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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Twelfth Year

NOVEMBER, 1913

Number 3

A Little Journey East

ON OCTOBER 28th Grand Secretary Gibson left Chicago for a business trip to Boston and on conferring with the Executive Committee it was decided that he take advantage of the opportunity and make stops, and the visits thereby made possible, in the Division cities along his route. He has been requested to write up the trip for The Frat, so here goes.

On October 29th he stopped off between trains at Cleveland. President Ayers met him and took him home for dinner, after which No. 21 was the topic of conversation. The "sixth city's" Division is all right, thank you, and its mark can be seen in our application list right along. Mrs. Ayers whispered that she's going to get the Aux-Frats started pretty soon—and with memories of her activity in the late Cleveland convention doings we think there will be something doing in that line.

An afternoon train landed the Secretary in Buffalo just after supper-time, where he was met by Secretary Maue and several of the Buffalo fraters. The evening was spent at a hotel discussing No. 40 and its prospects—which, by the way, as usually bright, and the Division is in good hands—and the coming Utica Division. In Secretary Maue, Buffalo has an officer that it should be proud of, he being as enthusiastic a Frat as we have. Late to bed and early up found the pilgrim aboard a Boston train (passing through Rochester, Utica, Rome, Albany, and not a stop-over possible!).

Boston was reached the evening of October 30th and Secretary Cameron was on hand at the station to greet the visitor and prevent his going astray in the wilds of the Hub's renowned "cow-paths." (They nearly missed connections as the Grand Secretary was on the lookout for a six-footer and the Secretary looking for a heavy-weight a la Brother Plunkett, whose portrait was labeled "Gibson" in the September Frat.) Business was tabooed for the evening and the headquarters man taken to the pleasant home of Brother and Mrs. Wellington and registered for his stay. The following day and part of the next (the 31st and 1st) were put in on the business that brought him East, the results of which will prove another story and will be given to the Divisions by circular letter later. Saturday evening, November 1st, the Grand Secretary was the guest of



Portland (Maine) Division, No. 39, N. F. S. D.

Photo taken in August. Total present membership strength, 35. Represented in the group, 22. Photo by Washburn, Lewiston, Me.

From left to right; top row: Libby (Sergeant), Prinn (Treasurer), Hopkins, Fogg, Skidmore, Casey (Vice-President), Kennedy.

Second row: Flynn, Berrer, Woodward, Shepard, Frazier, Kimball, Deshaies.

Third row; bottom: Ed Jellison, Jarvis, Fister (President), Carlisle (State Organizer and Secretary), Mayberry, John Jellison, James Jellison, Weymouth.

Boston Division at its regular meeting—the afternoon being spent under the guidance of Brother Cameron in seeing something of Boston-town, with a real Boston baked beans dinner served by Mrs. Cameron as its piece de resistance. Boston Division is doing fine—no question about that—and its personnel is such that it assuredly is slated for big things once it catches its stride. At the close of the meeting the Grand Secretary was told that there was a brand of cigars in that district—called "7-20-4"—that was a prime favorite with the fraters, and a box of them was presented to him with the Division's compliments. (Brother Thibodeau added a package of his own to accompany this souvenir, but that's a local matter which Boston has the laugh on, so we will dispense with that part.) The Grand Secretary promised to take the box home intact, giving headquarters' staff a few, of course, and added that if the "7-20-4" was as good as the No.

35 brand he had no doubts as to their worth, etc.

Sunday morning, the 2nd, found the Grand Secretary enroute from Boston to Holyoke. At Springfield, Holyoke's railroad door, he was met by President Klopfer of Holyoke Division. Taking a trolley to Holyoke, they soon had their legs under the hospitable table at Brother Klopfer's home, with a roast pig dinner before them. Brother Klopfer confided to the Grand Secretary that it was in celebration of his 'steenth birthday, also that next time he would have a Mrs. Klopfer doing the honors. Holyoke's President sure is all there with the enthusiasm of the real Frat—and this estimate was borne out by his Division later on. After dinner the meeting room of the Division was visited and the members found there in force. No. 26 has a splendid lot on its roster and one has but to get acquainted with them to appreciate the fact all the more. The

familiar face of Brother Morin was missed, he having left a few days previous for a trip to New York State. After the meeting the Grand Secretary had his grip's contents added to—another box of cigars, and one from Brother Hagerty's favorite stock. Brother Hagerty has a prospering cigar stand at the Marble Hall hotel. A visit was made to it—and the Grand Secretary was told he was the guest of its proprietor for the night and duly registered at the hotel. A social evening was spent with a few of the fraters, then a good night's rest put the traveler in trim for resuming his journey. Under the guidance of Brother Guyott, the next morning found him aboard a train bound for Hartford.

