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The National Fraternal Society of the Deaf (NFSD)

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Annual Report of the Grand President

A GREENABLE to the requirements of the laws of the Society I herewith submit my annual message to the membership body.

In a way the first year of this administration has been an eventful one. Since the Columbus Convention there has been a transition from the old to the new order of things. The most important act being the Reserve adjustment, which was accomplished with the loss of but one member—a tribute to our unity. In perfecting our organization at its weakest spot, our status with practically all the Insurance Departments of the various states has been assured. A step that makes our business expansion as a fraternal secure.

The completion of this most important step, brought about a larger responsibility, an increase of Grand Division work, and necessitated an added cost of management by the Executive officers.

The result, however, is apparent, as will later on be shown by a statistical resume of the year, and as the proportion of growth is bound to keep up, the increased facilities will mean that a larger volume of work will fall on the Executive officers, and notably, Headquarters. Already the need of an assistant secretary is, and has been, manifest. In event of the retirement, resignation or death of the present Grand Secretary things are in danger of being in a disorganized condition, unless provision is made by the next Convention, if not before, for a salaried assistant to be trained in the difficult duties of that office.

As it is now, the Board has had to meet extraordinary conditions with temporary help. The needs of today are not the needs of yesterday. All alike must realize this. It is only necessary for any one to understand the work at the home office to appreciate the great amount of details necessary to carry on the business of the Society without disorganization. This is not a boost of any one, but a calm presentation of the situation as this office knows it.

Another matter that should have the careful attention of the Society is the organization field. The Columbus Convention made a law giving the Grand President the power of appointing State Organizers, yet placed the jurisdiction of appointees with the General Organizer, and left the matter of fees with the Divisions, and limited this office to an



Grand Division Board of Directors

PHOTOGRAPH taken at Cleveland, August 19, 1913, during the session of the Board's annual meeting. From left to right, top row: Treasurer Barrow, Chairman of Trustees Flick, Financial Secretary Neuner. Center: Secretary Gibson, President Anderson, Vice-President Plunkett. Bottom: Vice-President Davis, Vice President Tracy.

optional power of compensating the Organizers without any specific fund to draw on, the expense fund being the only source, and not adequate to a right use for organization.

The remedy, it seems to me, is to make this particular branch of the service a separate, distinct and valuable arm of the Society, with facilities to reach every deaf community that has a prospective, insurable member, with the one question, "Why don't you join the Frats?" as a slogan. Thousands do not know the right meaning of our organization, nor see the real worth of fraternity and its beneficent results. Others hold aloof, not willingly, but from inability to read and understand our contract.

Make it worth while to the field men, the real pioneers of our expansion, and armed with facts and figures and personal force and adequately compensated, I cannot but feel that results will justify

the change. They could gather the deaf within a certain radius, hold a meeting, make clear the meaning of this brotherhood of ours, and preach a duty the prospectives owe to the protection of wife, child or dependent. While individual Frats are doing good everywhere and our State Organizers as a whole are a splendid body as now constituted, they have too large a limitation for effective work.

That our Society has a fraternal side, has been made plain in many a quiet charity within the Divisions, but it remained for the creation of the "Flood Fund" to bring it to its full light.

During the distressing flood of last spring, when doubt and uncertainty was everywhere, and the newspapers had columns of discouraging news of the situation, the days were anxious ones at this office and at headquarters, as well as within the circle of the brotherhood.

Providence, however, was merciful to our organization. No lives were sacrificed, but the property loss was considerable. After an urgent call had come to the Grand Division for a general appeal, which investigation showed the need of, one was sent out through the official organ. The response as shown by the report of Brother Louis J. Bacheberle, who was placed in charge of the situation, and who did efficient work, was indeed gratifying, considering our size.

Now, turning to the statistical part of the year, a resume of our standing from August 1, 1912, to July 31, 1913, shows a gratifying record.

During that period our membership increased 325, an average of 27 and a fraction per month. From January 1 to June 30, 1913, the total was 175, showing by comparison we are maintaining the stride. The total for the year immediately preceding was 222; a healthy gain.

Of the Divisions, eight new ones have been launched during that period, with several prospectives ahead.

The deaths numbered 6, with total benefits paid of \$2,750, and the disability benefits paid were \$2,770. Since our organization to July 31, 1913, the end of the last fiscal period, we have paid out a total of \$15,350 in death, and approximately \$13,640 in disability benefits, making a grand total of benefits paid of \$28,990—figures that are eloquent of our value to the deaf as an organization.

Our financial standing July 31, 1913, as shown by the various funds, was as follows:

Mortuary	\$ 1,000
*Reserve	37,711.14
**Sick and accident	50.00
Expense	1,393.65

Total Ledger Balance	\$40,154.79
Less adjustment notes	1,419.80

†Actual balance

*Reserve includes \$1,419.80 in adjustment notes.

**Sick and Accident Fund owes Expense Fund \$63.59.

†Actual balance taken from Grand Treasurer's Report.

For sake of comparison, at end of preceding fiscal year (July 31, 1912) the total balance was \$21,990.76—showing we have nearly doubled our financial strength. This showing of ours is a cause for pride, as we are more than keeping abreast with others in standing as a fraternal organization. Considering our size, no other order is showing a better condition.

