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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

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter, August 28, 1911, at the postoffice at Mount Morris, Ill., under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

Twenty-first Year

JULY, 1923

Number Three

ST. PAUL CONVENTION.

Bulletin No. 8.

Dear Fraters, Mrs. Fraters and Little Fraters:—

The papers say that it is hot in Chicago and other cities scattered about the country. So hot that many a sturdy man and stately dame is keeling over and a percentage of these are rapping loudly at the pearly gates.

You know how it feels, this hot, sticky weather. Your clothes stick to you and there are little rivulets of perspiration trickling down your back. If you are sitting down, you fain would sit up. At night you lie on your bed and gasp, feeling as limp as a rag. In fact, all the "pep" is stewed and boiled out of you and you want to get in the water, be it bath tub, shower or bathing beach. You want a drink but can not get it. You can get all you want to eat but do not want it. If you are walking along with or sitting next to your best girl and your arms come in contact, the proper thrill is lacking, the touch simply feels clammy. Life is not worth living. It could not be any warmer in the next world, and if you have been reasonably good, you have a 50-50 chance of hitting it where it is cooler.

This is a subject that can be continued without end. We have all been there at one time or another and if we let our imagination run away with us, and we are fair hands at flinging English, we can tell you just about how most of you are feeling right now.

When the elongated Leo C. Williams reached Duluth after the Atlanta frat convention, we wrung him out and draped him over the railing on the porch overlooking the lake. It was ten days before the stiffness began to come back to him and he wanted to know why we did not have conventions here in Duluth where it is cool.

Now, what we are driving at is this: While you are sweltering and sweating right now, REMEMBER, the same state of affairs will hold true next year and just about this time, the frat convention will be held in St. Paul. What you want to do is to make up your minds that you will kill two birds with one stone. You will attend the great convention and you will also take a real

vacation and cool off. In Minnesota it is sometimes pretty warm but the climate is dry and you do not feel the heat so much. If it is a little too warm for you in St. Paul, come on up to Duluth where the standard joke of visitors is that "the coldest winter they ever experienced was a summer in Duluth." Also, if you like to camp and rough it, and fish, we can take you to places "where the hand of man has never set his foot."

The St. Paul convention is going to be a hum-dinger in every way and you will have the added pleasure of knowing that you are heading into a cool climate. Adjust your "think" a year ahead and realize what it will mean to come to St. Paul and Minnesota during the hot spell.

JAY COOKE HOWARD.

Duluth, June 26th, 1923.

WHY I CARRY LIFE INSURANCE.

I carry life insurance because my worldly possessions are not sufficient to maintain my wife and children, should I be taken from them. My wife has never had to make a living, other than to attend to her household duties, and her time is pretty much taken with them and with her children. I want our children to be good men and women—an honor to us and a credit to our country. To do this they must have education and home influence, which they could not have if they were to be separated. I want my wife to respect and remember me when I am gone, which she cannot do if I fail to provide for her. She may not be as attractive to another as a widow as she was to me in budding womanhood. I have no right to think any man would marry her, support and educate my children. A stepfather makes a stepmother (and vice versa.)

My children are tenderhearted and would miss our caresses. I would not do anything to injure them now. Why should I in the future? Their happiness fills me with pleasure. They are at the gate awaiting my return. If I am late, they turn to their mother for comfort. When I am gone and have made no provision, she can have little comfort for them. "He that provideth not for his own is worse than an infidel." I am not an infidel.—[The Plowman.

NEW MEMBERS.

1. G. A. Anderson.....Chicago
1. H. C. Moran.....Boyle, Miss.
15. E. J. Gauthier.....Flint
16. M. C. Burt.....Toledo
16. F. J. Klotz.....Bowling Green, O.
22. J. K. Boyles.....Terre Haute, Ind.
23. J. J. Kiefer.....Brooklyn
24. Harry Hausfield.....St. Louis
27. Rex Cochran.....Bloom, Colo.
30. Philip Katz.....Wilmington, Del.
48. T. J. Bremner.....Syracuse
63. B. L. Tunstall.....Crockett, Texas
63. R. B. Cornwall.....Dallas, Texas
70. M. J. Harris.....Pittsfield, Mass.
79. M. J. Flynn.....Oakland, Calif.
87. A. A. Cohn.....New York
87. Henry Harris.....New York
87. John Livingston.....New York
88. W. E. Danforth.....Forrest, Ill.
91. Angelo Avallone.....Hoboken, N. J.
92. Hyman Criswell.....New York
94. H. G. Miller.....Shelby, N. C.
94. E. S. Gallimore.....Lexington, Ky.

THE GET-ONE DEGREE.

The test of a member is not his willingness to attend meetings and work for the division but his willingness to work for the upbuilding of the whole order by bringing in new members. Can you pass the test?

Chicago Division—F. P. Gibson, I. B. Ries.

Flint—W. L. Heck.
 Toledo—J. A. Hubay, A. I. Whitacre.
 Indianapolis—J. E. Houser.
 Brooklyn—S. E. Pachter.
 Philadelphia—W. J. Abbott.
 St. Louis—William Stafford.
 Los Angeles—M. J. Matheis.
 Syracuse—S. R. Woodworth.
 Dallas—G. A. Morgan, R. H. Payne.
 Pittsfield—H. E. Spring.
 Berkeley—J. T. Dilke.
 Manhattan—A. M. Miller, M. P. Monalessor, M. M. Lubin.
 Jacksonville—Ernest Tilton.
 Jersey City—John Garland.
 Bronx—Jacob Ebin.
 Charlotte—W. R. Hackney, V. R. Phillips.

BOOST! BOOST!

TREASURER'S REPORT.

Division Collections for June.

Chicago	\$ 515.05
Detroit	266.73
Saginaw	19.62
Louisville	104.59
Little Rock	173.84
Nashua	14.77
Dayton	58.92
Bay City	17.74
Cincinnati	130.66
Evansville	36.21
Nashville	22.58
Springfield, Ohio	19.29
Olathe	108.32
Flint	142.79
Toledo	143.57
Milwaukee	200.02
Columbus	141.41
Knoxville	82.14
Cleveland	121.16
Indianapolis	211.72
Brooklyn	288.42
St. Louis	319.51
New Haven	17.33
Holyoke	48.96
Los Angeles (May-June)	362.70
Atlanta	122.76
Philadelphia	212.29
Kansas City	138.90
Omaha	127.49
New Orleans	104.45
Kalamazoo	46.44
Boston	157.27
Pittsburgh	196.54
Hartford	57.60
Memphis	40.57
Portland, Me.	28.29
Buffalo	70.11
Portland, Ore.	81.49
Newark	104.28
Providence	45.95
Seattle	107.67
Utica	75.87
Washington	95.41
Baltimore	92.68
Syracuse	50.68
Cedar Rapids	83.64
Huntington	77.33
Albany	44.43
Rochester	47.27
San Francisco	84.48
Reading	32.20
Akron	264.42
Salt Lake City	24.06
Rockford	71.77
Springfield, Ill.	47.45
Davenport	27.28
Worcester	41.24
St. Paul	272.45
Ft. Worth	65.76
Dallas	151.84
Denver	77.06
Waterbury	27.14
Bridgeport	14.39
Springfield, Mass.	30.77
Waco	69.75
Ogden	33.66
Pittsfield	42.80
Bangor	48.84
Kenosha	69.15
Birmingham	60.43
Sioux Falls	38.68
Wichita	54.57
Spokane	28.82
Des Moines	29.97
Lowell	37.43
Berkeley	39.17
Delavan	114.27

Houston	47.89
Scranton	48.42
Richmond	70.40
Norfolk	34.73
Johnstown	25.82
Manhattan	157.24
Jacksonville	58.23
Lewiston	53.93
Peoria	42.00
Jersey City	53.34
Bronx	70.10
Columbia	30.93
Charlotte	45.51
Durham	54.23
Dubuque	19.38

Total collections\$ 8,489.46

TREASURER'S STATEMENT
FOR JUNE, 1923.

Balance and Income.