Secretary Leghorn of New Haven Division had arranged to meet the Grand Secretary at Hartford, Monday the 3rd, and see that he reached New Haven after leaving Hartford. Arriving at Hartford, there being no Frats to look up before evening, a walk up Asylum Avenue (How that name clings!) soon brought the visitor to "Old Hartford"—a school that he had always wanted to see, for obvious reasons. Walking up the lawn, the first things inspected were the Gallaudet and Clerc monuments. One has to stop and hark back through the years on seeing these beloved memorials to our first teachers. The Gallaudet monument certainly needs the rebuilding that has been provided for by the National Association's fund, and the sooner it is gone about, the better, is a layman's view. In the office of the school the visitor was met by Mr. Emery, the head supervisor, and he kindly volunteered to show him the grounds and buildings. Later Miss Atkinson was met and, together with Brother Leghorn, who had arrived and was ready to become Frat mentor and guide, the school rooms were visited and a most pleasant and profitable two hours' call enjoyed. On leaving the school, Brother Leghorn showed the Secretary about the city until five o'clock, when Secretary Luther of Hartford Division met them and took them to his home for dinner. In the evening the Division members gathered at the Luther home and it was passed in pleasant discussion of Frat matters in general. Mrs. Luther, assisted by her mother, Mrs. Lucas, served supper for the party. Bidding the Frats good night, the Grand Secretary remained with Brother and Mrs. Luther as their guest, and in the morning (Tuesday) was piloted to the New Haven train by Brother Luther—bidding good-bye to one more pleasant experience in his trip schedule. The Hartford Frats are enthusiastic on the subject of a 1917 convention and when the plans are decided upon they will turn to and do their share.

Enroute from Hartford to New Haven, Tuesday, the 4th, Secretary Leghorn boarded the train at New Britain, where he had gone the night previous, and accompanied the Grand Secretary to New Haven, and saw that he had a pleasant walk about the city, including a tour of the Yale college grounds, during the day. In the afternoon, Treasurer Youngs

joined the party until New Haven Division assembled in the evening. No. 25 has some old time members and is as good a Division as the Society could wish for, but is in some ways handicapped in its progress. It is to be hoped that it will see better times soon. An old Chicago friend, Brother Changnon, was greeted here. He's doing well in Derby. The evening was pleasantly spent in general conversation and Society talk, the Grand Secretary answering (as was the case at all his stops) a legion of questions on Frat topics. At the adjournment he was asked to step in a cigar store and pick out a pipe to take home with him as a souvenir from No. 25. Good-byes were said and accompanied by Brother Leghorn, who kindly saw him off, the Grand Secretary took to the water for his journey to New York—taking the night boat on the Sound, and reaching his destination early the next morning, November 5th.

It was 18 years since the Grand Secretary last saw Gotham and in that time there has been many a change. However, he remembered the way to an old friend and brother's home—Brother Lounsbury's—and reached the place without adventure. ("Ted" hasn't changed much and was all there and glad to see "Gib.") After a short visit, Fifth Avenue was the route taken, with President Pach's studio as the objective point. Brother Pach was found in the midst of "moving days," but, nevertheless, glad to greet the "Chicagoesque" visitor. The afternoon was spent at Pach's attending to correspondence found there awaiting him, and at five Brother Cohen was met and the Grand Secretary taken home to dinner, accompanied by Brother Powell. Brother and Mrs. Cohen made him their guest for the stay in town. In the evening St. Ann's was the scene of Brooklyn Division's welcome to the visitor—and a warm one it was. He had the opportunity to meet the boys of No. 23—something he had looked forward to for many a day back (and it was the same everywhere else, too). After greetings and a short talk, including a look over the fine church building of which Brother Keiser is in charge—a building like which Chicago's deaf hope to have before long—the announcement was made that supper was ready. ("Supper" does not cover it—it was more than that. And the dessert—well, it's a question whether there ever was a pleasanter one served anybody.) At its close, the Grand Secretary was called up and given a fine combination umbrella-cane to take home with him, with No. 23's "best." More good-byes—something that were not at all pleasant as the new friendships were all too "short"—and the evening was over. The following day, November 6th, a visit was made to Fanwood. Dr. Currier once again became the Secretary's guide, showing him over the school and giving him the opportunity to see band practice, setting-up drill, etc. Eighteen years does bring changes. The Fanwood boys have the snappy step and carriage of West Point. It does one good to see them go about their duties

with the appearance that only close attention to one's physical welfare can bring. Lunching with the Doctor and Mrs. Currier, with Brother Hodgson and Miss Burchard as fellow guests; a call at the Journal Office; meeting old friends, Messrs. Fox, Jones and Capelli; then, in company with Brother Hodgson, the visitor was off for town again, after making a call at the Hodgson home, to do a business errand and see something of the subway and down town. Another visit to Pach's, then home (Brother Cohen's) for dinner, and afterwards, in company with Brother Cohen, a stroll along the great white way, wound up a strenuous two days' stay in No. 23's territory.

The next morning, November 7th, the train for Philadelphia was taken. On the way a stop-over was made at Trenton, and a visit paid to the New Jersey school. The Silent Worker and Brother Porter were called on; Superintendent Walker met—events the Grand Secretary had wished to come to pass for many a day. The Worker's office is well worth a visit at any time—it is as fine as its output. Lunching with Mr. Walker; visiting class rooms and shops; renewing acquaintance with Mrs. Porter and Miss Vail; meeting an Illinois compatriot in Miss Corey; talking "shop" with Brother Porter; all these passed the time too quickly. An afternoon train was taken for Philadelphia, and at five o'clock the Grand Secretary and Vice-President Davis were exchanging the grip at Broad Street station in No. 30's bailiwick.