In conclusion, while no effort has been made to more than outline the most important features of the first year of this administration, yet many minor details have claimed the sober attention of each officer and the Board as a body, and of its allied committees. However, in its entirety, things are being worked out to a satisfactory conclusion. I am glad to say that the membership body as a whole has been willing to accord the Grand officers all reasonable coöperation, and whatever criticism of our acts may have been shown, it was due to a

misconception of the situation that confronted us. For my conferees on the Board I have nothing but praise for the way they have met unusual conditions, and honestly endeavored to carry out their duties for the welfare of the whole society. I trust, whatever the prejudice, whatever the doubts, whatever the questioning of our status and permanency as an organization, wherever they be manifest, among the thousands outside the fraternal fold that the time is not distant when the insurable deaf in this country will see a new light, and become a part of this growing brotherhood—an organization of, by and for the deaf in all its accepted meaning and beneficence.

H. C. ANDERSON,
Grand President.

Division News

Chicago.

Emil C. Knudtson and Miss Florence Hill were married August 2nd. On September 1st, Stanley Osburn was married to Miss Mamie Seirp of Indianapolis. Both young couples are keeping house in Chicago.

Elmus Brooks and Mrs. Zuelsdorf were married recently and have taken up their home in North Dakota.

Herman Kohn is in Los Angeles; he has been all over the West. He writes he may come home for a visit this winter.

Recent visitors at headquarters were Brothers Seitz of Indianapolis; Thurston of Kansas; C. S. Jones of East St. Louis; Chester Huffman of Ohio; Albert Mercer of Michigan City; Hinkley and Ralston of Indianapolis.

E. D. Dail has moved from Durham to High Point, N. C. On August 25th he was married to Miss E. L. Knotts of Lilesville, N. C.

Brothers Bolin and Dazey of Indianapolis were Chicago visitors September 21st. They came up on an excursion together with Brothers Hinkley and Ralston.

Detroit.

Louis Hatowsky has transferred from Detroit to Brooklyn.

Grand Secretary Gibson was a visitor here August 22nd-23rd. He was enroute home from the Cleveland convention.

Quite a number of Detroiters attended Toledo Division's picnic on Labor Day.

Brother Cummings has returned to Detroit. He was out of the city on a search for work.

Brothers Barnett and Kubisch were the guests of Brother and Mrs. Smith, at Ypsilanti recently. Brother and Mrs. Peter Polk had a fortnight's vacation at Harbor Beach and Toledo. Brother and Mrs. John Polk were at Put-in-Bay.

Brother Wurtsmith is receiving congratulations over the arrival of a daughter, September 15th.

The Division schedules a Pedro party for October 25th at its hall in the Bammel building.

Saginaw.

Brother Brownrigg has recovered

from his operation for appendicitis and is once more at his bench at the planing mill. "Steve" waited some 12 years for a disability benefit, he having joined in 1901 and the one he draws now is his first.

Louisville.

Louisville Division will have a Perry celebration social on October 4th. The committee in charge is promising great things and with the city's attractions there should be a big attendance.

Terry Page has moved to Silver City, N. M., from El Paso, Texas, and is with the Ideal Steam Laundry in the first named city.

Brother Mueller was elected Secretary of the Ohio association at its recent convention at Columbus. "Jawn" enjoyed his trip up home.

Brother Struck has left for Knoxville, Tenn., where he has accepted a position on the staff of instructors at the state school.

Little Rock.

Brother and Mrs. Harry B. Shibley are now residents of Talladega, Ala., where they are on the staff of the Alabama school.

The Arkansas school session will soon open and Little Rock Division will resume its regular meetings in October. The brothers who have been away on vacation during the summer are beginning to return.

Nashua.

Nashua Division held its September meeting at the country home of John Shea, at Canobie Lake.

Thanksgiving eve the Division will give its annual social at Lawrence, Mass., and a big crowd is expected. These events are always well managed and enjoyable.

Dayton.

The National Cash Register Co. has let down the bars and the deaf are once again welcomed to their shops—where they are good workmen, of course. The bars were up for some 15 years past and none of the deaf have ever been able to get employment in those shops during that period. This pleasing change is due to the recent flood having brought about an interview with the officials of the firm, a committee from Dayton Division consisting of Brothers Shepherd, Albert and Cory meeting the officials and succeeding in getting the rule against the employing of the deaf abolished.