Balance, May 31, 1923	\$ 467,666.96
Division collections	8,489.46
Interest, mortgage loans	1,191.45
Interest, bonds	108.38
Interest, banks	23.94
Rent, Chicago Division	18.00
Sale of emblem jewelry	39.10
Recording and registry fees	34.75
Exchange on checks	.65

Total, balance and income...\$ 477,572.69

Disbursements.

Death benefits	\$ 250.00
Sick benefits	565.00
Accident benefits	275.00
Refunds	1.96
Accrued interest on mortgage	41.67
Rent, June-July	350.00
Salaries	443.32
Services	465.50
Lodge supplies, buttons	129.94
Official publication	146.06
Insurance Department fees	60.00
Office expenses	45.09
Officers' expenses	25.10
Postage	9.60
Sundry supplies	5.33
Surety bond premium	5.00

Total disbursements\$ 2,818.57

Recapitulation.

Balance and income	\$ 477,572.69
Disbursements	2,818.57

Balance, June 30\$ 474,754.12

TRUSTEES' REPORT.

Ledger Assets, June 30, 1923.

First mortgage loans	\$ 376,002.23
First mortgage bonds	22,230.05
U. S. Liberty bonds	42,399.23
Canadian bonds	15,754.78
Cash in banks:	
Central Trust	17,030.74
Bank of Montreal	850.14
Secretary's contingent fund	300.00
Treasurer's cash	186.95

Total ledger assets\$ 474,754.12

Balance in Funds.

Reserve Funds	\$ 382,846.15
Mortuary Fund	33,730.23
Sick and Accident Fund	32,853.12
Unallocated interest	12,269.93
Convention Fund	7,301.23
General Expense Fund	3,925.27
Organizing Fund	1,828.19

Total in all funds\$ 474,754.12

THERE'S A DIFFERENCE.

At New Haven, Ky., one day last week, an old man was killed while crossing the railway track. The press dispatches, in explaining the accident, say, "he was deaf."

The average individual, reading the item, will shake his head and chalk up one more count against the deaf, as far as their ability to take care of themselves in public places in concerned.

But there are deaf people and deaf people. The man who met death at New Haven belonged to the class who lose hearing late in life, after the habit of dependence on the ears for safety is firmly fixed. The hard-of-hearing elderly people find it impossible to change the habit of a lifetime, and the accidents to them are many. But the deaf from birth or early childhood do not depend on the ears, but on the eyes, for safety, and the habit of constant watchfulness brings them safely through dangerous situations where even those with good ears would suffer injury.

Insurance officials, employers of workmen, people whose business it is to classify their fellows into "safe" and "hazardous" risks need to be educated up to an appreciation of this point; it is unjust to the deaf of our schools to confront them, when they seek employment in manufacturing plants with statistics of accidents to the deaf that include these elderly, hard-of-hearing cases.—[Kentucky Standard.

ST. PAUL—1924

*Tell Your Friends
About Our Society*

JUNE DISABILITY CLAIMS.

C. E. Adsit, Saginaw.....	\$ 10.00
J. F. Jazewski, Milwaukee.....	10.00
M. Wolfe, La Crosse, Wis.....	50.00
*D. H. Deer, Shelton, Wash.....	15.00
*J. H. Nilson, Galena, Kans.....	20.00
E. R. Brown, Flint.....	10.00
G. W. Bush, Des Moines.....	20.00
L. L. Dalby, Pine Bluff, Ark.....	30.00
P. Dolan, Louisville.....	10.00
R. H. Freeman, Atlanta.....	10.00
G. A. Gallion, Baltimore.....	15.00
F. A. Klitz, Marblehead, Ill.....	50.00
T. H. Koontz, Johnstown.....	15.00
J. Landau, Brooklyn.....	30.00
W. H. McIntyre, Boston.....	35.00
J. Nowacky, Taylor, Pa.....	45.00
H. H. Olinger, Akron.....	50.00
A. S. Pabst, Syracuse.....	10.00
H. Schneider, New Orleans.....	10.00
F. C. Smielau, Selins Grove, Pa.....	15.00
F. W. Spear, Boston.....	35.00
M. Swett, Nashua.....	50.00
*G. W. Arnot, St. Louis.....	50.00
*L. H. Carnahan, San Antonio, Tex.....	45.00
*E. C. Cole, Lake City, Ark.....	10.00
*J. R. Davis, Los Angeles.....	25.00
*P. Dellaquilla, Brooklyn.....	30.00
*A. Hanneman, Brooklyn.....	15.00
*W. W. Kimball, Dixfield.....	10.00
*A. G. Lepley, Cleveland.....	10.00
*J. A. McGovern, Syracuse.....	15.00
*A. P. Rexin, Milwaukee.....	10.00
A. E. Anderson, Meriden, Conn.....	20.00
R. Bowman, Penelope, Texas.....	15.00
J. W. Steele, Johnson City, Tenn.....	20.00
*B. L. Craven, Portland, Ore.....	20.00
Total for the month.....	\$840.00

*Denotes accident claims.

JUNE DEATH CLAIM.

Paid to Mrs. Eunice Stark, Detroit, Michigan, for death benefit of Rudolph Stark, Certificate No. 120, deceased May 7, 1923, \$250.

DEATHS.

June 1—Cleva Golding, wife of Arthur Golding, Whiting, Ind.

June 6—Grace Kurtz Drake, wife of Frank Drake, Flint, Mich.

July 4—Christine Buck, mother of Mathias Buck, Cincinnati, Ohio.

ENGAGEMENTS.

Frank A. Green, Ilion, N. Y., and Miss Caroline A. Baum, Buffalo, N. Y.

BIRTHS.

April 15—Mr. and Mrs. E. P. Castle, Ft. Smith, Ark., a boy.

April 26—Mr. and Mrs. Forrest R. Peard, Akron, O., a boy.

May 15—Mr. and Mrs. R. M. Kleberg, Galveston, Tex., a boy.

May 26—Mr. and Mrs. C. C. Newkirk, Beaudry, Ark., a boy.

May 29—Mr. and Mrs. Joseph Lyons, Worcester, Mass., a boy.

May 29—Mr. and Mrs. Frank Budnik, Milwaukee, Wis., a boy.

May 30—Mr. and Mrs. R. F. Ellis, St. Louis, Mo., a boy.

June 1—Mr. and Mrs. A. H. Golding, Whiting, Ind., a girl.

June 8—Mr. and Mrs. Elmer Conway, Bellaire, O., a boy.

June 21—Mr. and Mrs. H. R. Cearley, Shreveport, La., a girl.

June 22—Mr. and Mrs. N. D. Hunt, Kansas City, Mo., a boy.

June 23—Mr. and Mrs. Vance S. Clipp, New Albany, Ind., a girl.

June 25—Mr. and Mrs. J. T. Sprouse, Ft. Worth, Tex., a boy.

June 30—Mr. and Mrs. Howard Breeding, Wilmington, Del., a boy.

June —Mr. and Mrs. H. A. Coe, Newark, N. J., a boy.

June —Mr. and Mrs. Frank Nimmo, Arlington, N. J., a boy.

July 4—Mr. and Mrs. Charles O. Wright, San Francisco, Calif., a boy.

July 7—Mr. and Mrs. Edward Erickson, Akron, O., a boy.

MORE CONSOLATION.

A speaker before the State Dental Association in session at Louisville this week, says that many cases of deafness are due to the teeth. It has become the fashion to blame half the ills that flesh is heir to on the teeth, and doubtless bushels upon bushels of perfectly good teeth are sacrificed every year to this theory. However, the Louisville authority is not advising any one to get rid of his or her natural teeth—he says it is “store teeth” that cause the trouble. Following out the line of reasoning of some well-meaning friends, the deaf who must use the “horrid things” ought to be thankful for their good fortune—they run no risk of losing their hearing thereby.—Kentucky Standard.

MARRIAGES.

May 23—William MacBlane, Dayton, O., and Miss Lizzie Proffit, Middleport, O.

May 26—William Grinfin and Miss Grace Hogan, both of Cleveland, O.

June 4—Earl Shoptaugh, Bloomington, Ind., and Miss Katherine L. Wardell, Hymera, Ind.

June 6—E. S. Foltz, Belle Plaine, Kansas, and Miss Annetta Smith.

June 12—Ray Kaufman and Miss Alberta Wiegand, both of Baltimore, Md.

