOKE HOWARD.  
Duluth, March 23, 1923.

## ST. PAUL—1924

### SMILES ON US.

"Do you like bananas?" asked the lady.

"Madam," replied the slightly deaf old gentleman, "I do not; I prefer the old-fashioned night-shirt."—[The Black and Blue Jay.

"My deaf and dumb brother is up in Alaska."

"Is it cold up there?"

"He wrote me a letter saying it is so cold that when he tries to talk his finger nails chatter."—[In Vaudeville, Ward and King.

In a certain church one of the duties of the sexton was to blow for the organ. The man was deaf, and perhaps on that account had fallen into the somewhat embarrassing habit of quitting his task before a hymn was finished.

One Sunday a new minister was coming and the young lady who played the organ naturally wanted to appear to advantage. As soon as the service had started she wrote a note and, handing it to the sexton, told him to read it at once.

Evidently the old man did not catch her words correctly, for to her horror she saw him go to the minister after the first hymn and hand him the note. The minister opened it and read: "Keep blowing till I tell you to stop."—[Chicago Daily News.

### TIPS.

The tipping custom originated in England when sums were dropped in a box marked T. I. P. S.—to insure prompt service.



## TREASURER'S REPORT.

Division Collections for February.	
Chicago.....	\$ 717.21
Detroit.....	254.48
Saginaw.....	26.36
Louisville.....	114.56
Little Rock.....	192.95
Nashua.....	15.83
Dayton.....	75.19
Bay City.....	24.45
Cincinnati.....	184.69
Evansville.....	41.67
Nashville.....	30.02
Springfield, O.....	23.30
Olathe.....	146.24
Flint.....	135.37
Toledo.....	148.55
Milwaukee.....	198.74
Columbus.....	200.28
Knoxville.....	100.14
Cleveland.....	189.29
Indianapolis.....	232.27
Brooklyn.....	588.42
St. Louis.....	288.12
New Haven.....	27.83
Holyoke.....	62.18
Los Angeles.....	244.26
Atlanta.....	107.64
Philadelphia.....	239.98
Kansas City.....	137.78
Omaha.....	184.27
New Orleans.....	99.79
Kalamazoo.....	35.07
Boston.....	191.37
Pittsburgh.....	192.32
Hartford.....	67.11
Memphis.....	63.67
Portland, Me.....	39.72
Buffalo.....	83.42
Portland, Ore.....	110.78
Newark.....	101.49
Providence.....	40.12
Seattle.....	85.42
Utica.....	132.15
Washington.....	126.54
Baltimore.....	94.79
Syracuse.....	49.00
Cedar Rapids.....	84.07
Huntington.....	133.30
Albany.....	
Rochester.....	77.46
San Francisco.....	104.76
Reading.....	45.71
Akron.....	321.98
Salt Lake City.....	54.48
Rockford.....	72.17
Springfield, Ill.....	96.70
Davenport.....	57.35
Worcester.....	98.66
St. Paul.....	362.53
Ft. Worth.....	103.70
Dallas.....	187.27
Denver.....	145.34
Waterbury.....	22.99
Bridgeport.....	14.96
Springfield, Mass.....	37.18
Waco.....	58.63
Ogden.....	26.47
Pittsfield.....	
Bangor.....	54.45
Kenosha.....	105.77
Birmingham.....	62.21
Sioux Falls.....	47.34
Wichita.....	69.88
Spokane.....	33.39
Des Moines.....	107.58
Lowell.....	39.88
Berkeley.....	55.14
Delavan.....	128.47
Houston.....	51.18

Scranton.....	61.25
Richmond.....	56.67
Norfolk.....	81.52
Johnstown.....	29.53
Manhattan.....	142.45
Jacksonville.....	44.77
Lewiston.....	48.12
Peoria.....	51.09
Jersey City.....	54.17
Bronx.....	83.16
Columbia.....	30.27
Charlotte.....	36.72
Durham.....	54.01
Dubuque.....	14.81

Total collections.....\$10,094.37

## TREASURER'S STATEMENT FOR FEBRUARY, 1923.

## Balance and Income.

Balance, January 31.....	\$438,254.81
Division collections.....	10,094.37
Interest, mortgage loans.....	1,297.50
Interest, banks.....	10.19
Rent, Chicago Division.....	36.00
Surety bond premiums.....	110.15
Sale of emblem jewelry.....	53.50
Recording and registry fees.....	9.00
Official publication.....	.60
For exchange on checks.....	.78
Total, balance and income.....	\$449,866.90

## Disbursements.

Death benefits.....	\$ 1,000.00
Sick benefits.....	310.00
Accident benefits.....	65.00
Official publication.....	168.80
Salaries.....	626.65
Services.....	306.00
Actuarial services.....	150.00
Insurance department fees.....	435.00
Officers' expenses.....	6.12
Postage.....	29.54
Printing and stationery.....	15.00
Office expenses.....	32.41
Notary's attest fees.....	20.00
Interest accrued on mortgage purchased.....	92.17

Total disbursements.....\$ 3,256.69

## Recapitulation.

Balance and income.....	\$449,866.90
Disbursements.....	3,256.69
Balance, February 28.....	\$446,610.21

## TRUSTEES' REPORT.

## Ledger Assets, February 28, 1923.

First mortgage loans.....	\$353,602.23
First mortgage bonds.....	22,230.05
U. S. Liberty bonds.....	42,399.23
Canadian bonds.....	17,226.03
Cash in banks:	
Central Trust.....	9,650.48
Bank of Montreal.....	383.99
Secretary's Contingent Fund.....	300.00
Treasurer's cash.....	818.20
Total ledger assets.....	\$446,610.21

## Balance in Funds.

Reserve Funds.....	\$382,846.15
Mortuary Fund.....	17,135.69
Sick and Accident Fund.....	32,266.37
Unallocated interest.....	2,075.91
Reserve for Convention expenses.....	6,338.88
General Expense Fund.....	4,290.21
Organizing Fund.....	1,657.00
Total in all funds.....	\$446,610.21

## FEBRUARY DISABILITY CLAIMS..

D. D. Weaver, York, Pa.....	\$ 40.00
A. C. Parker, Lisbon Falls, Me.....	20.00
E. W. Brown, Garnett, W. Va.....	20.00
Clifford Goupil, Detroit.....	10.00
S. O. Wigen, Minneapolis, Minn.....	15.00
N. G. Mankin, Knoxville.....	15.00
A. Borochoy, New York.....	50.00
Lindsey Sanders, Nashville.....	10.00
J. M. Koehler, Olyphant, Pa.....	25.00
W. H. Mills, Alachua, Fla.....	10.00
A. G. Arnot, South Bend, Ind.....	30.00
*W. E. Wilds, Huntington.....	20.00
A. E. Ross, Quinton, Okla.....	15.00
*John L. O'Brien, New York.....	10.00
*John M. Freeman, Elmhurst, Ill.....	10.00
*J. B. Hobart, Homestead, Fla.....	25.00
W. J. Lindman, Milwaukee.....	35.00
F. A. Roberts, Peckville, Pa.....	15.00

Total for the month.....\$375.00

\*Denotes accident claims.

## FEBRUARY DEATH CLAIMS.

Paid to Mrs. Eileen M. Strauss, North Manchester, Indiana, for death benefit of John A. Mills, Certificate No. 797, deceased January 18, 1923, \$498.41.

Paid to Ella Manning, Owego, New York, for death benefit of Michael J. Manning, Certificate No. 306, deceased January 9, 1923, \$500.

## Special Notice

This issue of The Frat has been made a combined March and April number.

The next issue will be that for May and copy intended for it must be in our hands before May 10th.

Hereafter, we hope to be able to get the paper out promptly and have it reach our members in the month it is dated.

Our correspondents will please note that date—the 10th—and have their copy in by then. Division Secretaries wishing announcements or news notes inserted must get them in as above.

The change may make some difference in the freshness of the news items, but with the cooperation of the Division Secretaries we hope to have it work right, and we feel that it will be a popular change.



## NEW MEMBERS.

1. R. C. Anderson.....Chicago
5. J. McK. Simpson.....Hagler, Ark.
10. A. N. Warren.....Hamilton, Ohio
14. D. V. Fahringer.....Salina, Kan.
17. Oscar S. Meyer.....Milwaukee
18. C. A. Sampson.....Columbus
21. L. R. Gilboy.....Youngstown, Ohio
21. Frank Lauer, Jr.....Cleveland
21. C. H. Resch.....Youngstown, Ohio
21. H. F. Riley.....Mansfield, Ohio
21. J. W. VanGorder.....Cleveland
23. P. J. Lieberman.....New York
23. Jacob Seltzer.....Brookland
28. J. P. Kendrick.....Gainsville, Ga.
30. Howard Breeding.....Wilmington, Del.
33. G. H. St. Clair.....Jackson, Miss.
34. J. E. Davis.....Sturgis, Mich
36. J. R. Fry.....Ingram, Pa.
37. Arnold Williams.....Hartford
41. E. J. Butler.....Portland, Ore.
43. P. E. Langley.....Providence
44. E. L. Hodgson.....Mossy Rock, Wash.
46. John McIntosh.....Washington
46. Antonio Cicchino.....Washington
50. C. E. Myers.....Huntington
51. Charles Morris, Jr.....Albany
54. F. M. Lutzkiewicz.....Reading
58. Harry Karr.....Clinton, Ill.
61. Joseph Easthouse.....Minneapolis
87. Benjamin Wolf.....New York
87. Max Hoffman.....New York
88. P. E. Seymour.....Jacksonville
90. W. L. Craig.....Peoria
91. E. Wm. Ohland.....Jersey City
91. C. P. Jerrell.....Trenton, N. J.
91. Vito Dondiego.....Trenton, N. J.
92. P. A. Sheridan.....New York

## THE GET-ONE DEGREE.

Here's another list of the get-ones who are doing their shares towards putting their divisions in the running for that prize gavel. Why not help yours, you fellows who let George do it?