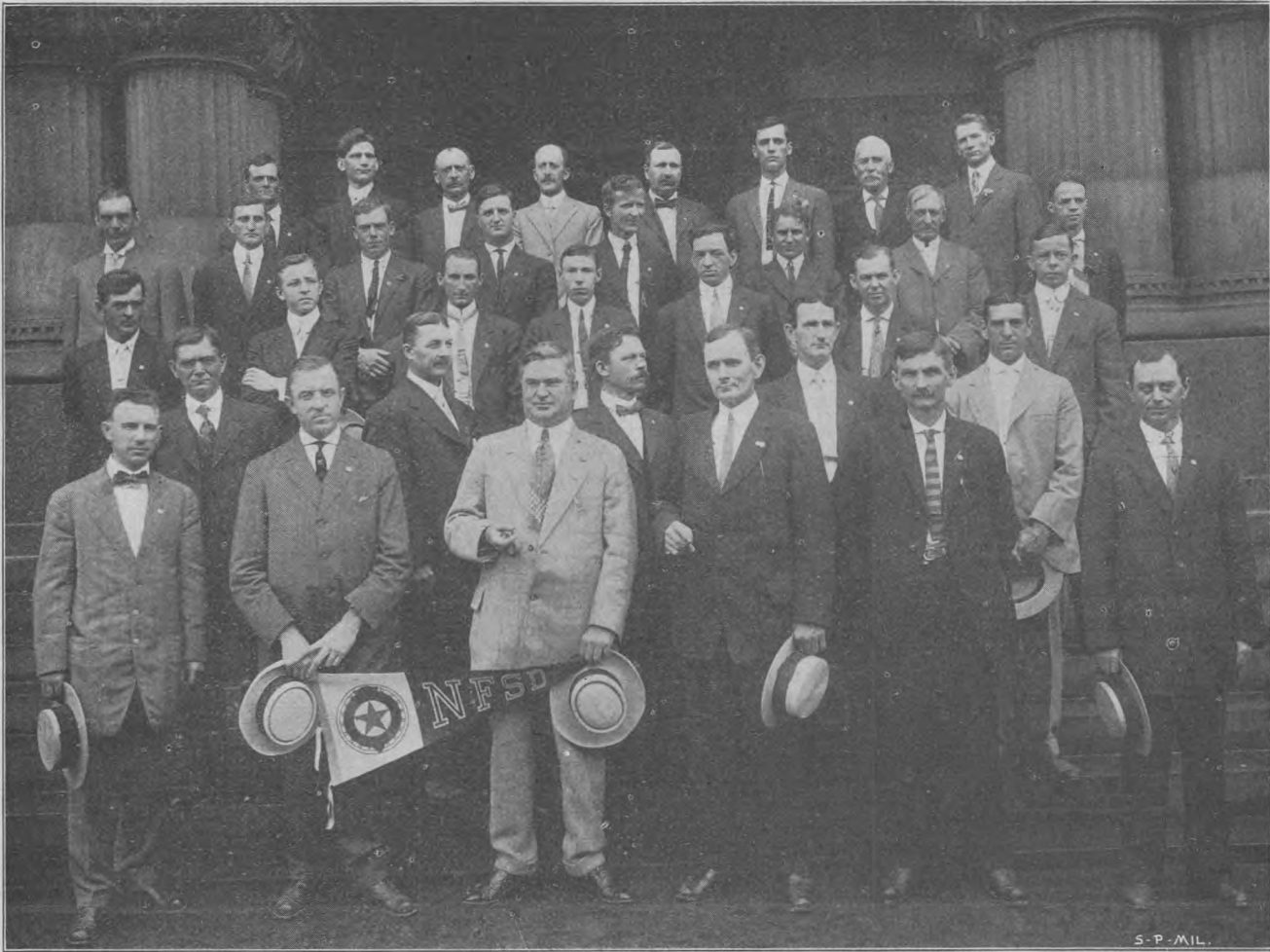
Brother Bice recently fell heir to an estate of \$9,000 and is receiving congratulations over his good fortune.

All the Frats are now working steadily and the results of the flood are fast disappearing.

Brother Augustus is doing well up in Alaska and sends a monthly check to his family here. Together with others, he struck some claims during the winter while his regular work was slack, but does not know whether they were "rich" as yet.

Bay City.

Brother Brosseau's new home is nearly completed and is a cozy little one, bespeaking much for his frugality and in-



Milwaukee Division, No. 17, N. F. S. D.

PHOTO taken in August. Members in the group, 34; total membership, 48. From left to right, top row: T. Jones, O. Wille, M. Wolfe, I. Larsen, O. Angelroth, F. Harter, C. Demarais, J. Goff. Second row: J. Cullen, H. Bickel, L. Bechaud, A. Brault, E. Nelson, F. Frank, W. Rosenthal, R. Thompson. Third row: J. Holub, F. Osonek, J. Gableman, E. Blumer, N. Pleskatchek, O. Adleman, M. Hodge. Fourth row: R. Nordwig, H. Knoblock, J. Drinkwine, J. Stemmer, E. Teweles. Fifth row: J. Kurry, L. Kolman, H. Plunkett, C. Russell, O. Langner, E. Rosenfield. Members not included in photograph: W. Tischaefer, G. Karges, W. Dowe, C. Kidd, A. Morneau, F. Gierloff, C. Svacina, S. Sutter, W. Lindeman, W. Howard, B. Prochnow, W. Wilson, A. Reimer.

dustry. A housewarming is looked forward to as one of our coming social events.

Brother Lawrence is busy with his chickens, but planning for next year's vacation via motor boat, up in the North woods.

Cincinnati.

Our recent outing at Kendall farm was a big success and a novelty that was pleasing. (A social is slated for October but no date has been given The Frat.)

Brothers Goldman and Bacheberle represented No. 10 at the Cleveland convention, but a good many of the Division's members took in the reunion at Columbus.

Evansville.

Brother Stephens is back from his Chicago trip and Brother Lyon from Indianapolis. They attended the Division meetings in those cities and brought home accounts of how No. 1 and No. 22 do things.

The Division is to have a raffle November 7th for the benefit of its local fund.

Nashville.