June 18—A. O. Riall and Miss Lorena Birkel, both of Jeffersonville, Ind.

June 20—O. P. Cundiff, Louisville, Ky., and Miss Bertie V. Rodgers, Cropper, Ky.

June 20—Edward M. Hetzel, Toledo, O., and Miss Marie Tanzar, Chicago, Ill.

June 20—Stanley Krerowicz and Miss Margaret Wahowiak, both of Toledo, O.

June 24—Theodore Banks, Chicago, and Miss Jessie L. Stevens, Smithfield, Ill.

June 26—C. V. Dillenschneider, Kansas City, Mo., and Miss Thelma Decker, Topeka, Kans.

June 26—Robert Young and Miss Helen Gulick, both of Philadelphia, Pa.

June 27—Israel Steer and Miss Fanny Weiss, both of Philadelphia, Pa.

June 27—Arthur J. Meehan, Chicago, and Mrs. Anna B. Callison, Columbus, O.

June 30—Martin H. Pretz, Evansville, Ind., and Mrs. Eulah Farquhar, Tolway, Ky.

June 30—Edward Cullen, Kansas City, Mo., and Miss Lola Mitchell, Manila, Ark.

THE BIRTHPLACE OF THE N. F. S. D.



Through the courtesy of the Michigan Mirror we are able to give our readers the above picture of the building called “Honor Cottage,” but used as the Domestic Science Building of the Michigan School for the Deaf, at Flint. It was built before 1900 and was originally intended as a dormitory for the older boys of the school. While it was occupied by these boys they formed a society called the Coming Men of America, which later was the beginning of the Fraternal Society of the Deaf that became in 1907 the present N. F. S. D. At the convention of the Michigan Association of the Deaf in 1922 there was talk of the Michigan Divisions having the building marked with an appropriate tablet setting out these facts.

IN THE MAKE-GOOD DEGREE



Percy W. Ligon



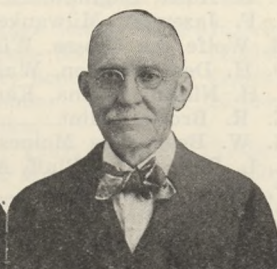
Ross A. Johnson



Leon B. Dickerson



William E. Gholdston



Samuel M. Freeman

The portraits above represent the five frats who made up the Local Committee of the 1921 convention of this society at Atlanta. Those of us who were there know how they made good. With the exception of Brother Ligon, all are on the Local Committee for the N. A. D., meeting there next month—August 13-18—and we believe they are going to repeat. We would like to also present the portraits of the ladies who composed the fine auxiliary the Committee had, but unfortunately have not the cut at hand—they did some great work and are doing it again this year. If you are to be at Atlanta and while there are in need of real fraternal service or attention, just state your wants to some member of the Local Committee. You will find they are all “nadfrats,” which is sufficient guarantee in Atlanta that you will get anything in reason that you want.

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

My son, consider the ways of the parrot.

He can be taught to say “I love thee,” but he knoweth not whereof he chattereth.

For his brain, such of it as he hath, is not made for understanding.

And I have seen many a polly-brain in our ranks.

Such a brain hath an understanding that beginneth with seeing and endeth with the same seeing.

He solemnly raiseth his hand and taketh the obligation, and as soon as the end hath been reached, he forgetteth all that his eye hath heard.

He heareth the admonition for order, and doth nod in acquiescence, yet the instant the gavel hath been laid upon the table, he throweth his legs over the arms of his chair, or maybe useth the cuspidor for a footstool.

He knoweth the purports of the order when they are exemplified by the officers, but when he shall be asked to assist in the work, he hemmeth and haweth and sputtereth even as the fuse of a dud.

He shouteth unto non-members how great the order to which he belongeth, and sayeth “Come in.”

But when the non-member asketh for plainly understood information he sayeth “See the Organizer.”

And when the Organizer has shown all the advantages unto, and signed up the non-member, the other one putteth in a claim for everything, starting with the pecuniary reward, the official praise, and the credit for hard work which he did not.

He goeth into a brother's house, and wipeth not his feet on the door mat; he hath but scant regard for the carpet and droppeth cigar ashes upon the floor; he throweth dead cigarettes behind the chifforobe, and burnt matches under the davenport.

And when the master of the house shall remonstrate with him, and say-

eth, in and about this fashion: “Get thee out, canst thou not recall that thou and I are brothers because we have taken the same fraternal obligation?”

“Take thou not offense when thine brother maketh himself at home, for such was thine own invitation.”

He doth not appreciate that the limits of fraternity extend so far, and no farther, for he hath not the sense to grasp the meaning thereof.

Verily, I but repeat an ancient saying in that thou canst lead a horse unto water, but he shall not drink thereof unless he be inclined.

And a parrot may be taught words and phrases which mean naught unto him.

But a frater must needs have intelligent understanding or the good purpose of the order shall be but an empty ceremonial.

Selah!

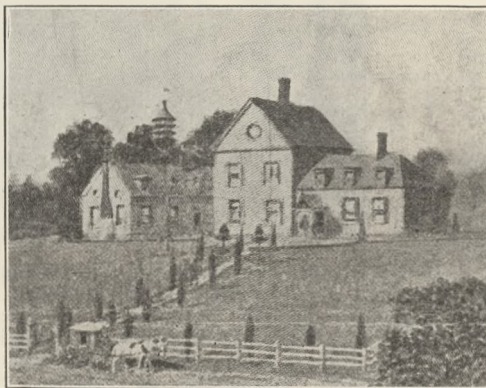
**Praise loudly;
blame softly**

DEAFNESS.

Deafness may be due to a variety of causes, such as paralysis of the auditory nerve, puncture of the ear-drum, closure of the eustachian tube or closing of the air passages by wax. The deafness may be either partial or total.

Restoration of hearing is much more uncommon than restoration of sight. Indeed, so far as we are able to recall we have never known of a case where a totally deaf person was benefited in even the slightest degree by any kind of treatment. Where there is some residual hearing the hope is often held out that it may improve with time, but so far as our experience extends this is never the case; that is, while there may be periods when the hearing appears to be improving, the improvement is only temporary and evanescent, the tendency being invariably toward total deafness.—[California News.]

Boost for the Order



“COBBS.”

The First School for the Education of the Deaf in America.
In the Year 1812

Colonel William Bolling Established a School for the Deaf At His Home, “Cobbs,” Near Petersburg, Virginia, Which Was Taught by John Braidwood Of the Famous Braidwood School of Edinburgh, Scotland.

This Tablet Is Erected by The Virginia Association of the Deaf, 1923.

The picture above and the inscription at its side tell their own story. The inscription is to be on a bronze tablet, to be unveiled in the main hall of the Virginia school at Staunton, some time this fall. The picture is from a drawing made by one of the Cobbs' pupils—William A. Bolling, in 1816. We are indebted to the Virginia Guide for the loan of the cut.

**FOURTEENTH CONVENTION.
National Association of the Deaf
Atlanta Ga., August 13-18, 1923**

The following outlines the program of the Atlanta Convention of the National Association of the Deaf. The complete program, with any changes that may be found necessary, will be published in advance of the dates given herewith and information about railway rates to Atlanta and hotel accommodations will be printed in other papers for the deaf.

Tentative Program.

MONDAY, AUGUST 13TH

Opening Session, 8:00 P. M.

Selection by the Tennessee School band.

Invocation.

National Anthem, rendered in signs by chorus with band accompaniment.

Addresses of welcome by the governor of Georgia; the mayor of Atlanta; representative of Atlanta business men; president of the Georgia Association of the Deaf. Responses by representatives of the deaf of other sections.

Appointment of committees.

Announcements.

Music by the band.

Reception (Ansley Hotel roof garden) under the auspices of the Atlanta Nadfrat Club.

TUESDAY, AUGUST 14TH

Morning Session, 9:00

Selection by the band.

Invocation.

Convention Song, signed by an Atlanta songstress.

Reading of call for the Fourteenth Triennial Convention.

Communications.

Reports of officers.

Reports of committees.

New business.

Announcements.

Afternoon Session, 2:00

Selection by the band.

Recitation by a silent songstress.