A hurried trip to Brother Davis' home, leaving grip, cane, pipe and cigars in Mrs. Davis' care, and they were off for town and a call on Dr. Hulsizer, the Division's medical examiner; then to supper and No. 30's fine lodge room. No. 30 was all there—it being regular meeting night—and old and new friends were greeted; business transacted, a short talk given by the visitor, questions answered, etc. Comparisons are unnecessary—all the Divisions are equal, you know—but the Grand Secretary wishes to remark right here that there is nothing slow about No. 30, whatever may be said of Philadelphia itself. The following day, the 8th, a few points of interest were seen and in the evening Brother Dantzer's fine institutional church—All Souls'—was gone over and many of the Philadelphia deaf met, there being a social that evening. (Like St. Ann's, it impresses the Chicago visitor with another speed-the-day wish for the time when Brother Flick's plans may be accomplished.) Later, some of the fraters took the Grand Secretary to a downtown hotel and treated him to another bully supper—and added to that cigar stock of his with another box! Sunday, the 9th, brought an all-day rain and the day was passed quietly at home with Brother and Mrs. Davis, whose guest the visitor was. Several callers dropped in in the evening. At eleven o'clock adieus were said and, with Brothers Davis, Roach and Kuhn seeing him off, the train was taken



Courtesy of the Silent Worker

Holyoke Division, No. 26, N. F. S. D.

Photo taken in August. Total membership, 32. Represented in the group, 28. Cut loaned by the Silent Worker.

From left to right; top row: Krueger, Brophy, O'Brien, Guyott, Daniels, A. Rezzani.

Second row: Chevrette, West, Kane, Girard, Beloin, Willett, Burdick, Campbell, Gagnier.

Third row: Kremer (Sergeant), Forsythe (Director), Beausoleil (Secretary), Klopfer (President), O'Connell (Vice-President), Mercier (Treasurer), Marr.

Fourth row; bottom: E. Rezzani, Jacques, Hagerty, Brown, Leno, Brunsell.

for Pittsburgh. (Sure, it was hard to leave such good company.)

Pittsburgh was reached in real Winter—the day before at Philadelphia being like a warm day in Spring. After getting his bearings and looking up an old Chicago friend, a call was made at the office of Brother Rolshouse and arrangements made to meet the Division's officers that evening (the 10th), then a look around town was taken. In the evening the Fort Pitt hotel was the scene of a small Frat gathering—the visit having been made so unannounced that there was not time to get the Division together. No. 36 is going to do things, they told the Secretary, and he fully believes it. This month's application list proves it. A late train was caught—and with still another addition to his load of "smokes," this time a box of Pittsburgh tobies, with No. 36's regards—the Grand Secretary turned in for his ride to Columbus.

At Columbus the next morning—the 11th—Financial Secretary Neuner greeted the returning "journeyman" and a trip out to "Route 4" was made, where a business talk over 1914's books, etc., and one of Mrs. Neuner's chicken dinners, took up the time until the Indianapolis train was about due—then he was off for the latter town to make his last

stop and render his report to President Anderson.

At the Indianapolis station your Grand Prexy, Brother Anderson, and the Grand Secretary's good friend, welcomed the wanderer, and the Hotel Washington was made for. (Only one more stop, then Home! But he was glad it was the Washington. It's a mighty good hotel. Jot it down in your memo book; when you are in Indianapolis put up there.) Quarters secured for the night, and for the confab, the four boxes were opened up and the Grand Prexy given a bunch from each. (Brother Neuner does not smoke and was not shared with. Sorry for him, aren't you, boys?) "Smoke-up on Nos. 26, 30, 35 and 36" the Grand Prexy was told. Then they went into executive session and the trip, from Chicago to Indianapolis, and from A to Z, was gone over, way into the hours they call "wee." A good night's rest, such as only the weary traveler knows how to take, put this special example in trim for the coming day (the 12th). In the morning, a call was made at Secretary Seitz' print shop (no time for others; sorry, Frats of No. 22; better luck next time); a visit paid to the Farmers Trust Co., with which President Anderson is connected and which does quite a little of the Society's business, and in tiptop

shape; lunch had with Brother Anderson; boxes repacked; the "Hoosier Limited" caught—and the Grand Secretary pulled into dear old Chicago and made a bee-line for Home.

Back at the office the next day, finding "Assistant-Secretary" Rowse on the job and matters in good trim; tackling the accumulated correspondence, etc., after a two weeks' absence; the Grand Secretary was glad to be in the harness once more.

In closing this little story—really it is longer than it ought to be, but he wishes all the Frats to read how pleasant some of them made it for their official representative—he desires to sincerely thank every individual member (the Aux-Frats, too) who contributed towards making it one of the pleasantest experiences of his life. He fully believes that every link in our Division chain is as stanch as any organization in existence—the spirit of it all has been shown so plainly. The N. F. S. D. certainly has a lot to be proud of—and the writer of this is more than proud to be its Grand Secretary.