- Chicago Division—Francis P. Gibson.  
 Little Rock—Charles F. Athy.  
 Cincinnati—John F. Welte.  
 Olathe—E. H. McIlvain.  
 Milwaukee—Harry Jacobs.  
 Columbus—A. M. Bannon.  
 Cleveland—P. D. Munger (4), Frank Hayer.  
 Brooklyn—Benjamin Friedwald (2).  
 Atlanta—J. H. Norris.  
 Philadelphia—Andrew C. Seay.  
 New Orleans—H. Lorraine Tracy.  
 Kalamazoo—H. B. Mordan.  
 Pittsburgh—Samuel A. Bentley.  
 Hartford—Guy L. Bonham.  
 Portland, Ore.—J. O. Reichle.  
 Providence—Arthur H. Enger.  
 Seattle—Oscar A. Sanders.  
 Washington—Morton W. Galloway,  
 Robert B. Johnston.  
 Huntington—Charles E. Burgess.  
 Albany—Richard Geith.  
 Reading—Russell E. Schenck.  
 Springfield, Ill.—Hugh H. Gates.  
 St. Paul—Axel Kirke.  
 Manhattan—Arthur C. Bachrach,  
 Moses Schnapp.  
 Jacksonville—Marshall R. Shackel.  
 Peoria—William J. Bunch.  
 Jersey City—Charles M. Schlipf, Hans  
 P. Hansen (2).  
 Bronx—R. DiNapoli.

## Notice of Remission of Assessments

Resolution of the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF, authorizing and ordering remission of two stated monthly assessments in 1923 on members of twelve months or longer standing in Classes C, D, and E, operating on the American Experience—4 per cent basis.

WHEREAS, The laws of states in which the society is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members whenever such surplus exceeds five per centum (5 per cent) of the net reserve liability on certificates of the members in the group concerned; and

WHEREAS, The valuation made as of December 31, 1922, discloses a surplus of more than 32 per cent over the total reserve liability on certificates of members in Classes C, D, and E; and

WHEREAS, The society's actuary, Frederick A. Draper, has approved and recommended the waiving of two monthly assessments on all members who have been on the rolls in aforesaid Classes C, D, and E for twelve months or longer;

THEREFORE, In view of the above-stated facts and the actuary's recommendation, the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, and E who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1923.

H. C. ANDERSON, Grand President,

F. P. GIBSON, Grand Secretary,

G. F. FLICK, Chairman of Trustees

A. L. ROBERTS, Grand Treasurer,

Executive Committee, Board of Directors.

Chicago, Ill., March 28, 1923.

## OFFICIAL NOTICES.

## Grand Treasurer Rowse Resigns.

The resignation of Edward M. Rowse as Grand Treasurer was tendered and accepted March 17. He is succeeded by Arthur L. Roberts, who resigns as Assistant Grand Secretary to become Grand Treasurer. The vacancy in the office of Assistant Secretary will not be filled. Instead, another clerk has been added to the force at the home office.

## To Division Treasurers.

Division Treasurers will take special note of the foregoing announcement, and should not overlook the recent order as to remittances and the way they should be made payable.

## Sioux City Division Suspends.

Sioux City Division No. 86 has suspended. Its resident membership had been so decreased that this action was obligatory. Its members have been transferred to other divisions and its local funds deposited with the Grand Division. It is hoped that it can reinstate before long.

## To Members Everywhere.

You should make it a point to read your Constitution and Laws book. Especially should you post yourselves on the laws governing arrears (Sections 171 to 180) and benefits (Sections 181 to 199). It has been found that many of you do not know these laws, do not know that you must do your part towards paying your obligations to the society promptly so it can do likewise with you. Many of you do not know that you must notify the secretary of your division promptly should you be ill or meet with an accident—and you should have others in your family know whom to notify if you could not do it yourself. Make special note of Sections 174 and 193. They are important and must be observed.

## Social Members.

About 140 social members are listed at headquarters. In the past we have not required divisions to make monthly reports on this class of members, so we have very little information concerning them.

It is possible that some have died, and others have either discontinued paying the small dues required or are in arrears. The laws covering arrearages of beneficiary members are also applicable to social members, and it may be that some who now call themselves Frats and are allowed Frat privileges are not entitled to either.

Headquarters would appreciate it if division treasurers would make a check-up of their social members, past and present, and send it in. Give name and address, date of joining, and whether now in good standing, and if not, why not. And in future monthly reports make a report on the standing of social members as well as on beneficial members—at the end or on the back of the regular report.

Further, as only about 30 of these 140 social members have shown enough fraternal spirit to become subscribers to the official paper, it might be well to make an effort to induce them to do so.

## Non-Resident Members.

The non-resident member should remember the society wants him to understand he is not forgotten or overlooked. If he does not get prompt service from his division treasurer, he should write the division secretary and kick. If he misses his Frat, he should write its editor and tell him about it. If he wants any special information, he should always write for it and insist on getting it, rather than to make mistakes in trying to guess at it. And when he gets hurt or falls ill, he should write his division secretary (not the treasurer or some member) and tell him all about it, ask for claim papers, etc. He should also instruct someone in his immediate family to be ready to do this for him should he not be able to.

## Wrong Deduction.

"Mister Jones, you're not rich, are you?"

"Why do you ask me that, Bobbie?"

"Because when ma told pa you were gonter marry sis, he just said, 'Poor man.'"—[Florida Times-Union.



## BIRTHS.

August 27—Mr. and Mrs. Floyd Keathley, Akron, Ohio, a girl.

August 27—Mr. and Mrs. Oscar Folland, New York City, a girl.

November 4—Mr. and Mrs. Louie Davis, Akron, Ohio, a boy.

November 24—Mr. and Mrs. Fred Lewis, Akron, Ohio, a boy.

December 6—Mr. and Mrs. Harold Newman, Akron, Ohio, a boy.

December 28—Mr. and Mrs. A. B. Classen, Akron, Ohio, a girl.

January 24—Mr. and Mrs. Alex Y. Thompson, Columbus, Georgia, a girl.

January 25—Mr. and Mrs. Argy Pickle, Akron, Ohio, a girl.

January 26—Mr. and Mrs. W. J. C. Hodges, Atlanta, Georgia, a boy.

February 2—Mr. and Mrs. Myer Baliff, Akron, Ohio, a boy.

February 2—Mr. and Mrs. John M. Slusser, North Canton, Ohio, a boy.

February 5—Mr. and Mrs. W. L. Stallings, Norfolk, Virginia, a girl.

February 14—Mr. and Mrs. Andrew J. Parker, Washington, D. C., a boy.

February 17—Mr. and Mrs. J. B. Kaufman, Moundridge, Kansas, a boy.

February 17—Mr. and Mrs. George H. Leavitt, Peoria, Illinois, a girl.

February 18—Mr. and Mrs. Herbert Buchanan, St. Louis, Mo., a girl.

February 18—Mr. and Mrs. W. K. Gibson, Dallas, Texas, a girl.

February 18—Mr. and Mrs. H. P. Hansen, Trenton, N. J., a girl.

February 18—Mr. and Mrs. Julius Carter, Akron, Ohio, a boy.

February 19—Mr. and Mrs. Jacob J. Oberlin, Flint, Michigan, a boy.

February 20—Mr. and Mrs. Edward B. Miller, Florien, La., a girl.

February 23—Mr. and Mrs. George C. Brede, Jersey City, N. J., a girl.

February 26—Mr. and Mrs. Duncan Smoak, Washington, D. C., a girl.

March 3—Mr. and Mrs. C. M. Thompson, Akron, Ohio, a boy.

March 4—Mr. and Mrs. Henry C. Zink, Buffalo, N. Y., a boy.

March 6—Mr. and Mrs. Ralph Corwin, Temperance, Michigan, a boy.

March 6—Mr. and Mrs. Park Myers, Akron, Ohio, a boy.

March 8—Mr. and Mrs. Joseph L. Harvat, Denver, Colorado, a boy.

March 10—Mr. and Mrs. W. J. Taylor, Montazuma, Ga., a boy.