The idea of having a booth at the state fair here has been given up by the Division, owing to the big expense it would mean. A social under the Division's auspices will be scheduled instead, for Wednesday, October 1st.

The Division is pleased over the acquisition of Brother Marr. He was one of the hold-outs and it took a long time to convert him. We note that many others are climbing off the fence in other directions, too.

Springfield.

An evening of magic and cartoons is scheduled to be presented as the opening event of the Division's fall and winter season, November 15th, at Zimmerman hall.

Olathe.

No. 14 is tickled over the election of its President to the office of Secretary

of the N. A. D. and feels sure that he will make good. Brother and Mrs. Roberts spent some time at Cleveland both before and after the convention, the guests of the latter's parents.

Brother Thurston has returned to his Blue Hill home. He attended the Cleveland convention and carried off the honors for an exhibit of corn and wheat from his farm. After the convention, he spent some time in Chicago and got acquainted with most of the fraters of No. 1.

Brothers McIlvain, Anderson, Key, Ramsey and Dold spent their vacations in the home state, all but Brother Dold being at work in Olathe during the summer.

Flint.

Brother Blodgett has been appointed instructor of tailoring at the school here.

Brother Markey is back in Flint, after some time spent in Detroit.

(Continued on Page 5.)



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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.



SEPTEMBER, 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.

Do not forget that two-month-in-arrears spells "suspension."

And remember that three-months-in-arrears spells "dropped-from-the-rolls."

"4,000 by Omaha" is the slogan. Get busy, every one of you and help it to come true.

This issue is a little late. The editor was away from his desk for two weeks and found much of importance to do upon his return before he could get down to copy-grinding. However, we believe the members will agree that even editors need a little rest sometimes and make allowances accordingly.

Our members must remember always to carry their membership and due cards when away from home. The cards will be their credentials for admission to Division meetings other than their own. Orders have been issued that the cards must be shown in such cases. If arrears for two months are in evidence the member is under suspension, which of course bars him from any divisional courtesies. The moral is that not only should the cards be carried, but that your dues should be kept up to date.

A postage stamp is a little thing, but it has a value of several kinds. When addressing a letter to someone from whom you are asking a favor and expect a reply, always see that a stamp is enclosed for the return. This does not refer to headquarters correspondence; we are speaking of correspondence between

Division officers and others, and parties who are not connected therewith in any business way. And our non-resident members should always bear in mind the rule on their due cards which calls for this return postage.

At the conventions of the Iowa, Virginia and Ohio Associations last month the N. F. S. D. received the endorsement of them all. We have not received the exact wording of those of the Iowa and Virginia conventions. Ohio's was: "Whereas, we have watched the work and the progress of the National Fraternal Society of the Deaf; be it resolved that we recommend it and its aims." The Missouri Association and the National Association gave their endorsements at their last meetings. We repeat that these expressions of confidence are appreciated.

There were about 100 Frats at the Cleveland convention. They hailed from all points of the compass but there was no N-E-W-S in the way they were unanimous on the fact they were connected with an order that has no peer. Most of them were represented in a group photograph taken by Brother Pach of New York and we hope to be able to print a cut of it in The Frat very soon. Cleveland Division made things most pleasant for the visitors on "Frat Night" and its goat was in unusual strenuous spirits, as will be attested to by those who took the ride.

Owing to the demands on our space this month we are obliged to leave out Division News from several of the Divisions. Those of our correspondents who sent same in are asked not to get discouraged, we will use as much of it as we can in the next issue. However, some of the Divisions continue to trust to headquarters to write their news for them and we ask that they change their ways. We also wish to request once more that such correspondence be sent on the regulation 8½x11 sheets and so as to reach this office by the 15th of the month, and that "brevity and interest" be their mottoes. Items of purely a personal nature that interest only in a local way we cannot use. Remember, The Frat has a national circulation and what goes in should be of interest to every member.

Board of Directors Meeting

THE Board of Directors of the Grand Division was in session at Cleveland August 18th-19th-20th, with a full attendance. Important matters were attended to and the Board's policy for the coming fiscal year mapped out. Matters which are to be laid before the Divisions in connection with amendments to our laws, rules, etc., will be sent out by official letter to the various Divisions as soon as they are ready for presentation.

The Ritual Committee have the draft of the new ritual in process of revision and it is expected that it will be ready

for the Divisions about November 1st. Meanwhile, the present ritual and its accompanying rules are effective, and should be observed until the new one is issued. The business of the Board as transacted at this meeting is of course in the nature of private Society business so no minutes of the meeting are to be printed in The Frat, but such matters as concern the membership body will be brought before the Divisions in due time, and action thereon taken as provided in our By-laws. However, we wish to state that the meeting was a most profitable one and the Board unanimous on every action taken and in arrangements made for future work.

Coming Division Events

October.

1. Social; Nashville.
4. Perry social; Louisville.
18. Party; Newark.
25. Party; Detroit.
25. Party; Kansas City.
31. Dance; Providence.

November.

1. Party; Portland, Ore.
1. Party; Toledo.
7. Raffle; Evansville.
15. Masquerade; Philadelphia.
15. Entertainment; Springfield.
26. Social; Nashua, at Lawrence, Mass.

January.

3. Dance; Holyoke.
24. Ball; Brooklyn.
30. Ball; Philadelphia.

February.