Start the new year right, with your dues paid up for the old.

We Are 'Em.



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

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

Articles for publication must reach the editor by the 15th 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.



NOVEMBER, 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.

4,000 by Omaha.

\$43,928.07—and still going up.

Utica Division, No. 45, joins the circle this month. Welcome!

Don't forget your dues, and if you possibly can, get them off the "old leaf" of 1912. Your financial officers will appreciate it; sure.

While at Hartford we discovered a new idea for the ornamenting of the paper napkins used at Frat affairs. Mrs. Luther is its inventor. She used the Division's seal for embossing the napkin corners. It's not patented. Try it.

The Frat is late again, and we have had to omit the Division News. The delay is due to the editor's absence from headquarters on his Eastern trip. We apologize. The omission of the Division News is due to there being very little copy sent in, and what was received we had not the time to get in shape. Next month we will try and do better, but our reporters must do their parts, too.

A new valuation of our certificates will be made December 31st, as is required by the state insurance laws. It will show just what our Reserve should be. This is another reason why we have requested our Division Treasurers to make special efforts to have all dues paid up for the year. We feel that the valuation will show the Society in even better shape than that made last year.

Divisions should not forget the "Coming Events" column and see that the Secretaries make good use of it.

Milwaukee Division has presented headquarters with a fine framed enlargement of its Division portrait. It makes a splendid addition to the collection we have, and the gift is highly appreciated.

Grand Financial Secretary's Report

Collections for October.

Chicago	\$ 383.32
Detroit	93.45
Saginaw	11.80
Louisville	59.59
Little Rock	60.27
Nashua	25.20
Dayton	52.31
Bay City	16.49
Cincinnati	59.36
Evansville	22.10
Nashville	34.50
Springfield	33.20
Olathe	94.45
Flint	35.61
Toledo	16.71
Milwaukee	51.26
Columbus	43.67
Knoxville	45.62
Cleveland	52.94
Indianapolis	111.91
Brooklyn	124.36
St. Louis	83.89
New Haven	54.70
Holyoke	44.32
Los Angeles	45.89
Atlanta	69.67
Caney	57.17
Philadelphia	112.59
Kansas City	41.40
Omaha	52.62
New Orleans	31.39
Kalamazoo	12.14
Boston	34.59
Pittsburgh	29.05
Hartford	9.75
Memphis	20.86
Portland, Me.	54.97
Buffalo	29.51
Portland, Ore.	16.87
Newark	19.69
Providence	12.00

Total collections\$2,261.19

Grand Treasurer's Report

For October, 1913.
Balances.

As per last report\$41,954.08

Receipts.

Financial Secretary Neuner	2,261.19
Interest, mortgage loans	206.25
Interest, bank deposits	8.96
Rent, Chicago Division	10.00
Grand Secretary's fees	2.25
Button sales	19.50
Engraving charges	9.60
Supplies, Chicago Division	1.00
Division bond premiums	2.80

Total balances and receipts..\$44,475.63

Disbursements.

Sick benefits	\$ 200.00
Rent and light	37.00
Office expenses, sundries	2.65
Official publication	40.00
Postage account	8.30
Officers' expenses, Anderson	22.10
Engraving	10.35
Refunded dues	1.16
General Organizer's fees	126.00
Secretary's salary	100.00

Total disbursements\$ 547.56

Recapitulation.

Total balances and receipts	\$44,475.63
Total disbursements	547.56

Total balances, October 31st \$43,928.07

Trustees' Report

Exhibit of Balances, October 31st.

Treasurer's cash balance	\$ 100.00
First mortgage loans	26,200.00
First mortgage bonds	7,500.00
In bank subject to check	2,543.23
In savings bank accounts	291.59
Certificates of Deposit	6,893.25
Secretary's Fund	300.00
Financial Secretary's Fund	100.00

Total balances, October 31st.\$43,928.07

Note—In the list of disbursements for the month will be noted the item of \$126.00 for "General Organizer's fees." This amount is the accumulation of the credit of that account which the Board of Directors ordered placed to the credit of the General Organizer and separate from the Society's general funds. The purchase of the \$2,500.00 mortgage to which reference was made in the September report was not closed until November and will appear on the November balances. Other purchases of like securities are listed for the same month.