Addresses on subjects of moment to the deaf by speakers of prominence.

Illustrated Lecture: "The Industrial Side of the Education of the Deaf."

Committee reports.

Evening, 8:00—Motion pictures: N. A. D. films (Sign Language Classics) and others.

WEDNESDAY, AUGUST 15TH

Morning Session, 9:00.

Selection by the band.

Invocation.

Recitation by chorus of silent songsters with band accompaniment.

Address by a prominent educator of the deaf.

Paper: "How to Choose Safe Investments." Discussion.

Paper: "The Establishment of a Labor Bureau for the Deaf." Discussion.

Reports of committees.

Afternoon, 2:30.

Auto Parade—Monster demonstration led by band, to be participated in by deaf autoists and friends from everywhere. Parade to be filmed by the N. A. D. and photographed for the press.

Auto or street car ride ending at the East Lake Country Club.

Evening, 6:00—Dixie Dinner. Water carnival with prize contests. Band concert. Humorous hits by deaf entertainers including impersonation of N. A. D. notables.

THURSDAY, AUGUST 16TH

Morning Session, 9:00.

Selection by the band.

Invocation.

Selection by chorus with band accompaniment.

Address on an educational subject.

Paper: "A Survey Needed." Discussion.

Paper by the leader of the band. Discussion.

Reports of committees.

Afternoon, 1:30.

Sight-seeing trip to Stone Mountain—One of the greatest natural wonders of the country.

Evening, 8:00—Band benefit concert at the Coliseum.

Selections, classic and "variegated." "Silent Symphonies" by deaf songsters. Cake walk, and other attractions.

FRIDAY, AUGUST 17TH.

Morning Session, 9:00.

Selection by the band.

Invocation.

Various selections by the band.

Address: "Publications for the Deaf."

Paper by a leader of the deaf. Discussion.

Reports of committees.

Business discussion.

Afternoon, 2:00.

Musical selections.

Unfinished business.

Communications.

Reports of the committees.

Elections.

Adjournment with closing song rendered in signs.

SATURDAY, AUGUST 18TH

All-Day Picnic at Grant Park. "Battle of Atlanta" in new \$200,000 Cyclorama building. Special programs.

Religious services for the early visitors will be held on Sunday August 12th, and for those who stay over, on Sunday the 19th.

WHY JOIN THE ORDER?

Why belong to a fraternal organization?

A mighty comprehensive answer, authorship unknown, is given below:

1. For companionship. To know one's self one should know others. The mingling of different vocations, aims, and abilities enlarge one's own life immensely.

2. For union. Two men can lift a weight that one cannot move. Be the object insurance, sanitariums, rest cures, or what you will, in union will be a combined strength which will accomplish anything with reason.

3. For development. Talents grow with us. The ability to express one's self in public, the discovery of unexpected talents and gifts, and the opportunity to exercise such factors are legion in the live fraternity.

4. For brotherhood. To know a man or woman, not only a friend or acquaintance but as a brother or sister, establishes a bond that is potent for good.

5. For others. Out of one's self into the lives and hopes of others, the true fraternity opens the door and bids selfishness be gone.

Have you made the Get-One yet?

National Association of the Deaf Atlanta Convention Rates

The triennial convention of the National Association of the Deaf will be held at Atlanta, Ga., July 13 to 18.

Railroad associations have granted a special rate on the certificate plan of one and a half times the one-way fare—provided 250 certificates are presented to their special agent at Atlanta. This means that the full fare must be paid going to Atlanta; the return rate will only be one-half of the fare going—if we get the required 250 certificates.

What You Must Do to Get the Benefit of the "Certificate Plan" and Help Others Also to Take Advantage of It.

Buy a ONE-WAY ticket to Atlanta. And be sure to get from the agent a CERTIFICATE OF PURCHASE—not a mere receipt. This certificate is to be handed to the Secretary (A. L. Roberts) at Atlanta.

Get a certificate yourself, and tell everyone else who is going to do so. Show your agent this and he will know what you want.



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

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JULY, 1923.

\$474,754.12.

St. Paul—1924.

August payments are due.

Fraternal greetings to the N. A. D.
and best wishes for a profitable and en-
joyable week as Atlanta's guest.

We are asked to print more division
news and are perfectly willing to do
so if it is sent to us, but the most radical
believers in persons could not expect
us to print as his city's news letter
an item to the effect that Brother X
had his annual haircut this week, he
has the barber run a lawnmower over
his head every spring. That is what one
division secretary sent us.

Grand President Anderson is deeply
appreciative of the many courtesies ex-
tended to him, personally and officially,
during his recent visit to the divisions
on the western coast. He wishes to
thank individually each and every per-
son who had a part in making the trip
what it was—one of the special events
of his life. The Frat is pleased to be
the means of extending this apprecia-
tion, its editor knows what the divisions
can do along such lines. It is evident
that Spokane, Seattle, Portland, San
Francisco, Berkeley and Los Angeles
Divisions have entered the Make-Good
in a body.

Every once in a while Chicago is af-
flicted with the panhandling gentry who
play the deaf and dumb racket—go
around begging for money to help them
get an education—or something else
that they cannot help themselves to.
Several of them have hit headquarters,
then run up against the law, and a
fine or jail sentence. Notwithstanding,

they continue to play the game, and
some of their stories are mightily amus-
ing. Recently, a young fellow worked
the building our office is in, but be-
cause of previous warnings he did not
succeed in getting much money. Final-
ly, he hit our suite, and passed around
a contribution paper which set forth
that circumstances, physical and finan-
cial compel him to place before the
benevolent public his most earnest de-
sire for the future and to trust to its
broad consideration of his case; where
he would benefit by obtaining an edu-
cation at the paid school for the deaf
and dumb; that the tuition fee for in-
visible speech and department of jour-
nalism is \$750! And of course he want-
ed the kind reader's help, and God bless
you, etc. Headquarters' staff managed
to show him where he was at and a
policeman was sent for. But he broke
away, running down nine flights of
stairs and sprinting up street before
one of his possible future journalistic
confreres could make the elevator trip
down. We hope he is going yet, that
the invisible speech we sent after him
affected the reformation we desired—
it assuredly was warm and emphatic in
its wishes for his future.

The Recorder says: Yes, it is getting
warmer, but it will be a mighty sight
hotter for you hereafter if you let your
certificate lapse and leave your loved
ones to want! This is not meant for a
joke; it is a serious matter.

We are not alone in having problems
in connection with our official paper
and making it what it should be. The
subjoined extract from the Royal
League's News Letter shows there are
others. We respectfully call the atten-
tion of our divisions to the suggestions
it contains. We have in mind quite a
few instances where we got in bad for
not printing news that we never re-
ceived, news that was not written, too.
The goat at headquarters is not the
same species as that the divisions have,
but he is active right along, if you only
knew it.

"The editors of the News Letter are
anxious to make our monthly publica-
tion one in which our members shall
find much that will be of interest to
them. Aside from the financial reports
and general information with reference
to the order which is found in each
issue, members of the various Councils
look for and expect to find news of their
respective Councils of especial interest
to them, and are disappointed when
they find nothing of this character.

Many times the editors are severely
criticized for not publishing interesting
events given by the different Councils.
This criticism is not justified, for in
most instances no information of such
events is received at the Supreme Office,
because, primarily, no member of the
Council is charged with the responsibil-
ity of sending in reports of interesting
matters with reference to the Council.
We are glad to publish any and every-
thing of interest to our members, but
are compelled to confine this character
of editorial work to the events and oc-
currences of which we have personal
knowledge. We do not ask nor expect
that the news items be prepared in
truly newspaper fashion. Send only
skeleton reports of the matters you
want to be published, and we will ar-
range them in the style in which they
should appear in the paper. If Coun-
cils will take this question into con-
sideration and see that some member
is charged with the duty of giving us
the desired information of the charac-
ter outlined here, we will be able to give
you a much more interesting publica-
tion than we, perhaps, are able to give
you under existing circumstances."

KEEP UP THE HABIT.