14. Ball; Indianapolis.

The Ohio Flood Fund

BROTHER BACHEBERLE reports the receipt of \$5.00 from Portland, Me., Division for this fund, which brings the total receipts up to \$366.84.

Through The Frat, Dayton Division wishes to extend its thanks—gratefully so—to Chicago, Detroit, Louisville, Nashua, Cincinnati, Evansville, Nashville, Springfield, Olathe, Flint, Toledo, Milwaukee, Columbus, Knoxville, Cleveland, Indianapolis, St. Louis, Holyoke, Los Angeles, Atlanta, Philadelphia, Kansas City, Omaha, Kalamazoo, Pittsburgh, Hartford and Portland, Me., Divisions; the Grand Division, and to Brothers G. H. Faupel, Lyman M. Hunt and B. F. Grissom and each individual brother who contributed through his Division in the aid of the distressed Ohio brothers. In this act the true fraternal spirit has been shown; it has brightened the homes and the spirits of those brothers it benefited and started them on the road to rehabilitated homes and happiness.

Dayton Division feels she owes a debt of gratitude to those mentioned above and should similar misfortune come to any of our brothers we hope and believe that Dayton can be first to respond to the call.

Fraternally yours,
JAMES M. SHEPHERD,
Secretary Dayton Division.

Division News

(Continued from Page 3.)

Among the Flint people at the Cleveland convention were Brother and Mrs. Bristol, Brother and Mrs. Gibney, and Brother Miller. After the convention, Brother Miller took in Niagara Falls.

Brother Lawrason has succeeded Brother DeChamplain as Division Treasurer.

At its September meeting Flint Division adopted the following resolutions;

Whereas, Almighty God, in His unfathomable wisdom, has seen fit to remove from this scene of activity our beloved friend, Dr. Francis D. Clarke, and

Whereas, His death has caused profound sorrow and grief among those who knew and loved him best in this community; therefore be it

Resolved, That in the death of Dr. Clarke the deaf of this state have lost a faithful friend, who always stood ready and willing to lend a helping hand in their welfare and uplift, and a loyal and staunch exponent of fraternity, who lived and believed the Golden Rule. Be it further

Resolved, That this Division extend its profound sympathy to his bereaved widow and relatives in their affliction; and be it further

Resolved, That a copy of this expression be furnished to the bereaved widow and to The Frat.

Toledo.

Our Labor Day picnic was a big success. A party of about 20 Detroit brothers and "sisters" came down. Their presence was appreciated and Toledo will not forget to reciprocate.

Brother and Mrs. Curry are back from their trip to St. Louis. Brother Curry was also a recent visitor in Detroit.

Charles Rickert and Ray Bingaman were recent visitors here.

A Halloween party is scheduled for November 1st. Brother Newcomer is chairman and promises a fine time.

Mrs. Newcomer has completed the photographs taken of the picnic groups and copies may be had of Brother Newcomer.

Milwaukee.

Our picnic and banquet being things of the past, plans are now afoot for the coming social season. Watch for the dates.

Brother Plunkett is back from his trip East. After the Board meeting at Cleveland he went to Toronto.

Brother and Mrs. Keweles (nee Salzer) announce the birth of a daughter, September 16th.

Our Division group is slated to go in the September Frat. (Yes, it is in this issue, and a fine one it is.—Ed.)

Columbus.

Brothers Neuner and Schory are back from Cleveland and have many a story to tell—especially Brother Schory's "tales of the rough rider campaign I went through."

There was a big attendance of Frats at the Columbus reunion and all were re-

galed with Cleveland experiences by those who were there. Brother Bacheberle has surrendered his gavel (O. A. D.) to Miss Lamson, the first lady ever elected to the presidency of the association, and with the reunion over will now get after the men on the fence.

Knoxville.

Brother and Mrs. Branum have returned from their long visit in Chicago, and Brother Chambers is back from his Eastern vacation.

Brother Chambers attended the Virginia Association's meeting and hopes to see results in the way of a Division down that way ere long. He noted among the Frats present at the convention the following: John W. E. Pope, Durham, N. C.; C. A. Pope, Weldon, N. C.; E. E. Gaston, Columbia, S. C.; W. R. Hackney, Charlotte, N. C.; A. G. Tucker, Richmond, Va.; Kelly Biggerstaff, Danville, Va.

Brother and Mrs. James B. Wells of Guild, Tenn., announce the arrival of a son, July 22nd.

Cleveland.

No. 21 has not yet quite recovered from the strenuous week the N. A. D. convention brought with it, but it wishes to express its pleasure at having been able to play host to so many of the fraters and hopes that all had a most enjoyable time. Yes, our goat is still in the ring and ready for another go at any time—if you ask.

Brother and Mrs. Ayers left on a lake trip to Duluth immediately after the convention. They were the guests of Brother Howard while in Duluth.

Indianapolis.

"Sammy" Ottenbacher is wearing a broad smile these days, 'cause he has the goods on his local brothers now. While at the Ohio Reunion at Columbus he performed the remarkable feat of turning into a full fledged benedict. His bride is Miss Eva Matthews, a product of the Ohio school, and we certainly welcome her into our midst. A reception was tendered them at the home of Brother and Mrs. Harris, September 17th.