October Disability Claims

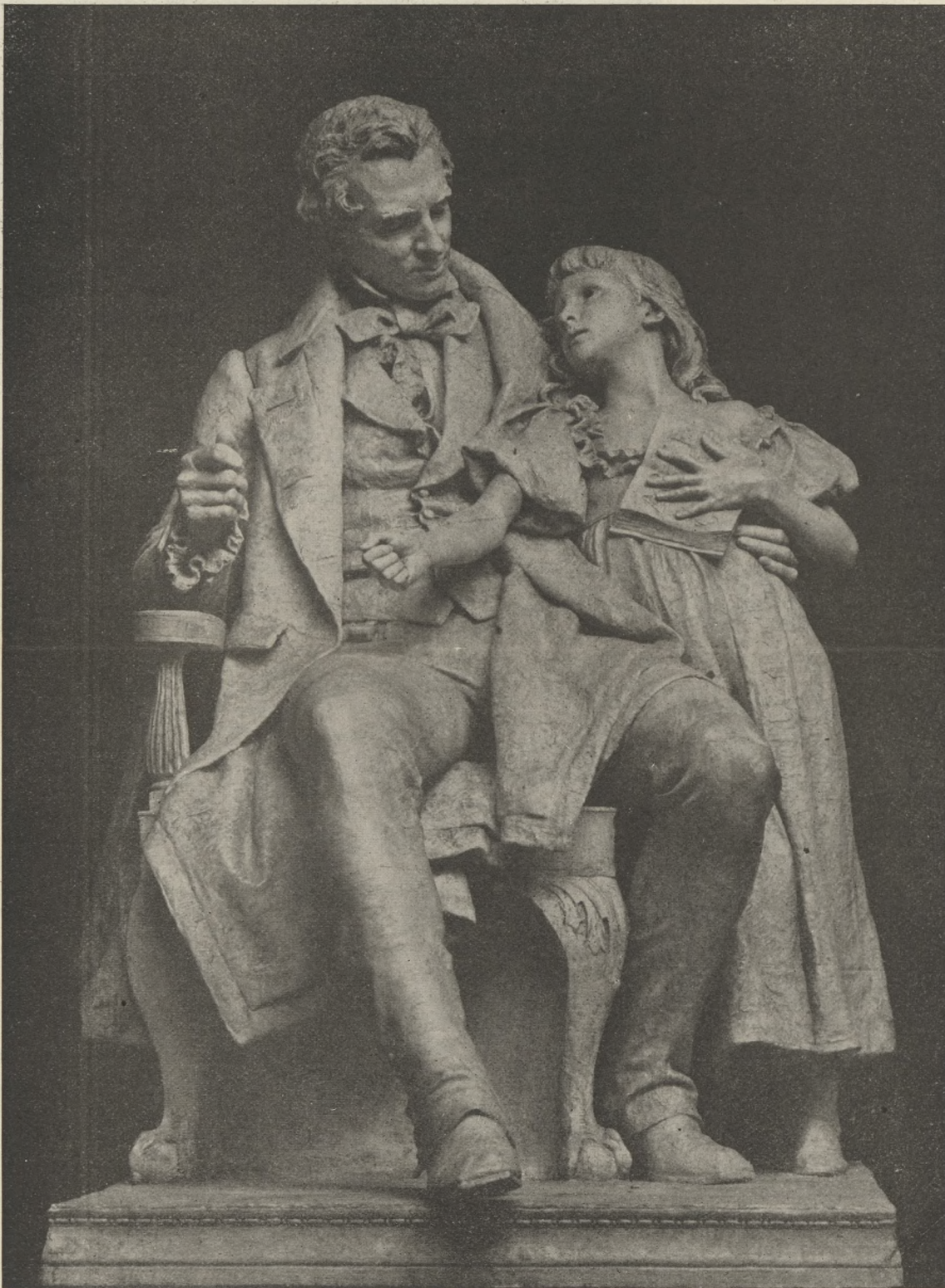
A. N. Struck, Louisville, Ky.	\$ 15.00
O. J. Whildin, Baltimore, Md.	50.00
E. Rezzani, Springfield, Mass.	15.00
J. D. Moran, New Britain, Conn.	15.00
A. M. Martin, Little Rock, Ark.	10.00
M. Greenberg, Evansville, Ind.	10.00
N. L. Harris, Indianapolis, Ind.	15.00
W. T. Rose, Dayton, Ohio	40.00
D. E. Stephens, Evansville, Ind.	15.00
A. J. Meehan, Chicago, Ill.	15.00

Total for the month\$200.00

DE L'EPEE FUND ENTERTAINMENT.

On December 10th the Chicago deaf will observe Gallaudet Day with a moving-picture entertainment, under the auspices of all the local organizations. It will be held at Sodality Hall, Corner South May and West Eleventh Streets, at eight o'clock. Films made for the N. A. D. moving-picture bureau will be shown. The proceeds will be devoted to the fund that is to be raised towards the erection of a monument to the Abbe De l'Epee.

The Founder of the Education of the Deaf In America



From the International Studio.

By permission of the sculptor, D. C. French.

THOMAS HOPKINS GALLAUDET AND HIS FIRST PUPIL, ALICE GOGSWELL.

From the Statue by D. C. French, at Gallaudet College, Washington, D. C.