March 11—Mr. and Mrs. John J. Knorr, Niagara Falls, N. Y., a boy.

March 16—Mr. and Mrs. Wm. Cooper, Washington, D. C., a boy.

March 22—Mr. and Mrs. Arthur W. Meek, Detroit, Michigan, a boy.

March 22—Mr. and Mrs. Stanley W. Osburn, Milwaukee, Wis., a boy.

## MARRIAGES.

February 10—Crystal Cobb, Akron, Ohio, and Miss Hazel Fischer, Canton, Ohio.

February 14—Ernest B. Morris and Miss Mary Nash, both of Dayton, Ohio.

March 2—Archie M. Pollitt, Allentown, Pa., and Miss Mattie Poe, Laurel, Md.



## The Admission of Women.

This subject is in the Banquo's ghost class; it will not down. And since it will not down, why not look at it in a sensible way? Ever since the Cincinnati convention, if my memory does not play me false, the matter has been brought up at succeeding conventions, and as far as I have been able to learn, the greatest objection against admitting women has been based on the ritual work.

Well, once upon a time—this is no fairy tale—I was opposed to the admission of women. But not being an utterly hopeless fool, I am able, at times, to change my mind.

As things are at present, we men are protecting our wives for so much upon our respective demises. But how many of us are looking the matter straight in the face and protecting our own masculine selves? We are simply gambling on our wives outliving us, and yet it is not a very safe bet that we will not outlive them.

Two years ago, I had an insurance man show us a policy on my wife. At the rate I was willing to pay, my wife was entitled to a \$380 policy, and a certain amount weekly for a certain number of weeks should she meet with an accident that should place her *horse de housework*. She signed up, and paid the amount due for four weeks of premiums. After a few days, the policy came, with the information that owing to her being a deaf mute, she was entitled to only half the policy amount in protection. And furthermore, in view of the unfortunate fact that she was so sadly afflicted, would she please look at page 2 of the policy? She did, and there was a cancellation notice; all accident benefits that would ordinarily accrue under the policy, were rendered null and void because of her deafness.

I sent the policy back, and demanded the return of the premiums paid in advance. The district manager of the company came to our house, and attempted to talk us into accepting a pruned and mutilated policy. Nothing doing; it was whole loaf or none at all. Well, he told us that we need not accept the policy if we did not want it, but the money paid in was taken in good faith, and would be retained. I said he could keep it but please not spend or lose it, for I intended to get a lawyer and see if any insurance company on earth or in the regions above or below could bunco me into accepting a mutilated policy. I got my money back quick enough.

Now, when it comes to the matter of admitting women, I do not think it wise to admit them to full membership. A restricted beneficiary membership would be just the thing, where they could join for death and disability benefits, without having to attend meetings. The men of the works could easily enough take

the woman's dues to the meetings and have the treasurer receipt them. It would not work out very well to have them enrolled as active members the same as the men are, everyone can see the disadvantages without being furnished with a blue print and a compass.

As a certain well known brand of flour says, "Eventually, why not now?"—[J. H. Mueller.

## OBITUARY.

## Ralph Zinna.

Brother Ralph Zinna of Brooklyn, N. Y., died February 27. He was in his 40th year. He joined the society through Brooklyn Division in March, 1922.

## Fred E. Sumner.

Brother Fred E. Sumner, of Flint Mich., died March 4. He was in his 40th year. He joined the society through Flint Division in March, 1920.

## George V. Warren.

Brother George V. Warren of South Ozone Park, N. Y., died March 4. He was in his 58th year. He joined through Chicago Division January 1909; charter member of Brooklyn No. 23.

## Cyrus Chambers.

Brother Cyrus Chambers of Washington, D. C., died March 12. He was in his 73rd year. He was a social member of Washington, joining in February, 1916.

## Frank T. Blackhall.

Brother Frank T. Blackhall of Pittsburgh, Pa., died March 15. He was in his 30th year. He joined the society through Pittsburgh Division June, 1914.

## DEATHS.

Mary Schreck, wife of Theodore Booker, at Dayton, Ohio, November 8. Hester Nicely, wife of James H. Becton, at Dyer, Tenn., January 11.

Raymond, son of Mr. and Mrs. Frank Poellman, at Milwaukee, Wis., January 18.

Geraldine, daughter of Mr. and Mrs. E. R. Maertz, at Milwaukee, Wis., February 26.

Sophia, wife of Martin B. Reed, at Cincinnati, Ohio, March 9.

## ABOUT LAPSATION.

Whether to insure and then lapse, or not to insure at all—that's the question. Our preference is for the latter, if we must choose between two evils. There might be some justice in support of the latter in the way of feeling that full provision has been made for the family through some other avenue, but the only excuse for lapsation that would come at all within the limit of being reasonable is absolute lack of the price. The lapser gives proof positive that he doesn't know his own mind, for he either allowed some one to talk him into taking, something he didn't want, or he didn't know what he wanted after he did join. Lapsation is a step backward, and going backward is retrograding, which is contrary to the spirit of the times. If the lapser hurt only himself we might let it go at that, but he not only hurts those who are the victims of his folly, but the world in general by his bad example.—[Fraternity.]



*An Organization of, by, and for the Deaf*

# NATIONAL FRATERNAL SOCIETY OF THE DEAF

*(Incorporated under the Laws of Illinois)*

130 North Wells Street, Chicago, Illinois

HARRY C. ANDERSON, President

FRANCIS P. GIBSON, Secretary

## Sixteenth Annual Statement

Balance Sheet, January 1, 1923

(Securities are Listed at the Market Values Determined by the  
Convention of Insurance Commissioners.)

ASSETS	LIABILITIES
Mortgage Loans.....\$345,602.23	Death Benefit Reserve.....\$281,061.17
	Unpaid Death Claims..... 5,750.00
	Reserve for Sick and Accident
	Benefits..... 27,559.84
U. S. Liberty Bonds..... 43,758.00	Unpaid Sick and Accident
	Claims..... 1,665.00
	Assessments and Taxes Paid
	In Advance..... 789.90
Canadian Government and	
Provincial Bonds..... 17,705.00	Total Liabilities chargeable
	against the Benefit Funds...\$316,825.91
	SURPLUS, Death Benefit
	Funds..... 110,018.62
Mortgage Bonds on Real	SURPLUS, Sick and Accident
Estate..... 22,500.00	Benefit Fund..... 924.20
	Salaries Accrued and Other
	Liabilities Chargeable Against
	Expense Funds..... 204.08
Cash..... 2,597.34	Reserve for Expenses of
	Management and Main-
	tenance..... 5,005.73
Interest Accrued..... 6,430.61	Reserve for Convention
	Expenses..... 5,614.64
\$438,593.18	\$438,593.18

Total Benefits Paid Since Date of Organization.....\$ 207,753.52  
Members On Roll..... 5,082  
Insurance In Force.....\$4,127,091.00

*Licensed to Transact Business in Thirty-six States*





Publication Office . . . . . Mount Morris, Ill.  
Published Monthly under the Auspices of the  
Society, by Kable Brothers Company.

Address all correspondence to  
**FRANCIS P. GIBSON**.....Editor  
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the  
editor by the 10th of the month.

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

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

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

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



MARCH-APRIL, 1923.

\$446,610.21.

St. Paul—1924.

April payments are due.

Read the warning in another column  
and pass it along to friends who may not  
see it.

One of the duties every member  
owes to himself, and to the society  
as well, is that he should read and become  
thoroughly acquainted with the Constitu-  
tion and Laws. The book containing  
these laws which is sent to each new  
member is printed to be read, not to re-  
pose in some out of the way corner or,  
as in some cases, to be put away with the  
membership certificate. Ignorance of  
the law excuses no one. The plea that  
one did not know the law, which a good  
many have had occasion to use, gets you  
nowhere.

When you are taken ill or meet with  
an accident and the disability is likely to  
result in your making claim for benefits,  
be sure to notify your division secretary.  
And you should see that members of  
your family are informed as to this, so  
they can do it should you be unable to.

We are always glad to get material for  
our vital statistics—births, marriages,  
deaths—but must insist on the items be-  
ing complete, date, place and names of  
all concerned. Death notices of neces-  
sity must be confined to the immediate  
families of members.

The Solomon Junior articles which we  
give our readers nearly every month  
are as good lay sermons as one could  
wish for. We hope all our members read  
them.

We have had quite a little comment on  
the new rituals sent to us, but have al-  
ways referred such to the chairman of

the Ritual Committee, Brother Norris.  
We are sure the committee will appre-  
ciate any constructive criticism or other  
comment that may come to it.

Read the special and official notices.

There are quite a few of our divisions  
whose portraits have never graced the  
pages of The Frat. We do not doubt  
but what those who have been so repre-  
sented would like to see those who have  
not.