N. L. Harris has had the misfortune of being laid up, first with a supposed case of malaria, and afterward diagnosed by his attending physician as typhoid fever; however, he has passed the danger stage, and is on the road to recovery.

Robert Binkley has just returned from a two weeks' vacation up in Northern Indiana. It was a combination of business and pleasure, and incidentally he attended the Northern Conference of the Deaf at North Manchester, Ind.

Brother and Mrs. Blackschleger have the sympathy of their many friends, in the death of the former's father in Cincinnati, after an illness of several years.

The Lawn Fete held at Walter Stoltz's residence in West Indianapolis on August 9th, was a hummer. A crowd of over a hundred was out and cleaned up all the delicacies in sight, and even worked his cistern and favorite well some. A neat little sum was realized from this affair.

Brothers Phillips, Marsch and Ottenbacher attended the Ohio Reunion at Columbus, and report a splendid sojourn there.

The Labor Day picnic surpassed the predictions, as most of the members were out of town. There was a crowd of 150 to 175, and one of the most enjoyable gatherings of the summer was summed up. Out of town visitors were: Brother and Mrs. Banta of Cicote Lake, William Bishop of Winamac, James Wise of Dayton, Brothers Brooks and Blackschleger of Cincinnati, Carl Dutell of Illinois, George Beyer of Seymour, Fred Shelton of Columbus, and many others that have slipped ye scribe's eye.

Grand President Anderson attended the N. A. D. Convention at Cleveland, Ohio, and thrilled the local members with the features of the Fraternity Night.

An oyster social will be held at Brother and Mrs. William Albright's residence at 1420 E. Vermont St., on Saturday night November 1st.

J. William Seitz made a flying trip to Chicago on the 12th on business and reports a splendid time with the Chicago Frats and especially at the meeting of the Chicago Division.

Clifford Ellerhorst of Cincinnati is in our midst seeking employment, and desiring to locate permanently should conditions favor his fancy.

Arthur H. Norris, of Muncie, held regular services at the Y. M. C. A. on the 14th, with a good sized audience. Remember Brother Norris will be with us every second Sunday in the month.

There are a number of letters being held up at the Secretary's office on account of no postage inclosed for a reply. Send a two cent stamp and you will get the information desired. Remember to always inclose a stamp, and then you will have no complaint to make of not receiving a prompt reply.

Brooklyn.

The Division's annual picnic at Ulmer Park, August 23rd, had a large attendance, almost duplicating that of Brother Pach's record-breaker of two years ago. It is predicted that it will be beaten sooner or later as the Frats' picnics and balls are growing in popularity right along. The ball game between the Frats and the Knights had some sensational plays, especially a one-handed catch by Brother E. Berg, when the bases were full and which eventually retired the side and tied the score. Under Brother A. Berg's captaincy the Frats had a fine team and played a snappy game—as did the Knights. The Knights had won four games this season and it remained for the Frats to break their winning streak. The program of other games was a fine one and handsome prizes given. In the race for Frats only, Brothers Elsworth and Krienik carried off the honors. Each got a Frat button as a prize. Many from out of town were present. In the evening the dancing floor was packed. Brother Powell and his committee did themselves proud.

Brother Lux of Little Rock Division,

Brother Weisberg of Vermont and Brother Davis of Philadelphia were visitors at our September meeting.

Brother Kane's flat was burglarized recently and Brother Fluhr's bungalow at Rockaway Point was battered to pieces by a gale. They are being consoled with "it might have been worse."

Brother Elsworth was on a fishing trip at Lake Hopatcong and says he caught about 20. We are awaiting that fish dinner.

Stafford Dingman has moved from Syracuse to Eastwood, N. Y., where he has purchased a new home.

Brothers Pach, Keiser and Hodgson took in the Cleveland convention. Brother Hodgson was the recipient of a gold Frat button, with the compliments of the Board of Directors, while there.

Holyoke.

About 175 Frats and their friends attended our "Frat Night" at Turn Hall, August 31st. In the athletic contest at the picnic the following day, Holyoke Division won 28½ points, Boston 9½, Providence 4½ and Hartford 2½. Brother Brown won the 100 yard dash, Brother Klopfer second and Brother Abbott third. In the 220 yard dash, Brown was first, Abbott second and Brunzell third. Brother Brown received two silver cups as prizes and Brothers Klopfer, Abbott and Brunzell received medals. Brother Brown also won the broad jump and the shoe race. Boston won the tug-of-war from Holyoke, after a red-hot pull. Holyoke beat Boston in a 5-inning ball game. Brother Thibodeau, who was once one of the catchers of the Boston Americans, caught for the Bostons in this game. Everybody enjoyed the picnic in great shape.

Brother and Mrs. Brown have returned to their St. Johns, N. B., home after a week's visit here. He surely went home well "rewarded."

Brother Leno recently visited his old home in Vermont after an absence of 13 years. Brother Beausoleil and family also spent vacation at his old home in that state.

Los Angeles.

William Cole is now located at Ogden, Utah, and he is in hopes of interesting the Utah deaf to the point of organizing a Division.

Brother Schultz has returned from his vacation in Arizona and says Los Angeles is good enough for him as it was too hot (124) in the other state.

Brother Fisk is now back in town and employed at the shop where Brother Osmun works.

Brother Harris had a week's vacation up North, in San Francisco and vicinity.