List of Applications

15. John W. Hult, Flint, Mich.
40. John C. Stahl, Utica, N. Y.
40. William Woolf, Utica, N. Y.
40. Fred G. Kreuzer, Herkimer, N. Y.
40. Frank O. Lee, Utica, N. Y.
40. Douglas Woolever, E. Herkimer, N. Y.
40. Pearl J. Sandusky, Clinton, N. Y.
40. Patrick Norton, Buffalo, N. Y.
15. James M. Stewart, Flint, Mich.
44. August Koberstein, Seattle, Wash.
1. J. Walter Glover, Spartanburg, S. C.
1. H. Raymond Glover, Spartanburg, S. C.
31. George W. Green, Joplin, Mo.
1. Harry E. Cupps, Chicago, Ill.
43. John F. Lorimer, Cranston, R. I.
15. George F. Tripp, Flint, Mich.
26. Richard Trainor, Pittsfield, Mass.
23. Wm. H. Aufort, New York, N. Y.
23. Morris Plapinger, Brooklyn, N. Y.
23. Wm. F. Siebel, Maspeth, L. I., N. Y.
23. Harry Blechner, New York, N. Y.
42. Henry A. Coe, Newark, N. J.
10. McBlevine Key, Cincinnati, Ohio.
10. Irven A. Burton, Cincinnati, Ohio.
10. Wylie D. Ross, Cincinnati, Ohio.
10. Lawrence Richardson, Cincinnati, Ohio.
10. Arthur G. Wenner, Cincinnati, O.
10. John S. Walker, Cincinnati, O.
30. Otto C. Herold, Philadelphia, Pa.
30. Robert Brown, Philadelphia, Pa.
30. Israel Steer, Philadelphia, Pa.
30. Wm. G. Williams, Shavertown, Pa.
30. Franklin C. Smileau, Allentown, Pa.
2. Arthur R. Tremaine, Detroit, Mich.
36. James Butterbaugh, Altoona, Pa.
36. Daniel Irvin, Turtle Creek, Pa.
36. Cyril A. Painter, Wilkinsburg, Pa.
1. J. Hugh Smith, Milford, Texas.
5. Omer P. Tarr, St. Jo, Texas.
21. Fred C. Krull, Cleveland, Ohio.
21. Thomas Crowley, Canton, Ohio.
38. Percy B. Jones, Corinth, Miss.
1. Seigel Goldsberry, Marion, Iowa.
23. Louis H. Kutner, Brooklyn, N. Y.
15. Wilson Stebelton, Flint, Mich.
24. James F. Walker, Cape Girardeau, Mo.
1. Wm. N. Carothers, Georgetown, Texas.

Secretaries' Reports

THE Division Secretaries are requested to send in their regular monthly reports for December directly after their meetings, and to give a complete list of the officers elected, etc. This information is wanted early so it may go in the December issue of The Frat. And, while on this subject, they should make it a rule to be prompt with these reports every month.

OMAHA'S BANQUET.

Omaha Division will have its annual banquet at the Rowe Hotel, December 6th. Previous to the spread a public meeting will be held at which there will be a fine list of speakers and the recruiting office expects to do a land office business.



Flint Division, No. 15, N. F. S. D.

MEMBERS in the group, 18; total membership, 24.

From left to right, top row: R. Ketteman, T. Mohan, R. Klock, P. Schrieber, C. Drake, L. Herbst, I. Israel.

Second Row: F. Drake, H. Reaus, E. Bristol, F. Lawrason, W. Gibney, O. DeChamplain, T. Kenny.

Bottom row: H. Blodgett, J. Drake, R. Miller, W. Heck.

Coming Division Events

December.

6. Banquet; Omaha.
10. Gallaudet Day observances.
10. "Movies"; Chicago; De l'Epee fund benefit.
10. Social; Boston.
13. Ball; St. Louis.
13. Banquet; Dayton.

January.

1. "Open House"; Columbus.
3. Fancy Dress ball; Holyoke.
3. Annual ball; Brooklyn.
10. Banquet; Los Angeles.
24. Social; Cincinnati.
30. Annual ball; Philadelphia.
31. Entertainment; St. Louis.

February.

14. Annual ball; Indianapolis.
14. Annual ball; St. Louis.
14. Entertainment; Los Angeles.
21. Drawing; Buffalo.
28. Annual ball; Chicago.

March.

21. Party; Newark.

Utica Division, No. 45

ON NOVEMBER 27th, Utica Division, No. 45, will be installed at Utica, N. Y., by State Organizer Cohen. The charter members of the new Division are: William L. Butcher, James H. Manning, John H. Thomas, James A. McGovern, Walter T. Duncan, Pasquale Sciortino, William Woolf, John C. Stahl, Paul J. Sandusky, Frank O. Lee, Fred G. Kreuzer and Douglas Woolever. The December issue will give the list of officers, etc.

Indianapolis Resolutions

AT THE October meeting of Indianapolis Division, No. 22, N. F. S. D., the following resolutions were adopted: Whereas, The roll call of the Division shows the name of Brother Charles Woofter as "Absent," God in His infinity, having entered our ranks and taken from us our late brother. In life he exemplified all the virtues of a worthy Frater, and in death he has qualified for the Higher Order.

Therefore, Be it Resolved, That the members of Indianapolis Division in meeting assembled hereby record our sorrow, and extend to the family of the departed the expression of our most fraternal sympathy.

And, Be it Further Resolved, That a copy of these Resolutions be transmitted to the family of the deceased brother, and a like copy be spread on the minutes of the Division, as a permanent record of his worth.