Getting out of the habit of attending
lodge is easy. Too many members
acquire that habit and they feel when
they keep themselves in good standing
they have done their duty. In a sense
they have, but lodge association is
really delightful when we all enter into
it with the right idea. The dry de-
tails of business interest but few, and
yet that part can soon be disposed of
and then come to the Good of the
Order, where many good things can be
easily provided. There is so very
much good material available that we
wonder many times just why we fail
to make use of it, in fact we miss many
a good time for the reason that but
little effort is exerted along the line of
entertainment and making use of that
at hand.—[A. O. U. W. Guide.

OUR SIGNS ABROAD.

Dr. J. Schuyler Long's dictionary of
the sign language has been officially
adopted by the Chinese government to
be used as the standard of the sign
language in Chinese schools for the
deaf and is also used by teachers in
English, French, Spanish and other
foreign schools for the deaf, its ad-
vantage being that as it is ideographic
and pictographic it is usable anywhere
and everywhere independent of the
vernacular of the country. It is also
among the reference books of the mov-
ing picture studios around Hollywood,
Cal.—Silent Hoosier.

*Work for the Good
of the Order*



Division Notes

Edited by Charles B. Kemp

Coming Division Events

August

- 4. Picnic Jersey City
- 4. Joint picnic Utica-Syracuse
- 5. Annual picnic Milwaukee
- 12. Picnic Scranton
- 12. Excursion Detroit
- 12. Picnic Dubuque
- 17. N. A. D. frat night Atlanta
- 18. Basket picnic Pittsburgh
- 25. Picnic Brooklyn
- 26. Hike Scranton

September

- 3. Three-day outing Albany
- 3. Picnic Springfield
- 3. Picnic Flint
- 3. Chicken fry Evansville
- 3. Annual picnic Delavan
- 9. Clam bake Scranton
- 11. Birthday celebration Kalamazoo
- 15. Chicken supper Baltimore
- 16. Anniversary picnic Chicago
- 22. Fruit festival Flint
- 29. Dance and entertainment Newark

October

- 5. Picnic Milwaukee
- 7. Hike Scranton
- 11. Ball Lowell
- 27. Hallowe'en party Bronx

Chicago.

Recent visitors at headquarters were Harry C. Anderson, Indianapolis, Ind., S. Robey Burns, D. W. George, Jacksonville, Ill., Fred W. Hammer, Chas. P. Johnson, Rockford, Ill., J. Schuyler Long, Tom L. Anderson, Council Bluffs, Iowa, Frederick H. Hughes, Washington, D. C., Mr. and Mrs. A. J. Rodenberger, St. Louis, Mo., Edward M. Hetzel, Toledo, Ohio, Albert Waters, Cincinnati, Ohio, Frank B. Shanahan, Fremont, Ohio, John A. Benolkin, Minneapolis, Minn., O. W. Underhill, St. Augustine, Fla., H. S. Dawson, Stockton, Calif., H. J. Unruh, Kalamazoo, Mich., G.A. Tripp, Flint, Mich., Jack Kearns, Milwaukee, Wis., William Van Lewis, Springfield, Ill., Clyde R. Barnett, Detroit, Mich., Mr. and Mrs. Austin Baird, Miss Cynthia Baird, Beloit, Wis., Frank A. Zitnik, Akron, Ohio.

The Chicago Oral Club will run a special party on the Milwaukee electric, Sunday, August 5, to take in Milwaukee Division's picnic. The local frats and friends have been asked to join in the excursion. Werner Schutz, who is president of the club, is in charge of the arrangements. He says everybody is invited to go along. Special party rates will be secured.

Chicago Division's annual picnic date has had to be changed. The new date

is Sunday, September 16. The August 19 date has been cancelled. The tickets already sold will be good on the new date. Please make a note of this change. The grove is the same—Natoma Grove, 6510 Milwaukee Avenue.

The dedication of the Illinois Home for Aged and Infirm Deaf in Chicago, June 17, was attended by many frats from out of town. C. C. Codman made the address for the divisions. The furnishing of the reception room at the Home was assumed by the Illinois divisions and \$400 was expended on its fittings.

September 1, 2 and 3 will be special days for the deaf of Chicago and vicinity to get out and hustle for the Home and its local allies. On the first, the Silent Athletic Club has its annual vaudeville show; the second will be Opening Day at the Home; on the third Labor Day, occurs the annual Home Fund picnic, the big combination event of the year, which all the local organizations boost.

Grand President Anderson was in town June 30, but was unable to attend the division shirt waist dance that evening. He was anxious to arrive home that night, being somewhat tired after his long trip from the Coast. He stopped off at Omaha the day before, meeting President Jelinek and Secretary Long of Omaha Division. He was looking and feeling fine; the trip did him a lot of good. He was at headquarters most of the day while here and told the staff about his tour—and the tale was most interesting and creditable to his hosts.

The shirt waist dance, June 30, under the management of last fall's banquet committee, was a successful event. The evening was pretty cool, so the shirt waists were not much in evidence. The parlor was taken possession of by the "500" enthusiasts, no wallflowers being in evidence in the hall in consequence.

Secretary Kemp has decided to take up writing locals for these notes, in addition to editing the department, so if you have any news to go in, please see that he gets it.

Someone remarked that Chicago Division had not sat for its picture for years and that it is about time it appeared in The Frat. We have a mighty fine looking bunch, even if we say so ourselves, and Brother Gibson will be tickled to have it grace these pages.

San Francisco.

The San Francisco frats very much enjoyed the recent visit of Grand President Anderson. Arriving in Berkeley on June 13, he was taken for an automobile ride and shown the

beauties of the east bay cities, and in the evening given a reception by Berkeley Division, coming over to San Francisco the next day. That evening a smoker was given by our division. Speeches were made by Grand President Anderson, First Grand Vice President Williams, division officers, and others. President Anderson said his visit to the coast divisions had been a revelation to him, and told how splendidly the Spokane, Seattle, Portland and Berkeley Divisions had treated him. The following day he was taken on an automobile trip around the city and up on Twin Peaks, from which can be had a fine view of the city, the bay and ocean, and the mountains. He was greatly impressed with all he saw.

Probably the greatest feature of President Anderson's visit with us was the banquet in his honor on the evening of the 15th. It was a strictly frat affair, and was like a reunion of San Francisco and Berkeley divisions. Grand Vice President Williams was toastmaster, and numerous speeches were made. President Anderson gave a review of the growth of the society. Leandro Maldonado and Kossuth Selig spoke in favor of admitting women to membership in the society, and were jokingly taken to task by Brothers Anderson and Williams, who declared that in event of women being admitted, they would lose their jobs, as the women would vote for only handsome men for office! Mrs. Henry Franck, to show what the ladies could do to help entertain, mounted the table and recited a verse of America, pleading as her excuse for not reciting it all that the trials and tribulations of raising a family of four boys had caused her to forget it. She was excused and roundly applauded in the same breath. Luther Taylor, one-time big-leaguer, told how he became a professional baseball player. A message was received from Los Angeles, saying a hearty welcome was awaiting President Anderson from various city officials and—whisper it low—the Bathing Beauties. This last caused Toastmaster Williams to express concern for the safety of our august president, but the latter declared he was vamp proof, and the next evening fearlessly started for Los Angeles.

On his return to San Francisco from Los Angeles, President Anderson spent several days with Vice President Williams at the home of the latter's daughter in Oakland. A contemplated trip out to Brother William's summer home on the Russian river had to be given up, owing to an unfortunate accident to Brother Williams. But everything possible was done to make his stay in the city enjoyable, and when he started east he took our best wishes with him.

Bronx.

On the afternoon of June 23 Bronx Division started its out-door season with a picnic and games at Hoffman's park, up in Unionport, New Westchester. This location, an entirely new one as far as local organizations are concerned, bids fair to become more

familiar in the near future, as Manhattan Division has arranged to hold its picnic there in July, and the commodious casino connected with the park is likely to be engaged by Bronx Division for its annual ball next winter. While the attendance at the picnic did not come up to expectations, the bowling tournament and the booth conducted by the aux-frats more than made up for the loss in admissions. Some of these ladies showed unusual ability in making sales, and their help in other ways went far to make the affair a success. At the conclusion of the games, dancing was indulged in, with music by the Empire Five. The picnic was a success, and much of the credit therefor is due to the committee in charge, Matthew Blake, chairman, and Brothers Leghorn, Berger, Ebin, Hansen and Kieber and to the ladies committee, Mesdames Berger, Graham, Weisman, McGovern and Hansen. Among the notables present, we noticed William J. Japes, of Detroit, Mich., and Odie W. Underhill, of St. Augustine, Fla.