Experimenting with the radio contin-  
ues at our schools. After some extensive  
try-outs, Superintendent Jones of the  
Ohio School sums up: "The only certain  
thing which can be said of the experi-  
ment at present is that it was very inter-  
esting to the pupils. It is perhaps a little  
higher grade of instrument for develop-  
ing hearing than the piano, acousticon  
or speaking tubes and is much more at-  
tractive to the pupils. Therein lies its  
value. The pupils like to use it. If op-  
portunity is given, they will put in much  
more time with it than with any other  
instrument. In this way latent hearing  
may be increased and sounds may be  
known and understood when they are  
not now."

Then there are the experiments being  
had at Northwestern University, Evan-  
ston, Illinois, in the development of the  
ability to hear with one's finger tips. One  
of the students there has acquired a  
vocabulary of twenty-three words since

## WARNING

This society has no traveling agents.

None of the grand officers have traveling representatives.

No one has been authorized to solicit funds in their names for any object  
whatever.

If a stranger tries to get you to contribute to funds of any kind, make him show  
his credentials. If he has none, have him arrested and prosecute him.

There is a slick scoundrel now on the road, who in his swindling operations  
has used the names of several men prominent in our society and as a result has  
victimized some thoughtless deaf people.

He was in Minnesota recently and the following items from the Companion,  
published at the Faribault school, tells of some of his doings. We think the story  
reads like the work of a certain scamp who has been out of the penitentiary  
but a short time and with complete identification and specific charges we could  
send him back.

That deaf fellow, who made Faribault a visit some three weeks ago, and whom we soon sized up  
as a swindler, went from here to the Twin Cities. There he was arrested as a suspicious character.  
The police gave him a grilling, and he told conflicting stories. But no charge of swindling or fraud  
committed in the cities could be made against him, so the authorities let him go, ordering him to  
leave the state, with the threat that if he returned he would be arrested and jailed. We have received  
information from various sources since then, mainly by letters, all of which goes to prove that the fellow  
is a dangerous character to be at large. He has operated in different states under different names, and  
has collected large sums by fraud. He has been arrested and convicted more than once, but has always  
managed to get off with a light sentence. He has been married several times, and has committed  
bigamy. It would be a benefit to the deaf community if he could be jailed for a long term of years.  
Such crooks thrive upon the gullibility of the public. His case should be a warning to the deaf people  
of Minnesota and other states to beware of deaf strangers. Never give or lend them money. Do not  
receive them in your homes. Do not believe what they tell you. Make them prove in some way that  
they are what they claim to be.

C. H. H. Dodge writes that the report that he gave that deaf crook who was working Minnesota  
a couple of weeks ago fifty dollars, is absolutely false. He did not give him a cent. Mrs. Dodge says  
that the fellow can tell lies faster than a horse, or an auto, can run.

John Quillin, Harpers Ferry, Iowa, wrote us recently telling about the exploits of that deaf swindler  
who was here awhile ago. He was at Harpers Ferry, and told his usual string of lies, giving a different  
name. He collects money by false representations. At one time he will claim to be an agent of the Frats, at  
another time he says he is collecting money to help the deaf in some foreign country. At Waukon,  
Iowa, he met a rich deaf lady and proposed marriage. He took her to the court house to get a license,  
but her sister was notified, and persuaded the young woman to wait until she could find out something  
about the fellow's character. So that plan was nipped in the bud. Mr. Quillin also tells about another  
deaf swindler who was arrested for passing forged checks and was sentenced to six months in the Waukon  
jail. Mr. Quillin says that such fellows make him feel ashamed. He has no reason to feel that way.  
There are dishonest people in all classes of society, and we cannot expect that all deaf people will be  
good and honest.

November, and learned to distinguish  
songs. These tests, Robert H. Gault,  
the professor in charge, says, prove that  
Willetta Huggins, the wonderful deaf and  
blind girl of Janesville, Wis., actually  
hears that way. What a future there  
will be if all this amounts to what we hope  
it will. Imagine what we could then  
have at our finger ends—the hearing and  
speech denied us otherwise.

Has your division a degree team?  
With the new ritual in general use, none  
but the very small divisions have any  
excuse for lacking such a feature and  
there should be considerable rivalry to  
see which possesses the best. Divisions  
having others near them could have an  
arrangement for exchanging visits and  
so add to the attractions their meet-  
ings offered.

### EQUAL PRIVILEGES.

It was the Chicago Inter-Ocean that  
said: "One splendid point to be observed  
about the fraternal societies is their  
democracy and the strictly representative  
character of their government. Every  
member is the equal of every other, and  
through personally chosen representa-  
tives has an equal voice in the manage-  
ment. The success of these societies is  
real and substantial. The man who  
would dismiss them with a smile or a  
sneer is ignoring some fine lessons in the  
business and social life of the country."

St. Paul—1924.





### Coming Division Events

#### April.

- |     |                                      |               |
|-----|--------------------------------------|---------------|
| 1.  | Social.....                          | Evansville    |
| 7.  | Masquerade.....                      | Utica         |
| 7.  | Social.....                          | Albany        |
| 7.  | Bazaar and dance.....                | Bridgeport    |
| 7.  | Social.....                          | Dubuque       |
| 14. | Banquet.....                         | Cleveland     |
| 14. | Entertainment.....                   | Philadelphia  |
| 14. | Mystery social.....                  | Baltimore     |
| 14. | Mystery party.....                   | Syracuse      |
| 14. | Easter social.....                   | Huntington    |
| 14. | Orange social.....                   | Reading       |
| 14. | Tut-Enkh-Amen party.....             | Scranton      |
| 17. | Social.....                          | Toledo        |
| 19. | Bowling match.....                   | Worcester     |
| 21. | Lecture.....                         | Toledo        |
| 21. | Annual party.....                    | Portland, Me. |
| 21. | Social.....                          | Pittsburgh    |
| 28. | Box social.....                      | Cincinnati    |
| 28. | Whist.....                           | Providence    |
| 28. | Fancy dress ball in Schenectady..... | Albany        |
| 28. | Chop suey party.....                 | Rockford      |
| 28. | Banquet.....                         | Dallas        |
| 28. | Chinese social.....                  | Kenosha       |
| 28. | Box social.....                      | Des Moines    |
| 28. | Whist party.....                     | Lowell        |
| 28. | Chinatown evening.....               | Bronx         |

#### May.

- |     |                              |              |
|-----|------------------------------|--------------|
| 5.  | Anniversary social.....      | Norfolk      |
| 6.  | Social.....                  | New Haven    |
| 12. | Strawberry festival.....     | Scranton     |
| 19. | Social.....                  | Toledo       |
| 19. | May dance.....               | Milwaukee    |
| 26. | Social and dance.....        | New Haven    |
| 26. | Social.....                  | Philadelphia |
| 26. | Anniversary celebration..... | Syracuse     |
| 26. | May walk.....                | Rochester    |
| 30. | Picnic at Rocky Glen.....    | Scranton     |

#### June.

- |     |                          |            |
|-----|--------------------------|------------|
| 14. | Flag day party.....      | Scranton   |
| 16. | Smoker.....              | Toledo     |
| 23. | Strawberry festival..... | Rochester  |
| 23. | Entertainment.....       | Scranton   |
| 26. | Festival.....            | Pittsburgh |

#### St. Paul.

Our masquerade dance at the Thompson Hall, February 24, was a complete success, in viewpoint of attendance and profit. About fifty were in costume and as a whole it was a very enjoyable affair.

At the invitation of the Odd Fellows, Anton Schroeder delivered an address before them in their own fine hall in St. Paul, February 24. The subject of the address was general matters pertaining to the deaf, especially the N. F. S. D. and the impostor menace. Mrs. Nyhus acted as interpreter.

Our convention fund was recently increased quite a bit by a large check from Faribault, where a masquerade

dance was given under the auspices of the local Frats several weeks ago. Their help is greatly appreciated.

Brother Schroeder's oldest son, Alfred, had quite an amusing experience while in Pittsburgh recently. One day, while on his way home from town, he had to stand up with a friend of his, Billy, in a street car. Noticing a young fellow sitting in front of him, Alfred said to Billy, "If I talk to this young fellow in the sign language, he will talk back to me in the sign language." Unable to see any difference between said young fellow and others, Billy advised Alfred not to try it. Wishing to have a bit of fun, Alfred talked to the young fellow in the sign language and he promptly talked back the same way. They talked together for quite a while. Billy was so astonished at the trick that he asked a lot of questions and soon the humor of the situation was apparent to all within range. Billy asked how Alfred could single out the deaf-mute from others in the car. Alfred said it was easy. The truth of the matter was that the young fellow had a Frat button on the lapel of his coat.

Jens Hansen, treasurer of the St. Paul Division, having obtained a steady job as tailor at Shattuck School in Faribault will undoubtedly decide to locate there permanently. We shall miss him as he has given excellent satisfaction as treasurer.

Under the personal direction of its donor, Mrs. Margaret Thompson, quite a lot of improvements are at present being made at Thompson Hall, costing about \$1,000.00. The kitchen is being enlarged, nearly double, a new nickel coffee urn, about 100 new dining room chairs, a large settee for the hall, thick tan linoleum for all floors in kitchen, dining room, hall and parlor; beautiful linoleum on all tables in dining room. There will be nearly double seating capacity in the auditorium. Mrs. Thompson's personal interest in the matter is greatly appreciated.