(Signed) H. C. ANDERSON,
GEO. J. MARSCH,
ERNEST W. HALL,
Committee on Resolutions.

DAYTON'S BANQUET.

Through an error, the date of Dayton Division's banquet was given in these columns as November 6th. The correct date is December 13th. The Division extends a special invitation to all Frats.

WASHINGTON STATE ORGANIZER.

Philip L. Axling of Seattle, Washington, has been appointed by President Anderson as State Organizer for Washington.

To Division Treasurers

WE WISH to repeat the request made of the Division Treasurers that they use their best efforts towards getting their December reports in with as few "X" marks as possible; also that they send them in promptly by the 20th of the month.

We hope that individual members will lend their assistance in the same direction, too.

In December, when the monthly report is closed, headquarters asks that the Division Treasurers send with the "yellow" report to the Chairman of Trustees a supplemental report showing, if any, the names of all members who have not paid their reserve deficit amounts, where the member had chosen "Plan 1" cash payments. Those that took an increased rating, by the monthly installment plan or "Plan 2," need not be listed if they have paid such increases regularly. What is wanted is a report showing amounts that may be unpaid. Headquarters has its own data on these, but desires to have them checked from the Treasurers' reports as well.

Please make special note of the notice about supplies given elsewhere in this issue.

Special Notice

DURING the months of December, January and February headquarters will be unusually busy with statements and other end-of-the-year work and any lightening of its burden will be welcome. Our Vice-Presidents have expressed themselves as willing to help out in any way they can, so it is requested that questions as to interpretation of our rules or any matters that they can handle be addressed to them by the Divisions, the nearest such officer being the proper one to address. In this way a good deal of correspondence can be saved. Later on this plan will be made permanent and letters to the Divisions will be sent out which will show just which Vice-President's district the Division is accredited to.

Amendments Notice

THERE will be sent out to the Divisions at an early date a letter containing amendments to our laws which the Board of Directors is to submit. Efforts will be made to have this letter reach each Division in time for its regular meeting in December, but in case it does not it is requested that the Division arrange for a special meeting for its consideration, and during the month of December. The Division Secretary will at once report to headquarters the action taken by the Divisions as soon after the meeting as is possible.

HOLYOKE'S BALL.

Holyoke Division has decided to have its annual ball on January 3rd, a fancy dress affair, and hopes to have a full attendance of New England members.

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. CLINNENChicago, Ill.
FREDERICK G. SCHWARTZColumbus, Ohio

EDWIN I. HOLYCROSSColumbus, Ohio

STATE ORGANIZERS.

CHARLES P. COKER.....Arkansas
c-o School for Deaf, Little Rock.

LEON A. IISKCalifornia
645 E. Washington St., Los Angeles, Cal.

EDGAR C. LUTHERConnecticut
308 Park Terrace, Hartford.

WILLIAM E. GHOLDSTON.....Georgia
195 Washington St., Atlanta.

EDWARD A. HARTIllinois
1753 Warren Ave., Chicago.

ARTHUR H. NORRISIndiana
1410 W. 6th St., Muncie, Ind.

EDWARD H. MCILVAINKansas
Lock Box 212, Olathe, Kan.

WILLIAM C. FUGATEKentucky
318 Stein Court, Louisville.

H. LORRAINE TRACYLouisiana
917 Asia St., Baton Rouge.

ALBERT L. CARLISLEMaine
374 French St., Bangor.

D. MCGREGOR CAMERONMassachusetts
119 Warren St., Roxbury.

COLLINS C. COLBYMichigan
610 Superior St., South Haven.

JOHN H. BURGHERRMissouri
1953 Utah St., St. Louis.

JOHN W. BARRETTNebraska
Route 2, Council Bluffs, Iowa.

DANIEL SHEANew Hampshire
Derry, N. H.

JOHN M. BLACKNew Jersey
25 Quiltman St., Newark.

LOUIS A. COHENNew York
72 E. 96th St., New York, N. Y.

LOUIS J. BACHEBERLEOhio
2421 Moerlein Ave., Cincinnati.

WILHELM F. SCHNEIDEROregon
Aloha, Oregon.

WILLIAM L. DAVISPennsylvania
228 S. Third St., Philadelphia.

ARTHUR J. MYERSRhode Island
17 Asia St., Cranston, R. I.

WILLIAM H. CHAMBERSTennessee
Box 443, Knoxville.

PHILIP L. AXLINGWashington
316 Pacific Building, Seattle.

HENRY B. PLUNKETTWisconsin
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. Flick214 E. 55th St.
DETROIT No. 2Detroit, Mich.
Bamlet Bldg.—Second Saturday.

Clyde R. Barnett232 Richmond Ave.
SAGINAW No. 3Saginaw, Mich.
Engineer's Hall—Second Wednesday.

F. O. Ramage529 S. Fourth Ave.
LOUISVILLE No. 4Louisville, Ky.
Robinson Hall—Second Saturday.

William C. Fugate318 Stein Court
LITTLE ROCK No. 5Little Rock, Ark.
First Saturday.