Watch for our Hallowe'en social in October. Matty Blake will be in charge.

Evansville.

Evansville Division celebrated the Fourth with an old-fashioned basket picnic at the Stephens clubhouse. Free lemonade and ice cream was served. Contests and games of various kinds were enjoyed, with prizes to the winners. A large crowd turned out to the affair, many coming from neighboring towns.

Social events of every kind have been frequent this season, and our treasury is showing gratifying results therefrom. The calendar shows "nothing doing" in August, but plans are under way for a chicken fry at the Stephens clubhouse on Labor Day. Members will be admitted free, but a small fee will be charged non-members. The Stephens place is situated in a secluded spot in the woods on the farm of a relative of one of our members, and we have had the privilege of using it at any time, free of charge, which has been most kind of the owners.

Newark.

On the evening of Saturday, June 16th, Newark Division celebrated its tenth anniversary with a banquet at one of Newark's finest dining-rooms. The affair was under the management of Chairman Eddie Bradley, assisted by Brothers Shaw, Ward, Balmuth and Pease, and they surely made good. Eats fit for a king, and a program of speeches that couldn't have been improved, was the menu, and it was thoroughly enjoyed. Arthur L. Thomas was toastmaster, and after the material wants of the banqueters had been satisfied, started the "feast of reason and flow of soul." Frank W. Hoppaugh, the division's youngest president, gave a talk on what the N. F. S. D. stands for. John M. Black told of how he came to organize the division, with

only seven charter members, all of whom are still living. Charles Cascella gave an exposition of what fraternity means, illustrating his points with the story of Damon and Pythias, and their brotherly love for each other. Robert M. Robertson spoke of the greater advantages the N. F. S. D. was able to offer the deaf as opposed to insurance in the old-line companies. No one spoke on prohibition, but Louis Pugliese, presumably wishing to convince the world that the deaf favor a dry nation, consumed in the neighborhood of twenty glasses of ice-water. About 75 people attended the banquet, and it is safe to say that all of them had the time of their lives.

Milwaukee.

On August 5th, at Hauerwas Park, Milwaukee, there are going to be things doing. That is the time and place of Milwaukee Division's annual picnic, and those who have attended previous picnics of our division know that a good time is in store for all who attend this one. The park has plenty of large trees, under which are tables and benches for your picnic spread. Or if you prefer to buy your eats rather than bring them, you can be accommodated at the park. First-class dancing hall, if you want to dance. Erwin H. Lucht will be the man to see, if you want anything. Be sure and come. The park is easily reached by car or auto.

Louisville.

Our annual goat ride, more prosaically known as the smoker-initiation, took place July 7th, accompanied by the vociferous approval of a record crowd. The riders acquitted themselves right nobly, though at times they were a bit wobbly. An impromptu boxing match took place later in the evening, but owing to the fact that the official referee lost his score sheet, no decision could be rendered.

The picnic on the 8th will long be remembered by those who came. It was the largest gathering here since the 1909 convention. The big event of the day was a ball game between the Kentucky and Indiana frats, won by the Kentuckians, 11 to 3. Contests of all sorts for all ages were put up. Intense rivalry was displayed, a spirit to be commended, for the prizes were well worth striving for. A delegation of twelve came down from Cincinnati. Others came from Frankfort, Lexington, and various other points. A nice crowd and a nice time, on a nice day in a nice park—what else could be desired.

Picnics ought to be very good fishing grounds for new members. We have three lads ready for the balloting at the August meeting. A picnic serves to bring all together, frat and non-frat, and the latter become imbued with the feeling "I wish——." A gentle sounding and it is over, the non-member capitulates. Now for the Danville reunion. We are very much in the race for that gavel.

Some people never give a thought to the advisability of going after social members. And yet such members can be of as great service to the order as, and frequently more than, active beneficiary members. With this in mind, Louisville is going after a number of men who have never been eligible for active membership. But that does not mean that every Tom, Dick and Harry will be extended the courtesies of the lodge room. Years ago, when we were a struggling infant, we asked a number of them for their support. They could not see us, oh, no, not even with double-lensed glasses. We were a band of poor, deluded fools, led around with a ring through our noses by a few higher-ups, crooks, all of them, men working us to fill their own pockets. Oh, yes, we remember. Do you? We will think twice before opening our doors to such as these, the more so as there has been no sign of a come-down on their part, but rather an expression of amused contempt, as much as to say "you couldn't get us when you needed us, and now that you don't need us, you still beg us to grace your lyceum platforms." Luckily, Kentucky had no such ginks. The men we are after are the very highest type of ineligible, ineligible years ago because of either physical infirmities or age. They're welcome.

The bang-tails have left Louisville, also Kentucky, for the balance of the summer. Two brothers accosted us for fare home. One lost an even five hundred, the other, two. And the pity of it. A man will slave for months, and maybe years, and then lose all on the ponies because some one gave him a "straight tip" that didn't work out. We'll give one straight tip that can't lose: play Saving to win, a Home to place, and Mortgage Bonds to show, and you will win every time. Yes, we're practicing what we preach.

Indianapolis.

The Sycamore Club's annual Fourth of July frolic is a thing of the past. Gone is the memory of soggy terrain, rain, hail, cold weather and a slim crowd. That party will go down in history as the frolic with a thousand prizes. The list of winners of the numberless games, too long to print, reads like a roll-call of those present. 'Twas an unlucky person who went away with no prize whatever. The committee, consisting of Sam Ottenbacher, Bob Binkley, Harry Jackson, Ernest Hall, Lee Harris, Carl Fischer, William Seitz, Bill Marer, Earl Hinton and Roy Hiatt, with an army of aides and lieutenants, did nobly, and it was not their fault that the wind it blew and the river riz, that the thunder crashed and the people friz.

The next number on the program is an outing to be given the division by the aux-frats at the club July 22. Details not ready for publication, but it will be a whopper.

Grand President Anderson is back from his month's vacation inspecting the wide open spaces of the west,

where men are men. [How do you catalogue us easterners?—Ed.] He reports that west is still west; that he always cut the cards and took in no bad money. He is looking fine, does our prexy, and has gained in weight, on his trip, some fancy number of pounds.

Frank, son of Brother and Mrs. George Grubbs, was drowned in the White river last month, while trying to save a companion from a like fate. The sympathy of the whole division is extended the bereaved parents.

St. Paul.

The picnic for the benefit of the convention fund held at Lake Owasso July 4th under the management of the local committee, was an affair that will not soon be forgotten by those who were so fortunate as to be there. The weather was as nearly ideal as could be, and the picnic grounds being an ideal spot, nothing better could have been desired as far as having a real good time was concerned. In addition to the local crowd, quite a number were present from other places. Contests and games of all sorts were indulged in, the most exciting being the kitty game played between representatives of St. Paul and Minneapolis. The game was a see-saw at first, but Minneapolis finally won out by the score of 6 to 3. Everything at the picnic went off smoothly, and everyone stayed until dark, thus showing that they were enjoying themselves thoroughly. The valuable assistance given by the ladies' auxiliary was an inspiration to all, and was much appreciated. They have announced that from now on they will sell refreshments after every meeting of the division, the proceeds to go to the convention fund. They also say that while their men-folks are busy in meeting, they are going to work at making novelties for a bazaar to be held sometime during the holidays. Bully for them!

Our convention fund was recently increased quite substantially by a donation of \$200 from the house committee of Thompson Memorial Hall, and by a donation of \$100 from the Minnesota State Association of the Deaf. If the fund keeps on increasing at the same rate, there is no doubt but what we will have plenty of means for entertainment purposes next year. The Twin City De L'Epee Club is planning to give a picnic in a few weeks for the benefit of the convention fund and also for the Home fund. Definite announcements will be made later on. And our own committee announce our annual picnic for July 29, at Como Park, midway between St. Paul and Minneapolis. This will be for the benefit of the division.