Paul Kees of Newark Division is residing at Burlingame, Cal., and may decide to remain here permanently.

J. E. Schmandt is in Harrington, Wash., where he is employed in a harvester works.

Philadelphia.

Nearly the whole Division turned out to see Brother Veditz' reading of "Faust" and we were glad to meet him.

August 24th the Frats and the Aux-Frats, with friends, to the number of about 50 took a "family excursion" up the river. It was the first occasion where tickets had not been sold "for profit." A great day was experienced.

At the P. S. A. D. convention in July Brothers Partington, Roach and Dantzer were honored with re-election on the Board of Managers for terms of three years,

Brother and Mrs. Sanders and Brother Roach were the only representatives of this city in attendance at the Cleveland convention. Brother Davis attended the Board of Directors meeting but did not stay over for the N. A. D. meet.

The local Frats are pleased with the idea of having the Division groups in The Frat. You may look for ours soon.

Brother Brady was pleasantly surprised at the September meeting. On behalf of the Division members Brother Reider congratulated him on his recent marriage and presented to him a very handsome set of silver spoons, knives and forks.

November 15th the Division will give a masquerade, and on January 30th it holds its annual ball. Some big doings for this reputed sleepy town; eh?

List of Applications

- 27. Gage Hinman, Sacramento, Cal.
- 30. David Stephenson, Shamokin, Pa.
- 30. David Singerman, Altoona, Pa.
- 22. Harry T. Leqnard, Indianapolis, Ind.
- 22. Claude E. Rollings, Indianapolis, Ind.
- 43. Amedie Gaudreau, Georgiaville, R. I.
- 14. John Kley, Atchison, Kan.
- 42. Philip Hoening, Newark, N. J.
- 42. Fred W. Bouton, Newark, N. J.
- 23. Pasquale Sciortino, Utica, N. Y.
- 23. Volney Rodgers, Sandy Creek, N. Y.
- 32. Elliott S. Waring, Grinnell, Ia.
- 33. John T. Hower, Baton Rouge, La.
- 39. Carl Berrer, Portland, Me.
- 24. James W. Gross, LaPlata, Mo.
- 24. David Zimmerman, St. Louis, Mo.
- 1. Samuel Clarkson, Columbia, S. C.
- 1. Sievert S. Field, Racine, Wis.
- 23. Howard Whyland, Avon, N. Y.

New State Organizers

OWING to the resignations of Gilbert F. Marshall as State Organizer for Connecticut and Perry E. Seely as State Organizer for Nebraska, both being due to business and personal reasons, Grand President Anderson has appointed to succeed Brother Marshall, Edgar C. Luther of Hartford, and to succeed Brother Seely, John W. Barrett of Omaha. Both appointments are now effective.

The Frat button was much in evidence at Cleveland. Tell your friends about its value and get them to have one.

Don't forget your dues.

Grand Financial Secretary's Report

Collections for August, 1913.

Chicago	\$ 330.37
Detroit	105.10
Saginaw	8.32
Louisville	51.52
Little Rock	39.54
Nashua	20.28
Dayton	41.92
Bay City	6.88
Cincinnati	44.67
Evansville	17.44
Nashville	20.51
Springfield	24.21
Olathe	36.04
Flint	28.24
Toledo	17.03
Milwaukee	61.22
Columbus	45.17
Knoxville	35.39
Cleveland	60.30
Indianapolis	116.39
Brooklyn	126.62
St. Louis	86.27
New Haven	80.45
Holyoke	44.43
Los Angeles	50.68
Atlanta	45.14
Caney	53.28
Philadelphia	99.20
Kansas City	44.66
Omaha	31.48
New Orleans	19.39
Kalamazoo	19.84
Boston	41.45
Pittsburgh	21.46
Hartford	7.83
Memphis	20.21
Portland, Me.	58.75
Buffalo	16.19
Portland, Ore.	20.99
Newark	18.32
Providence	14.11

Total collections\$2,031.29

To Division Treasurers

HEADQUARTERS is preparing new forms for the monthly reports of Grand Division funds and it is expected that they will be ready for use in November or December. Meanwhile, the present forms are to be used as usual. When the new ones are ready a complete supply will be sent to each Division.

Trouble is still experienced with some of your reports, they not being footed correctly and in some cases having wrong ratings or credits. You should never send in a report that is not correctly made up, and your Trustees are supposed to see to the verification of each.

To Division Secretaries

ATTENTION is once more called to the rule that a regular monthly report must be sent in by you to headquarters. You have forms for the purpose and should use them. After this month failure to so report will be made the basis of a complaint to the Division.

At your October meetings you will please lay before your Division the ques-

tion as to whether the Division wishes to have a supply of 1914 memorandum books, like those issued this year. The price will be about the same. Report Division's decision to headquarters.

When your Division meeting is attended by visiting Frats you will see that their credentials are duly examined (membership and due cards) before the courtesies of the meetings are extended. If their cards show them to be under suspension admission must be denied.

Grand Treasurer's Report

For the Month of August, 1913.

Balances.

As per last statement\$38,734.99

Receipts.

Financial Secretary Neuner ...\$	2,031.29
Rent, Chicago Division	10.00
Interest, mortgage loans	192.50
Interest, mortgage bonds	180.00
Interest, bank deposit	3.08
Grand Secretary's fees	1.75
Button sales	9.50

Total balances and rec'pts...\$41,163.11

Disbursements.