C. P. Coker, School for Deaf.....Little Rock, Ark.
NASHUA No. 7Nashua, N. H.
Mechanic Hall—First Saturday.

Daniel SheaDerry, N. H.

DAYTON No. 8.....Dayton, Ohio
Miller's Hall—Second Saturday.
James M. Shepherd726 Keowee St.

BAY CITY No. 9.....Bay City, Mich.
White Eagle Hall—First Monday.

C. F. W. Lawrence.....3812 N. Water St.
CINCINNATI No. 10.....Cincinnati, Ohio
5th & Central Ave.—First Saturday.

B. C. Wortman1542 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. Warren200 Third Ave., N.
SPRINGFIELD No. 13.....Springfield, Ohio
Johnson Bldg.—First Saturday.

J. E. Pershing525 W. Southern Ave.
OLATHE No. 14.....Olathe, Kan.
First Tuesday.

E. H. McIlvainLock Box 212
FLINT No. 15.....Flint, Mich.
Baker Business University—Second Tuesday.

E. M. Bristol926 Root St.
TOLEDO No. 16.....Toledo, Ohio
Mitchell Hall—First Saturday.

Shirley NewcomerOnelda 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 Koelle1262 Beach Ave., Lakewood, O.
INDIANAPOLIS No. 22.....Indianapolis, Ind.
433 E. Market St.—First Wednesday.

John W. Seitz323 E. Washington St.
BROOKLYN No. 23.....Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.

Frank E. Fluhr414 Ave. C. W., Flatbush.
ST. LOUIS No. 24.....St. Louis, Mo.
1210 Locust St.—Second Friday.

E. G. Whitaker8325 Garesch Boul.
NEW HAVEN No. 25.....New Haven, Conn.
I. O. O. F. Hall—First Saturday.

Joseph L. Leghorn200 Harriet St.
HOLYOKE No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—First Saturday.

Philip Beausoleil41 Phoenix St., Springfield
LOS ANGELES No. 27.....Los Angeles, Cal.
517 S. Broadway—Second Thursday.

T. L. Marsden241 S. Wilson St., Pasadena
ATLANTA No. 28.....Atlanta, Ga.
46 W. Central Ave.—Second Monday.

Percy W. Ligon46 W. Alabama St.
CANEY No. 29.....Caney, Kan.
Second Monday.

John B. MartinBox 665
PHILADELPHIA No. 30.....Philadelphia, Pa.
1617 N. Broad St.—First Friday.

James F. Brady426 Locust St.
KANSAS CITY No. 31.....Kansas City, Mo.
4302 Bell St.—Second Saturday.

R. H. Makepeace420 Boone St.
OMAHA No. 32.....Omaha, Neb.
Mackie's Hall—Second Thursday.

J. S. Long521 4th St., Council Bluffs, Ia.
NEW ORLEANS No. 33.....New Orleans, La.
1127 Galennie St.—Second Thursday.

Max J. Kestner7630 St. Charles St.
KALAMAZOO No. 34.....Kalamazoo, Mich.
Odd Fellows Temple—Second Tuesday.

Martin M. TaylorRoute 8
BOSTON No. 35Boston, Mass.
Deacon's Hall—First Saturday.

D. McG. Cameron119 Warren St., Roxbury
PITTSBURGH, No. 36.....Pittsburgh, Pa.
First Friday.

James K. Forbes7931 Hill Ave.
HARTFORD No. 37Hartford, Conn.
First Thursday.

Edgar C. Luther308 Park Terrace
MEMPHIS No. 38Memphis, Tenn.
Second Saturday.

J. Amos Toddc-o S. C. Toof & Co.
PORTLAND (Me.) No. 39Portland, Maine
Second Saturday.

A. L. Carlisle374 French St., Bangor
BUFFALO No. 40Buffalo, N. Y.
Hendler's Hall—First Saturday.

Philip J. Maue24 Mason St.
PORTLAND (Ore.) No. 41.....Portland, Ore.
Wilhelm F. SchneiderAloha, Ore.

NEWARK No. 42Newark, N. J.
81 Orange St.—First Saturday.

R. M. Robertson73 Sandford Ave., Kearny
PROVIDENCE No. 43Providence, R. I.
First Saturday.

Fritz Ruckdeschel17 Roland Av., Cranston
SEATTLE No. 44Seattle, Wash.
First Saturday.

Philip L. Axling316 Pacific Building

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	1.85
20	.93	1.00	39	1.69	1.95
21	.93	1.00	40	1.76	2.04
22	.96	1.03	41	1.83	2.14
23	.98	1.06	42	1.91	2.25
24	1.01	1.10	43	1.99	2.36
25	1.04	1.14	44	2.07	2.48
26	1.07	1.17	45	2.16	2.61
27	1.11	1.21	46	2.25	2.76
28	1.14	1.25	47	2.35	2.91
29	1.18	1.30	48	2.45	3.08
30	1.22	1.35	49	2.58	3.26
31	1.26	1.40	50	2.71	3.47
32	1.31	1.46	51	2.83	3.69
33	1.35	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

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

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

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

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

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

Do it now.

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