During the past two months there have been quite a few marriages among the members of this division. Our heartiest congratulations go to Brothers Alby Peterson, Ray Whitney, Ray Inhofer and John Klein. [And not one sent us a notice for publication in The Frat.—Ed.]

Quite a number of deaf hereabouts own and drive automobiles. No accidents have happened for years that could be laid to the fact of their being deaf, and we are glad to note that the state authorities have decided not to interfere with their privilege of driving their own cars.

Grand President Anderson spent a few hours in St. Paul en route on his western trip, and was shown around as much as the limited time would allow. He expressed entire satisfaction with the selection of the St. Paul Hotel as convention headquarters, and with the plans of the local committee, as far as they had progressed.

Birmingham.

Birmingham Division is planning to hold a picnic on Saturday, August 11, and extends a cordial invitation to those going to Atlanta for the N. A. D. convention, whose route is by way of Birmingham, to stop off and spend a day with us. A fine time is assured everyone. Contests and games, such as the deaf always enjoy, will be staged in plenty. And a big dinner on the grounds, too, so no one need go hungry. Come and enjoy a grand time with us, then catch the owl-train for Atlanta, where you will arrive early the next morning. If those intending to stop over will write or wire the secretary, James E. Stiles, 1302 Whitaker St., Birmingham, Ala., a committee will meet them at the station and escort them to the picnic grounds. Plan your trip so as to include a stop at Birmingham. Start a day earlier if necessary. You won't be sorry.

Atlanta.

SPECIAL NOTICE: Frats coming to the N. A. D. convention at Atlanta, August 13-18, are urged to bring along their regalia caps (with division numbers thereon) and also to bring one of their division's pennants. The pennants will be used to decorate the hall of Atlanta Division at which a "Frat Night" will be staged August 17. Those who have no caps should communicate with their division secretaries regarding same. On reaching Atlanta, please turn over the pennants to W. E. Gholdston, chairman in charge.

"Frat Night at the N. A. D. Convention" will be something worth attending and you will have the time of your life if you do. We understand the Carolina Triplets are to send several auto loads and stage a rodeo, claiming Atlanta's goat is easily ridden. Come and see. We are going to try and equal Detroit's big night back in 1920. You know we have 1921 to go by and must not go back on that.

Here and There.

Akron Division's annual picnic will be held at Wyoga Lake, Sunday, July 29. The lake is on the Northern Ohio interurban line, so those not owning autos will have no trouble in reaching the place. The picnic is to be an all day affair, and the committee has arranged a program that will keep everybody interested. Prizes will be given to the winners in the different contests. There is good swimming at the lake. Better bring your own bathing suits.

Toledo Division's Labor Day picnic is going to be held, though the place where it is to be held has not yet been selected. Mathias Steinwand is to have charge, and his address is 1027 Clymena Drive, W. Toledo, Ohio. One of the features will be a ball game between the married and single men. A big time is expected.

Rochester and Syracuse Divisions are going to hold a joint picnic July 28th that will be unique in that it will not be held in either city, but at Auburn, a city approximately half way between the other two. They are going to call it the "Aurosy" picnic, forming the name from the first two letters of the names of the three cities. The deaf of Rochester and Syracuse have held picnics at this place before, and it is a cinch that a big crowd will turn out for the occasion. The proceeds of the picnic will be divided between the two divisions.

Cedar Rapids has its picnic Labor Day. The program is not yet out, but everyone in that neck-of-the-woods who can later ascertain the place, plans, etc., is most earnestly urged to attend. They know how to entertain, and will leave no stone unturned to send their guests home entirely satisfied and happy. Don't forget. Keep one eye turned that way.

The membership of Columbus Division has passed the hundred mark, and by the end of summer it hopes to have added quite a few more. In this it will undoubtedly be aided by Brother Wine-miller, who has just become the happy possessor of a four-door tin Lizzie, and will probably spend much of his vacation in the country. Step on it, John!

Writing for the benefit of his old-time Buffalo friends, Wayne Polk sends up word from Tennyson, Ind., that he is in the extreme southern part of Indiana, miles from any other deaf people, and working on a farm, doing his own cooking and housework. Says he likes the life, but at times finds it rather lonesome, and would be glad if any of his friends who happen to be in that neighborhood would look him up and pay him a visit.

Matty Blake writes us that he wants everybody to know Bronx Division is to pull off another big social event October 27, probably in the form of a Hal-lowe'en celebration—and he wants everybody to come, too.



**WEAR AN EMBLEM
WHEREVER
YOU GO**

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

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HARRISON M. LEITER.....Chicago, Ill.
WASHINGTON BARROW.....Chicago, Ill.

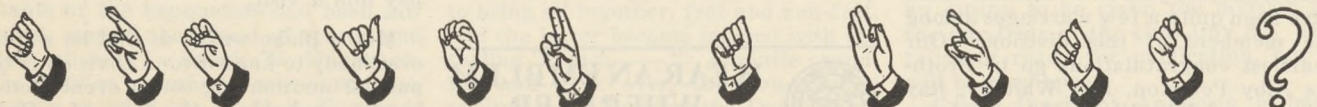
DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.
S. A. C. Hall, 5536 Indiana Ave.—Second Saturday
Chas. B. Kemp.....Suite 905, 130 North Wells St.
DETROIT, No. 2.....Detroit, Mich.
G. A. R., Grand River & Cass Ave.—First Saturday
J. A. Brathwaite, 1211 Assumption St., Windsor, Ontario
SAGINAW, No. 3.....Saginaw, Mich.
108 So. Hamilton St.—First Monday
John Janke.....139 Robinwood St.
LOUISVILLE, No. 4.....Louisville, Ky.
Robinson Hall—First Saturday
John H. Mueller.....1013 E. Kentucky St.
LITTLE ROCK, No. 5.....Little Rock, Ark.
Moore Hall Bldg.—First Saturday
Arthur L. Smith.....c-o School for the Blind
NASHUA, No. 7.....Nashua, N. H.
Lafayette Hall—First Saturday
John Shea.....6 Mt. Pleasant St., Derry, N. H.
DAYTON, No. 8.....Dayton, Ohio
Pruden Bldg. E. Fifth St.—First Saturday
Sidney L. Smith.....613 Washington St.
BAY CITY, No. 9.....Bay City, Mich.
First Monday
C. F. W. Lawrence.....806 N. Henry St.
CINCINNATI, No. 10.....Cincinnati, Ohio
Court & Central Ave.—First Saturday
Emil Schneider.....1859 Kinney Ave.
EVANSVILLE, No. 11.....Evansville, Ind.
Y. M. C. A.—First Monday
William Wiggers.....1118 Elliott St.
NASHVILLE, No. 12.....Nashville, Tenn.
Y. M. C. A.—First Friday
McBlevine Key.....222 Ninth Ave., North
SPRINGFIELD, No. 13.....Springfield, Ohio
Memorial Bldg., West Main St.—First Saturday
John E. Pershing.....421 S. Belmont Ave.
OLATHE, No. 14.....Olathe, Kan.
First Tuesday
E. H. McIlvain.....Route 1, Box 100
FLINT, No. 15.....Flint, Mich.
424 Buckham St.—First Tuesday
Ellis R. Brown.....413 Eleventh Ave.
TOLEDO, No. 16.....Toledo, Ohio
Kapp Hall—First Saturday
Edward M. Hetzel.....1133 Peck St.
MILWAUKEE, No. 17.....Milwaukee, Wis.
221 W. Water St.—First Tuesday
Samuel Sutter.....1403 20th St.
COLUMBUS, No. 18.....Columbus, Ohio
I. O. O. F. Hall—Second Saturday
Clarence B. Jones.....914 1/2 E. Main St.
KNOXVILLE, No. 20.....Knoxville, Tenn.
K. of P. Hall—First Friday
L. Arthur Palmer.....Fountain City, Tenn.
CLEVELAND, No. 21.....Cleveland, Ohio
3016 Lorain Ave., West Side Turn Hall—First Saturday
Fretlow D. Munzer.....14909 St. Clair Ave.
INDIANAPOLIS, No. 22.....Indianapolis, Ind.
I. O. O. F. Hall—Second Wednesday
Harry V. Jackson.....811 N. Jefferson Ave.
BROOKLYN, No. 23.....Brooklyn, N. Y.
308 Fulton St., Brooklyn—First Saturday
Benjamin Friedwald.....4307 12th Ave., Brooklyn
ST. LOUIS, No. 24.....St. Louis, Mo.
Eagle's Hall, Lafayette and Jefferson Sts.—Second Friday
Charles H. Fry.....1455a St. Louis Ave.
NEW HAVEN, No. 25.....New Haven, Conn.
Hotel Royal—Second Saturday
Philip Quinn, Jr.....311 Grand Ave.
HOLYOKE, No. 26.....Holyoke, Mass.
Bridge Street Turn Hall—First Saturday
Frank Kusak.....200 Montgomery St., Chicopee Falls, Mass.