#### Akron.

Akron Division formally took possession of its quarters in the new A. I. U. hall, 60 South High street, on the evening of February 24. A literary program featured the evening. Not since the "boom" days has the Akron Division entertained such a crowd as was out. Two hundred or over filled the hall to capacity. The opening number on the program was a reading from Tolstoi's "How Much Land," by P. A. Heupel. He was followed by F. A. Andrewjeski, who gave a lecture on "Poland." The Aux-Frats staged a sketch, "In a Millinery Shop," which was well applauded. The closing number was, "John Gilpin's Ride," given by our unbeatable sign-maker, George Barron. At the close of

the program the floor was cleared and the crowd enjoyed dancing for the rest of the evening. The committee in charge of the program consisted of: B. M. Schowe, Forest R. Peard, George Barron, Eric Ornberg, and R. L. Dann.

The next event on the social calendar for this division will be a smoker. Harold G. Newman will be in charge.

#### Seattle.

Seattle has fallen in line with sister divisions and at the March meeting adopted a resolution to pay local sick and accident benefits of \$2.00 a week in addition to those of the grand division, and upon the same terms and conditions as provided in the general laws.

A good many members are prone to criticize the \$5.00 benefit as hardly worth while. They forget that it is costing them only 25c a month and any doubling of the sick benefit would also require an increased assessment as well.

[Comment is timely. We wish every member who thinks the \$5 per week benefit is too small to realize that it is about all that is paid for—more benefits mean added cost. Everyone who is interested in this should carefully read what Grand President Anderson had to say about the matter in his annual message—page 2, November Frat.—Editor.]

#### Toledo.

Grand Treasurer Roberts will lecture April 21 at Kapp Hall, 413 Summit St. John E. Curry is chairman in charge of the event.

When the spring season is on, the industrial indoor ball league will be formed at Willys-Overland and the deaf workers are going to take part in it. Many of them are good players with much experience.

We will have a smoker and initiation night on June 16 at our hall.

#### Louisville.

Last month we sent out a notice through The Frat intended for Number Four's non-residents, telling of our local sick benefit feature. We have several letters from members of other divisions, asking if they could join this fund. Sorry, but we meant it merely for our own non-residents, members of Louisville Division, Number Four, not for the non-residents of all other divisions of the Society. But all those who are ineligible to join Louisville's local sick fund, can get the same benefits by having their own divisions build up funds the way we are doing; it is easy enough, and will pay pretty good dividends. If there is anyone interested who would like to have such a plan discussed by his division, we will be pleased to send full information of Louisville's system upon receipt of a two-cent stamp.

Some secretaries do not know what to write for The Frat with the bars up against personals. The bars are up against only the petty personals, but when there is a real interesting bit, we understand it will be very welcome. But there is plenty to write about, and make the other divisions really interested. Why not tell what your division is doing in the matter of local rules? Local benefits? Last month, we described



Louisville's local sick benefit fund. This month it is our regular monthly dues.

Every resident member of our division must pay twenty-five cents a month local dues. The purpose of these dues is known to every man Frat in the order. But why does Louisville charge so much when practically every other division charges but ten cents? Economy, brother, and justice. Especially the latter. Local dues are for the benefit of all; all share equally in the expenditures of a division, so all should pay equally. Under our old ten cents per month plan, we never made but enough to pay our officers' salaries, leaving the amount necessary for hall rent, postage, printing, and other items to be raised by socials. And a social usually meant no end of work and worry for the committee, with a profit of ten or twelve dollars contributed mostly by about six of the fifty present. Slow work, and not at all worth the effort. So, it was decided to cut out the socials for profit, and raise local dues to twenty-five cents for each and every resident member. In that way, everyone paid his due share of the running expenses, which was the just part of it.

The economy? Well, we seldom missed a social, and will give our own side of it. Car fare to and from a social, for a family of four, forty-eight cents. Chances on the wheel, or grab bag, or whatever the committee had up, generally one dollar. The eats, for four, never less than sixty cents. Sum total for one evening's attendance at a social, \$2.08. Five socials a year, \$10.40. Local dues at ten cents a month, \$1.20 a year extra. Grand total, \$11.60. Against this, twenty-five cents a month means but \$3.00 a year, a saving of \$8.60. Some saving, eh?

But, you may holler, a division that has no socials, must be a sorry looking outfit. Nay, Pauline, not so. In place of the pay socials we have open house every now and then. The expenses are met by an appropriation, from the local fund, borne equally by all members. All get an equal share in what is dished up, and all pay equally for it. Fair enough, isn't it?

Some people will say that it is not fair to have open house, where no one is allowed to pay, thus enabling non-members to get good things and not pay for them. Piffle. Make them invitation affairs, and when a visitor declines to listen to membership propaganda, let him know he will be unwelcome in the future. That will get almost anyone. The N. F. S. D. has proven its worth, and any man who is unwilling to join is not the least bit worthy of favors at our hands. Hurt our chances of expanding? Not on your tin-type. Instead of wheedling around after material with an apologetic manner, stand up and show those who think they are too good for us (in a membership way) that we can do without them, and show it without wasting time to put on gloves.

Any other exchange of ideas? The Frat is large enough for others to air their views, and it will do good all around.

Coming events? Two weddings, but as they do not affect persons of national renown, we will omit mention of names just now.—[Send them in.—W. A. E.—Ed.]

#### Huntington.

Our division group photos are selling fast. Non-resident members had better get theirs now, and the division treasurer who carries them would like to close out. He also supplies the red hats recently adopted for members.

We are still watchfully waiting for Wheeling to wheel into line and join the division circle. Prospects are bright for its happening before long.

#### Boston.

Plans are now under way for our Annual July 4 picnic. Tom Cryan, who has managed more outings than anyone in the division, will be in charge as usual, which is just the same as saying that the affair will be successful. This year we plan to hold the outing at some new location but have not decided as yet, although there are several good places under consideration. As the holiday comes on Wednesday this year, we will have to have a place that is easily reached.

Our president has one of the finest gavels in the society, and he along with the rest of us are justly proud of it. It is our custom to present each new president with a new gavel, and the one presented to President Meacham this year was made by Brother Lutes. On the face of the gavel is the emblem of the N. F. S. D. done in the colors, about the size of a half dollar. This comes in very handy when we have any initiations, for because of the size of the emblem it is easy to explain the meaning of the different parts to the new member. [Good idea. Page Brother Norris.—Ed.]

Our bowling team has not been much of a success this year, it having recently been beaten by Lowell and the M. B. A. teams. It seems that the members either do not get enough practice or overdo it. We hope for better luck later in the season.

Brother Sinclair gave us a talk on his journey through the west and especially about California. He told us about a cloudburst in which he was caught, and after he had finished most of us felt that the good old New England climate is good enough for us.

Because of the crowd at our last New Year's ball, a crowd that taxed the hall to capacity, we have decided that we will have to find a hall that will hold 1,000 comfortably, so we are angling for the second biggest hall in Boston for our next ball.

#### Knoxville.

On February 10, President G. L. Moreland gave at his own expense a social entertainment to all his brother Frats, their families and sweethearts in a big hall in the lodge building where our division meets monthly. He felt the honor of the office to which he was elected for this year, and thus showed his appreciation of the same. Refreshments consisting of ice cream cubes, cakes and candies were served. A good crowd was present and enjoyed the affair.

In addition to games, dancing was indulged in, with music furnished by F. G. Fancher's band, consisting of a number of pupils from the Tennessee School for the Deaf whom he daily trains with great success in the use of musical instruments. Besides being the bandmaster, Brother Fancher is one of the teachers at the school.

On February 24, the deaf of Knoxville District were treated to another social with about the same features as the above, under the management of J. B. Chandler, the president of the Tennessee Association of the Deaf. The entertainment was slightly tinged with an air of "business," as a good sum of money was realized out of the admissions and refreshments to help towards the convention expenses of the National Association of the Deaf in Atlanta this coming summer.

Thomas S. Marr, the well known architect of Nashville, visited several institutions for the deaf and blind, late in January last. He gleaned ideas from them which he would mix with his ideas for the new buildings of the Tennessee Association of the Deaf. These structures will be erected on the beautiful farm land bordering the Tennessee river, just out of Knoxville.

Late in February, S. H. Lynn had the misfortune of losing his father, who was a prominent insurance agent in Knoxville. Also, Charles Wade was bereaved of his good mother early in March.

#### Chicago.

Recent visitors at headquarters were Rev. C. W. Charles of Columbus, Ohio; William VanLewis of Springfield, Ill.; Jacob Asinof of San Francisco, Calif.

The bunco party in March was a successful event and Chairman Keesal put things over in good shape.

The next social affair will be on April 28 and others will be given regularly thereafter on the fourth Saturdays, at the Silent Athletic Club house. Nels Olson is chairman of the entertainment committee for the year, and will have sub-chairmen for each month. This means the ladies of the division will have two evenings a month at the club, the same as the men folks, and after things get to going it is a foregone conclusion that this arrangement will be a popular one.