Sick benefits	\$ 25.00
Rent and light	37.00
Officers' quarterly salaries	108.78
Office expenses, sundries	4.94
Office help	12.00
Buttons	36.00
Printing	7.50
Official publication	40.00
Expressage55
Headquarters postage	2.50
Engraving	12.85
Board of Directors expenses ..	277.07
Secretary's salary	100.00

Total disbursements\$ 664.19

Recapitulation.

Total balances and rec'pts ...\$41,163.11
Total disbursements 664.19

Total balances, August 31 ..\$40,498.92

Grand Treasurer's Report

Exhibit of Balances, August 31.

Treasurer's cash balance	\$ 2,133.31
First mortgage loans	25,000.00
First mortgage bonds	7,500.00
In bank subject to check	787.02
In savings bank accounts	291.59
Certificates of deposit	4,387.00
Secretary's fund	300.00
Financial Secretary's Fund ..	100.00

Total balances\$40,498.92

Note—Owing to Treasurer Barrow's absence on vacation the cash balance carried over to September was larger than usual, but was reduced to its proper amount by deposits September 2. The purchase of two mortgages of \$1,200 and \$2,500 was negotiated by direct loans in this month and will appear in the September report.

August Disability Claims

C. N. Ramsey, Olathe, Kan.	\$10.00
J. S. Kirk, Bridgeport, Conn.	15.00

Total for the month\$25.00

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. CLINEN	Chicago, Ill.	
FREDERICK G. SCHWARTZ	Columbus, Ohio	
EDWIN I. HOLYCROSS	Columbus, Ohio	

STATE ORGANIZERS.

CHARLES P. COKER	Arkansas	c-o School for Deaf, Little Rock.
LEON A. IISK	California	645 E. Washington St., Los Angeles, Cal.
EDGAR C. LUTHER	Connecticut	308 Park Terrace, Hartford.
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. BURGHERR	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.
WILLIAM L. DAVIS	Pennsylvania	228 S. Third St., Philadelphia.
ARTHUR J. MYERS	Rhode Island	17 Asia St., Cranston, R. I.
WILLIAM H. CHAMBERS	Tennessee	Box 443, Knoxville.
HENRY B. PLUNKETT	Wisconsin	782 Cass St., Milwaukee.

DIVISION DIRECTORY.

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

CHICAGO No. 1	Chicago, Ill.	Masonic Temple—Second Saturday.
George F. Flick	214 E. 55th St.	
DETROIT No. 2	Detroit, Mich.	Bamlet Bldg.—Second Saturday.
Clyde R. Barnett	214 E. Milwaukee Ave.	
SAGINAW No. 3	Saginaw, Mich.	Engineer's Hall—Second Wednesday.
F. O. Ramage	529 S. Fourth Ave.	
LOUISVILLE No. 4	Louisville, Ky.	Robinson Hall—Second Saturday.
William C. Fugate	968 S. Preston St.	
LITTLE ROCK No. 5	Little Rock, Ark.	First Saturday.
C. P. Coker, School for Deaf ..	Little Rock, Ark.	

NASHUA No. 7	Nashua, N. H.	Mechanic Hall—First Saturday.
Daniel Shea	Derry, N. H.	
DAYTON No. 8	Dayton, Ohio	Miller's Hall—Second Saturday.
James M. Shepherd	726 Keowee St.	
BAY CITY No. 9	Bay City, Mich.	White Eagle Hall—First Monday.
C. F. W. Lawrence	3312 N. Water St.	
CINCINNATI No. 10	Cincinnati, Ohio	5th & Central Ave.—First Saturday.
B. C. Wortman	1542 Blair Ave.	
EVANSVILLE No. 11	Evansville, Ind.	1718 Canal St.—First Monday.
Adolph Brizius, Sr.	1718 Canal St.	
NASHVILLE No. 12	Nashville, Tenn.	Y. M. C. A.—First Thursday.
Jesse T. Warren	200 Third Ave., N.	
SPRINGFIELD No. 13	Springfield, Ohio	Johnson Bldg.—First Saturday.
J. E. Pershing	525 W. Southern Ave.	
OLATHE No. 14	Olathe, Kan.	First Tuesday.
E. H. McIlvain	Lock Box 212	
FLINT No. 15	Flint, Mich.	First Wednesday.
E. M. Bristol	926 Root St.	
TOLEDO No. 16	Toledo, Ohio	Mitchell Hall—First Saturday.
Shirley Newcomer	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, 860 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	8325 Garesch Boul.	
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.
J. S. Long	521 4th St., Council Bluffs, Ia.	
NEW ORLEANS No. 33	New Orleans, La.	1127 Galennie 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	7931 Hill Ave.	
HARTFORD No. 37	Hartford, Conn.	First Thursday.
Edgar C. Luther	308 Park Terrace	
MEMPHIS No. 38	Memphis, Tenn.	Second Saturday.
J. Amos Todd	c-o S. C. Toof & Co.	
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. Maue	24 Mason St.	
PORTLAND (Ore.) No. 41	Portland, Ore.	Wilhelm F. Schneider
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 Ruckdeshel	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 Officers and a Directory of Divisions, See Page 7.