#### Cleveland.

Our banquet date has been changed from Wednesday, April 11, to Saturday, April 14, to accommodate the many requests from out of town for a Saturday date. Orders for plates close April 7.

Fred McClish, who was the victim of a terrible railroad crossing mishap January 4, is still in Glenville hospital. He is able to converse with visitors.

Take a look at the "Get One" list and see where Cleveland stands in that race for Gibson's gavel. The tip is an invitation for a race. We're game. We make the G. G. degree, as well as the G. O.

#### Dallas.

Dallas Division is to have more extensive socials this year. It started with the successful masquerade ball February



24 at Labor Temple. In spite of bad weather, the crowd was large and in good spirits and the costumes unusually numerous and expensive. E. Pratt as a gallant Spanish count won the first prize for men; Carl Hardy, as Uncle Sam, second. Miss Freeman, as a Spanish dancer won the first prize for ladies; Miss Lenore Russell, as Martha Washington, second. Ray Cornwall, as clown, won the prize as funniest person. E. E. Disz's little girls won the children's prize in the role of "America First." The novel and most interesting part of the program was the automatic and self-sustaining game of "Human Dominoes." The "Red Ribbon" side won the game of "42." To add a little frivolity to the program, the Virginia reel enlivened the atmosphere of southern hospitality.

Our usual out-of-town visitors from Fort Worth were on hand and Dallas hopes these friends and brothers will come back and win the prizes next time.

Chairman Disz has good plans for entertainments—the "home circle" is one adopted. The homes of each of the brothers will be visited and games of "42," flinch, etc., will be played. On March 16, Fee Griggs gave the first party and the future success of the "home circle" is assured.

The third annual banquet of the division will be held at some hotel on April 28. Non-resident brothers should let E. E. Disz, 4335 Dickason Ave., know of their coming before April 22. The banquet will be for Frats and their ladies only. We are looking for a big gathering. If you are a Frat or an Aux, you are invited.

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

My son, the first requisite of fraternity is kindness. And the second is tolerance.

Without these two, there can be no harmony.

A man sayeth of another: "He may be possessed of ability, but I know him of old, and therefore, I can have no respect for him."

But take thou heed, my son, lest thou lose the respect of others for such speech.

And above all, take thou heed that thou sayest not such things in the presence of men which are not of the elect.

For they will know that things are not what they seem, in spite of our preachments, and they shall decline to come into the fold.

And when this man shall say unto thee, when thou dost endeavor to bring him in, that he hath no desire to join with an order which alloweth vulgar billingsgate, call thou him not a knocker.

For he hath sense in that he cometh not into too close contact with them that are knockers of the worst type.

When a man asketh thee for information, it showeth that he is interested.

And when a man is interested, there is an application in the offing.

Then give thou him all the information of which thou art possessed, and give thou him also a little slack of the rope.

Once upon a time, I did go unto the waters of a stream which abounded with fish.

And when I felt I had a bite, I did tug and pull, and the line did part, and I lost mine prize.

Whereas, had I given a little line, I should have landed him.

Likewise, my son, when thou hast cast out a line for a new member, play thou him for a game fish, and not for a sucker.

Otherwise he shall snap thy line of argument and get away from thee.

A man did say unto me, "Thou and I are of the great common herd. Neither of us is possessed of a college degree, but yet, we are the goods."

And I said unto him, "Thou nut of nuts, if thou wert the fortunate possessor of a college degree, thou mightest be able to see enough good in thine fellow men to give unto them more of thine ample time. But since thou sayest that a college degree maketh the man less so, look thou at our roll, and thou wilt see that we have many of the greatest degree bearers doing good for us."

A Frat may fall down sometime and commit a blunder of grievous extent.

Give thou him credit for having made an error of the mind, not of the heart, and thou wilt see how he shall respond unto thine charity.

After he hath become one of the order, remember thou that in spite of occasional error, he hath still claim on thee, that a Frat's a Frat for all that.

Selah.

#### WHAT IS LIFE INSURANCE?

Most of us believe we know what life insurance is. We define it usually in terms of dollars and cents.

This is correct so far as it goes. But the definition is not broad enough, not comprehensive enough. Life insurance cannot be defined in mathematical terms. Here's a definition that is particularly applicable to fraternal insurance. It was given long ago by a man who had in his heart the true fraternal sentiment.

Life insurance is the standing together, shoulder to shoulder, of hosts of manly men to defend each other's homes from the enemy that shoots on the sly and in the dark. It is the realization of fraternity, without the destruction of independence and individuality. It is charity without can't which enriches the giver and does not humiliate the receiver.

In other words, life insurance is fraternalism put into practise.—[Modern Brotherhood.

Get one.

#### SOME UNUSUAL OCCUPATIONS OF THE DEAF.

The postmistress at Filberte, S. C., is a deaf woman, Mrs. Ollie Smoak Lynn, who won the competitive examination over four men. She has been in charge of the office for several months and has never received a demerit from the government.—[Deaf Carolinian.

Fred Tschiffely who is employed by the Palmer Trust Co., of Sarasota, Fla., writes: "I am still at the same place but on a different and steady position, that is, I am a boss in Mule Lot. Have 33 mules in my care. Like the job very well."—[Maryland Bulletin.

G. P. Webb, a graduate of the Kentucky School, is State Hunter and Trapper operating in Umatilla County, Oregon. His work is to rid the country of wolves, bears, mountain-lions and bob-cats that prey upon the flocks, and the elk and deer of the section. He learned to shoot in the Kentucky mountains.—[Kentucky Standard.

We have heard again from John Clarke, a deaf Indian in Montana, who was here at school over twenty years ago and also learned wood-carving while at St. John's. He has become quite a sculptor, especially of wild animals, lives in Glazier National Park, Montana, now and sells his carvings and sculptural work to tourists there. Three pieces of his work were on exhibit at the Art Institute in Chicago recently.—[Our Young People.

#### WHY WON'T THEY INSURE?

No widow can be found who is sorry that her husband was a member of a fraternal insurance society. No orphans regret that the father was provident enough to carry insurance protection for their benefit.

With this knowledge coming to them every day, it is a mystery why so many fail to provide insurance of some kind for their loved one. But some natures are perverse. Others are dilatory. At some future time they say they will do the things they ought to do today. They do not seem able to realize that the accidents of life are many. What is worth doing at all is worth doing now. No man should take chances when it comes to doing the right thing by his dependents.—[The Artisan.

#### Men and Dogs.

A friend may smile and bid you hail,  
Yet wish you with the devil;  
But when a good dog wags his tail,  
You know he's on the level.

—[The Integritorial.

*Tell Your Friends About  
Our Society*



# National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

Home Office: 130 North Wells St., Chicago, Ill.

## GRAND DIVISION DIRECTORY.

### Board of Directors.

- HARRY C. ANDERSON.....President  
150 E. Market St., Indianapolis, Ind.
- LEO C. WILLIAMS.....First Vice-President  
Potter Valley, Calif.
- ALEX L. PACH.....Second Vice-President  
111 Broadway, New York, N. Y.
- H. LORRAINE TRACY.....Third Vice-President  
School for the Deaf, Jackson, Miss.
- FRANCIS P. GIBSON.....Secretary  
130 North Wells St., Chicago, Ill.
- ARTHUR L. ROBERTS.....Treasurer  
130 North Wells St., Chicago, Ill.
- GEORGE F. FLICK.....Chairman of Trustees  
130 North Wells St., Chicago, Ill.

### Board of Trustees.

- GEORGE F. FLICK, Chairman.....Chicago, Ill.
- HARRISON M. LEITNER.....Chicago, Ill.
- WASHINGTON BARROW.....Chicago, Ill.

## DIVISION DIRECTORY.

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

- CHICAGO, No. 1.....Chicago, Ill.  
S. A. C. Hall, 5536 Indiana Ave.—Second Saturday  
Chas. B. Kemp.....Suite 905, 130 North Wells St.
- DETROIT, No. 2.....Detroit, Mich.  
G. A. R., Grand River & Cass Ave.—First Saturday  
J. A. Braidwaite, 1211 Assumption St., Windsor, Ontario
- SAGINAW, No. 3.....Saginaw, Mich.  
108 So. Hamilton St.—First Monday  
John Janicko.....130 Robinwood St.
- LOUISVILLE, No. 4.....Louisville, Ky.  
Robinson Hall—First Saturday  
John H. Mueller.....1013 E. Kentucky St.
- LITTLE ROCK, No. 5.....Little Rock, Ark.  
Moose Hall Bldg.—First Saturday  
Arthur L. Smith.....c-o School for the Blind
- NASHUA, No. 7.....Nashua, N. H.  
Lafayette Hall—First Saturday  
John Shea.....6 Mt. Pleasant St., Derry, N. H.
- DAYTON, No. 8.....Dayton, Ohio  
Pruden Bldg., E. Fifth St.—First Saturday  
Sidney L. Smith.....613 Washington St.
- BAY CITY, No. 9.....Bay City, Mich.  
First Monday  
C. F. W. Lawrence.....806 N. Henry St.
- CINCINNATI, No. 10.....Cincinnati, Ohio  
Court & Central Ave.—First Saturday  
Emil Schneider.....1859 Kinney Ave.
- EVANSVILLE, No. 11.....Evansville, Ind.  
Y. M. C. A.—First Monday  
William Wiggers.....1118 Elliott St.
- NASHVILLE, No. 12.....Nashville, Tenn.  
Y. M. C. A.—First Friday  
McBlevine Key.....222 Ninth Ave., North
- SPRINGFIELD, No. 13.....Springfield, Ohio  
Memorial Bldg., West Main St.—First Saturday  
John E. Pershing.....421 S. Belmont Ave.
- OLATHE, No. 14.....Olathe, Kan.  
First Tuesday  
Owen G. Carrel.....579 E. Loula St.
- FLINT, No. 15.....Flint, Mich.  
424 Buckham St.—First Tuesday  
Ellis R. Brown.....413 Eleventh Ave.
- TOLEDO, No. 16.....Toledo, Ohio  
Kapp Hall—First Saturday  
Edward M. Hetzel.....1129 Peck St.
- MILWAUKEE, No. 17.....Milwaukee, Wis.  
221 W. Water St.—First Tuesday  
Samuel Sutter.....1403 20th St.
- COLUMBUS, No. 18.....Columbus, Ohio  
I. O. O. F. Hall—Second Saturday  
Clarence B. Jones.....614 1/2 E. Main St.
- KNOXVILLE, No. 20.....Knoxville, Tenn.  
K. of P. Hall—First Friday  
I. Arthur Palmer.....Fountain City, Tenn.
- CLEVELAND, No. 21.....Cleveland, Ohio  
3015 Lorain Ave., West Side Turn Hall—First Saturday  
Pretlow D. Munzer.....14909 St. Clair Ave.
- INDIANAPOLIS, No. 22.....Indianapolis, Ind.  
I. O. O. F. Hall—Second Wednesday  
Harry V. Jackson.....811 N. Jefferson Ave.
- BROOKLYN, No. 23.....Brooklyn, N. Y.  
308 Fulton St., Brooklyn—First Saturday  
Benjamin Friedwald.....4307 12th Ave.
- ST. LOUIS, No. 24.....St. Louis, Mo.  
Eagle's Hall, Lafayette and Jefferson Sts.—Second Friday  
Charles H. Fry.....1455 St. Louis Ave.
- NEW HAVEN, No. 25.....New Haven, Conn.  
99 Temple St.—Second Saturday  
Philip Quinn, Jr.....811 Grand Ave.
- HOLYOKE, No. 26.....Holyoke, Mass.  
Bridge Street Turn Hall—First Saturday  
Frank Kusik.....200 Montgomery St., Chicopee Falls, Mass.

- LOS ANGELES, No. 27.....Los Angeles, Calif.  
730 S. Grand Ave.—First Saturday  
Melville J. Mathews.....1422 N. Coronado Terrace
- ATLANTA, No. 28.....Atlanta, Ga.  
Red Men's Wigwam—First Friday  
Leon B. Dickerson.....c-o Foote & Davis Co.
- PHILADELPHIA, No. 30.....Philadelphia, Pa.  
1826 Arch St.—First Friday  
James F. Brady.....426 Locust St.
- KANSAS CITY, No. 31.....Kansas City, Mo.  
Bookbinders Hall, 12th and Central—First Saturday  
Paul R. Wysz.....630 Riverview Ave., Kansas City, Kans.
- OMAHA, No. 32.....Omaha, Neb.  
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday  
Harry G. Long.....313 S. 49th Ave.
- NEW ORLEANS, No. 33.....New Orleans, La.  
B. K. A. Building 627 North St.—First Sunday  
Henry Fux.....633 Eleonore St.
- KALAMAZOO, No. 34.....Kalamazoo, Mich.  
Portage St. Auditorium—First Saturday  
Daniel Tellier.....1130 W. North St.
- BOSTON, No. 35.....Boston, Mass.  
3 Boylston Place—First Saturday  
William H. Battersby.....30 Newcomb Ave., West Lynn, Mass.
- PITTSBURGH, No. 36.....Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday  
Frank A. Leitner.....1220 Braddock Ave.
- HARTFORD, No. 37.....Hartford, Conn.  
I. O. O. F. Temple, 421 Main St.—First Saturday  
A. W. E. Anderson.....Room 433, Y. M. C. A.
- MEMPHIS, No. 38.....Memphis, Tenn.  
Y. M. C. A.—First Saturday  
W. G. Goodwin.....Box 715, Y. M. C. A.
- PORTLAND (Me.) No. 39.....Portland, Maine  
514 Congress—Second Saturday  
Thomas J. Prinn.....82 High St.
- BUFFALO, No. 40.....Buffalo, N. Y.  
390 Pearl St.—Second Wednesday  
Frank H. Krähling.....543 Plymouth St.
- PORTLAND (Ore.) No. 41.....Portland, Ore.  
Red Men's Hall, 9th and Hawthorne Ave.—First Saturday  
Wayne Thierman.....981 37th St. aet. West
- NEWARK, No. 42.....Newark, N. J.  
210 Market St.—First Saturday  
Alfred King.....46 Wayne St., Jersey City, N. J.
- PROVIDENCE, No. 43.....Providence, R. I.  
450 Westminster St.—First Saturday  
Arthur H. Enger.....520 Hope St.
- SEATTLE, No. 44.....Seattle, Wash.  
Y. M. C. A.—First Saturday  
A. W. Wright.....528 E. 79th St.
- UTICA, No. 45.....Utica, N. Y.  
53 Franklin Square—First Saturday  
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.
- WASHINGTON, No. 46.....Washington, D. C.  
N. E. Masonic Temple—First Wednesday  
Wallace Eddington.....1331 D St., N. E.
- BALTIMORE, No. 47.....Baltimore, Md.  
Claggett's Hall, 614 N. Fremont Ave.—First Saturday  
O. K. Price.....3107 Baker St.
- SYRACUSE, No. 48.....Syracuse, N. Y.  
Larned Building, S. Warren St.—Second Saturday  
J. Fred Keller.....271 Cortland Ave.
- CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.  
First Wednesday  
T. F. Boyle.....217 Tenth Ave., W.
- HUNTINGTON, No. 50.....Huntington, W. Va.  
Carpenters' Hall—First Saturday  
J. A. Pring.....216 1/2 Seventh St.
- ALBANY, No. 51.....Albany, N. Y.  
734 Broadway—First Saturday  
Harry A. Barnes.....606 Hamilton Ave., Schenectady, N. Y.
- ROCHESTER, No. 52.....Rochester, N. Y.  
97 State St.—Second Saturday  
William L. Hughes.....321 Murray St.
- SAN FRANCISCO, No. 53.....San Francisco, Calif.  
Native Sons Hall—First Saturday  
David S. Luddy.....124 Primrose Road, Burlingame, Calif.
- READING, No. 54.....Reading, Pa.  
612 Court St.—Second Saturday  
William A. Burkert.....625 Moss St.
- AKRON, No. 55.....Akron, Ohio  
90 S. High St.—Second Saturday  
Iva M. Robinson.....1599 Preston Ave.
- SALT LAKE CITY, No. 56.....Salt Lake City, Utah  
249 S. Main St.—First Wednesday  
Alfred C. Keeley, Jr.....816 E. Seventh South St.
- ROCKFORD, No. 57.....Rockford, Ill.  
1010 S. Main St.—First Saturday  
Fred W. A. Hammer.....1426 Rural St.
- SPRINGFIELD, No. 58.....Springfield, Ill.  
N. E. Cor. 6th & Monroe Sts.—First Saturday  
Earl H. Shaffer.....1010 E. Jefferson St.
- DAVENPORT, No. 59.....Davenport, Iowa  
I. O. O. F. Hall, 510 Brady St.—First Saturday  
Arthur Johnson.....3123 18th Ave., Rock Island, Ill.
- WORCESTER, No. 60.....Worcester, Mass.  
306 Main St.—First Saturday  
Preston Barr.....St. John's Rectory, Wilkinsville, Mass.
- ST. PAUL, No. 61.....St. Paul, Minn.  
Fairview and Marshall Aves., St. Paul—First Friday  
Max Cohen.....611 Central Park Place

- FORT WORTH, No. 62.....Fort Worth, Texas  
Church for the Deaf, N. Ft. Worth—First Wednesday  
Albert Tully.....3209 Jennings Ave.
- DALLAS, No. 63.....Dallas, Texas  
Labor Temple—First Saturday  
Wallace K. Gibson.....Route 8, Box 356
- DENVER, No. 64.....Denver, Colo.  
1716 California St.—First Saturday  
James H. Tuskey.....1223 Humboldt St.
- WATERBURY, No. 65.....Waterbury, Conn.  
Garden Hall—Second Saturday  
William J. O'Connell.....P. O. Box 122
- BRIDGEPORT, No. 66.....Bridgeport, Conn.  
O. U. A. M. Hall—First Saturday  
Gilbert F. Marshall.....455 Newfield Ave.
- SPRINGFIELD, No. 67.....Springfield, Mass.  
48 Pynchon St.—First Saturday  
Ralph M. Palazzi.....364 Belmont Ave.
- WACO, No. 68.....Waco, Texas  
First Saturday  
Harvey L. Ford.....Route 4, Box 229
- OGDEN, No. 69.....Ogden, Utah  
2445 Grand Ave.—First Thursday  
William Cole.....504 31st St.
- PITTSFIELD, No. 70.....Pittsfield, Mass.  
101 Penn St.—First Saturday  
Edward Gilmartin.....18 Lincoln Terrace
- BANGOR, No. 71.....Bangor, Maine  
121 Main St.—First Saturday  
Albert L. Carlisle.....27 Forest Ave.
- KENOSHA, No. 72.....Kenosha, Wis.  
G. A. R. Hall—Second Saturday  
George R. Hebard.....1064 Pearl St.
- BIRMINGHAM, No. 73.....Birmingham, Ala.  
1920 1/2 N. Fourth Ave.—First Saturday  
James Stiles.....1302 Whitaker St.
- SIoux FALLS, No. 74.....Sioux Falls, S. Dak.  
First Saturday  
Peter L. Dalgaard.....Route 1, Harrisburg, S. Dak.
- WICHITA, No. 75.....Wichita, Kans.  
F. A. U. Hall, 119 S. Lawrence St.—First Saturday  
Ross Davison (Acting).....1282 S. Santa Fe Ave.
- SPOKANE, No. 76.....Spokane, Wash.  
Y. M. C. A. Bldg.—First Saturday  
Erve W. Chambers.....E. 2403 Cataldo St.
- DES MOINES, No. 77.....Des Moines, Ia.  
Y. M. C. A.—First Saturday  
J. A. Robinson.....800 Guthrie Ave.
- LOWELL, No. 78.....Lowell, Mass.  
84 Middlesex St.—Second Saturday  
J. Bennett McMahon.....46 W. Fifth St.
- BERKELEY, No. 79.....Berkeley, Cal.  
Ashley Hall, 2950 Adeline St.—First Friday  
D. H. Goodrich.....2923 Newbury St.
- DELAVAN, No. 80.....Delavan, Wis.  
First Saturday  
Fred J. Neesam.....Elm St.
- HOUSTON, No. 81.....Houston, Texas  
400 Quitman St.—First Friday  
Richard C. Morris.....400 Quitman St.
- SCRANTON, No. 82.....Scranton, Pa.  
232 Wyoming Av.—First Friday  
Orley J. Schooley, Jr.....407 Simpson St., Peckville, Pa.
- RICHMOND, No. 83.....Richmond, Va.  
2047 W. Broad St.—First Saturday  
Guy R. Ligan.....Stop 11 1/2, Petersburg Pike, Route 1
- NORFOLK, No. 84.....Norfolk, Va.  
Pythian Hall, Brambleton—First Saturday  
Nathan Schwartz.....826 County St., Portsmouth, Va.
- JOHNSTOWN, No. 85.....Johnstown, W. Va.  
Moose Temple—First Saturday  
Roland M. Barker.....61 Church St.
- MANHATTAN, No. 87.....New York, N. Y.  
Savigny Hall—First Saturday  
V. R. Anderson.....1518 Commonwealth Ave., New York
- JACKSONVILLE, No. 88.....Jacksonville, Ill.  
Gallaudet Club Hall—First Thursday  
Ernest Tilton.....414 Kosciuszko St.
- LEWISTON, No. 89.....Lewiston, Maine  
223 Lisbon St.—First Saturday  
Mahlon A. Bradbury.....Route 3, Elm St., E. Auburn, Me.
- PEORIA, No. 90.....Peoria, Ill.  
Procter Center—Second Saturday  
Charles J. Cunningham.....1713 N. Madison St.
- JERSEY CITY, No. 91.....Jersey City, N. J.  
Heye's Hall—Second Monday  
Charles T. Hummer.....25 Romaine Ave.
- BRONX, No. 92.....New York, N. Y.  
503 Willis Av., Bronx—First Saturday  
Jacob Eskin.....2089 Vyse Ave., New York
- COLUMBIA, No. 93.....Columbia, S. C.  
Elk's Hall—First Friday  
Leslie A. Elmer.....2313 Preston St.
- CHARLOTTE, No. 94.....Charlotte, N. C.  
I. O. O. F. Temple, 21 1/2 W. Trade St.—Second Saturday  
William R. Hackney.....6, W. Fifth St.
- DURHAM, No. 95.....Durham, N. C.  
I. O. O. F. Hall—First Saturday  
J. M. Robertson.....Route 6, Bloomsburg, Raleigh, N. C.
- DUBUQUE, No. 96.....Dubuque, Iowa  
Henry Riordan.....3135 Central Ave.





# REQUIRED MONTHLY PAYMENTS

## CLASS A

### ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

## CLASS C

### ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

### Surrender Allowances

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

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

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

## CLASS D

### TWENTY-YEAR PAYMENT PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

## CLASS E

### PAID-UP AT AGE 60 PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.82	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

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



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



**T**HE NATIONAL FRATERNAL SOCIETY OF THE DEAF is a fraternal life insurance association of deaf men. It is organized on the lodge system and has branch lodges, called Divisions, in some ninety or more of the principal cities of the United States.

## *When and How Organized.*

The society was founded in 1901, at Flint, Michigan, its organizers being some young deaf men just out of school. One of the principal reasons for the undertaking was the discrimination against the deaf by insurance companies and fraternal societies.

In 1907 the society was reorganized under its present name and received its charter from the state of Illinois.

## *Its Objects.*

The society's objects are: To pay death benefits to the families of members who die; to pay benefits to members who fall sick or meet accidental injury; to unite all deaf men of good health, habits and character in a brotherhood of friendliness and good fellowship for the purpose of helping one another and making life better and happier for all of its members and the deaf as a class.

## *Benefit Certificates—Amounts; Age Limits.*

Certificates are issued for the following-named amounts of death benefit: \$250, \$500, \$1,000, \$1,500, and \$2,000.

A certificate for \$1,500 or \$2,000 cannot be issued to an applicant who is over 45 years of age.

Applications for full membership with benefit privileges cannot be accepted from persons under 18 or over 55 years of age.

## *Social Membership.*

Social or associate membership, without benefit privileges, is open to deaf men who by reason of age or physical condition are not eligible to full membership with benefit privileges.

## *Death and Sick or Accident Benefits.*

The society guarantees to pay to the beneficiary of a deceased member the amount for which his certificate is written, subject to the requirements and restrictions set forth in the society's laws.

To a member disabled by sickness or injury for two full weeks or longer the society will pay a sick and accident benefit of \$5.00 per week. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than \$50.00 within twelve months; and no member can draw sick or accident benefit for any part of the first three months after joining.

## *Payments Required of Members.*

Rate tables and other information concerning payments required of members are given on the last inside page.

## *Social Features.*

Most of the Divisions engage in social and literary entertainments for the pleasure and profit of their members—parties, balls, picnics, lectures, readings and the like. These social pleasures are part of the benefits of membership.

The spirit of good fellowship among the members is strong; and wherever one goes about this country of ours he will find cordiality and friendliness among his fellow-wearers of the Frat button.

## *Safeguards.*

The society is chartered under laws of the state of Illinois and is licensed by the insurance departments of more than thirty-six other states in which it operates. An annual report of the society's business for the year and financial condition is made to each of these state insurance departments. From time to time the insurance department of the society's home state of Illinois makes an examination and verifies the returns made in the annual report.

A voucher system is in use at the home office and every expenditure must have the approval of the Grand President. The general treasurer and the treasurers of all the Divisions are bonded by a surety company. The Board of Trustees makes a monthly audit of the treasurer's books and supervises all investments of the society's funds. Books and vouchers are at all times open for inspection by members of their legal representatives.

## *Why You Should Join.*

Everyone knows the value of life insurance. It is the duty of every man to provide such protection for those dependent on him.

Again, life insurance is the best and most certain way to make sure that the cost of burying you will not fall on other persons.

This society offers you life insurance and disability benefits at the lowest possible cost consistent with necessary regard for permanence and safety.

It deserves your support, and the support of all the deaf. By joining, you will not only secure valuable benefits for yourself but moreover are helping and taking part in the most democratic, most useful, and already the most successful cooperative enterprise ever undertaken by the deaf anywhere in the world.

## *Cost of Joining.*

The entrance fee is \$5.00 and is always to be paid with the application. In case of rejection the \$5.00 will be refunded. The applicant is also to pay the doctor's fee for the required medical examination—usually \$1.00 or \$2.00.

## *How to Join.*

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

If you do not live in or near a Division city, you will be attached to some Division as a non-resident member.

In writing for blank or information be sure and give full name, age, occupation and address.

For addresses of Grand Officers, and a Directory of Divisions, see Page 10.