LOS ANGELES, No. 27.....Los Angeles, Calif.
730 B. Grand Ave.—First Saturday
Melville J. Mathews.....1422 N. Coronado Terrace
ATLANTA, No. 28.....Atlanta, Ga.
Red Men's Wigwam—First Friday
Leon B. Dickerson.....c-o Foote & Davis Co.
PHILADELPHIA, No. 30.....Philadelphia, Pa.
1626 Arch St.—First Friday
James F. Brady.....426 Locust St.
KANSAS CITY, No. 31.....Kansas City, Mo.
Bookbinders' Hall, 12th and Central—First Thursday
Paul R. Wyr.....630 Riverview Ave., Kansas City, Kans.
OMAHA, No. 32.....Omaha, Neb.
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday
Harry G. Long.....313 S. 49th Ave.
NEW ORLEANS, No. 33.....New Orleans, La.
B. K. A. Building 627 North St.—First Sunday
Henry Fux.....633 Eleonore St.
KALAMAZOO, No. 34.....Kalamazoo, Mich.
Portage St. Auditorium—First Wednesday
Daniel Tellier.....1180 W. North St.
BOSTON, No. 35.....Boston, Mass.
3 Boylston Place—First Saturday
William H. Batterby.....30 Newcomb Ave., West Lynn, Mass.
PITTSBURGH, No. 36.....Pittsburgh, Pa.
McGeagh Bldg.—First Saturday
Frank A. Leitner.....1220 Braddock Ave.
HARTFORD, No. 37.....Hartford, Conn.
I. O. O. F. Temple, 421 Main St.—First Saturday
A. W. E. Anderson.....Room 551, Y. M. C. A.
MEMPHIS, No. 38.....Memphis, Tenn.
Y. M. C. A.—First Saturday
W. G. Goodwin.....Box 715, Y. M. C. A.
PORTLAND (Me.), No. 39.....Portland, Maine
514 Congress—Second Saturday
Thomas J. Prins.....92 High St.
BUFFALO, No. 40.....Buffalo, N. Y.
390 Pearl St.—Second Wednesday
Frank H. Krahling.....543 Plymouth St.
PORTLAND (Ore.), No. 41.....Portland, Ore.
Red Men's Hall, 9th and Hawthorne Ave.—First Saturday
Wayne Thierman.....2829 S. E. 62nd St.
NEWARK, No. 42.....Newark, N. J.
210 Market St.—First Tuesday
Alfred King.....46 Wayne St., Jersey City, N. J.
PROVIDENCE, No. 43.....Providence, R. I.
850 Westminster St.—First Saturday
Arthur H. Enger.....620 Hope St.
SEATTLE, No. 44.....Seattle, Wash.
Y. M. C. A.—First Saturday
A. W. Wright.....528 E. 79th St.
UTICA, No. 45.....Utica, N. Y.
53 Franklin Square—First Saturday
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.....Washington, D. C.
N. E. Masonic Temple—First Wednesday
Wallace Eddington.....1331 D St., N. E.
BALTIMORE, No. 47.....Baltimore, Md.
Claggett's Hall, 614 N. Fremont Ave.—First Saturday
O. K. Price.....3107 Baker St.
SYRACUSE, No. 48.....Syracuse, N. Y.
Larned Building, B. Warren St.—Second Saturday
J. Fred Kaller.....233 Fitch St.
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.
First Wednesday
T. F. Boyle.....217 Tenth Ave., W.
HUNTINGTON, No. 50.....Huntington, W. Va.
Carpenters' Hall—First Saturday
J. A. Prins.....216 1/2 Seventh St.
ALBANY, No. 51.....Albany, N. Y.
734 Broadway—First Saturday
Harry A. Barnes.....35 Bridge St., Schenectady, N. Y.
ROCHESTER, No. 52.....Rochester, N. Y.
67 State St.—Second Saturday
William L. Hughes.....321 Murray St.
SAN FRANCISCO, No. 53.....San Francisco, Calif.
Native Sons Hall—First Saturday
David S. Luddy.....124 Primrose Road, Burlingame, Calif.
READING, No. 54.....Reading, Pa.
612 Court St.—Second Saturday
William A. Burkert.....625 Moss St.
AKRON, No. 55.....Akron, Ohio
60 S. High St.—Second Saturday
Iva M. Robinson.....1599 Preston Ave.
SALT LAKE CITY, No. 56.....Salt Lake City, Utah
249 S. Main St.—First Wednesday
Alfred C. Keeley, Jr.....816 E. Seventh South St.
ROCKFORD, No. 57.....Rockford, Ill.
1010 S. Main St.—First Saturday
Fred W. A. Hammer.....1426 Rural St.
SPRINGFIELD, No. 58.....Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday
Earl H. Shaffer.....1010 E. Jefferson St.
DAVENPORT, No. 59.....Davenport, Iowa
I. O. O. F. Hall, 610 Brady St.—First Saturday
Arthur Johnson.....3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60.....Worcester, Mass.
308 Main St.—Second Saturday
Preston Barr.....North Uxbridge, Mass.
ST. PAUL, No. 61.....St. Paul, Minn.
Fairview and Marshall Aves., St. Paul—First Friday
Max Cohen.....611 Central Park Place

FORT WORTH, No. 62.....Fort Worth, Texas
Eagles' Hall, W. 5th St.—First Wednesday
Albert Tully.....3209 Jennings Ave.
DALLAS, No. 63.....Dallas, Texas
Labor Temple—First Saturday
Wallace K. Gibson.....Route 8, Box 356
DENVER, No. 64.....Denver, Colo.
1715 California St.—First Saturday
Joseph V. Haldeman.....2440 15th St.
WATERBURY, No. 65.....Waterbury, Conn.
Garden Hall—First Saturday
William J. O'Connell.....P. O. Box 122
BRIDGEPORT, No. 66.....Bridgeport, Conn.
O. U. A. M. Hall—First Saturday
Gilbert F. Marshall.....495 Newfield Ave.
SPRINGFIELD, No. 67.....Springfield, Mass.
48 Pynchon St.—First Saturday
Ralph M. Palazzi.....364 Belmont Ave.
WACO, No. 68.....Waco, Texas
First Saturday
Harvey L. Ford.....Route 4, Box 229
OGDEN, No. 69.....Ogden, Utah
2445 Grand Ave.—First Thursday
William Cole.....504 31st St.
PITTSFIELD, No. 70.....Pittsfield, Mass.
101 Fann St.—First Saturday
Edward Gilmartin.....18 Lincoln Terrace
BANGOR, No. 71.....Bangor, Maine
121 Main St.—First Saturday
Albert L. Carlisle.....27 Forest Ave.
KENOSHA, No. 72.....Kenosha, Wis.
O. A. R. Hall—Second Saturday
George R. Hebard.....1084 Pearl St.
BIRMINGHAM, No. 73.....Birmingham, Ala.
1820 1/4 N. Fourth Ave.—First Saturday
James Stiles.....1802 Whitaker St.
STOUX FALLS, No. 74.....Stoux Falls, S. Dak.
First Saturday
Peter L. Dalgaard.....Route 1, Harrisburg, S. Dak.
WICHITA, No. 75.....Wichita, Kans.
F. A. U. Hall, 119 S. Lawrence St.—First Saturday
Ross Davison.....1232 S. Santa Fe Ave.
SPOKANE, No. 76.....Spokane, Wash.
Y. M. C. A. Bldg.—First Saturday
Erve W. Chambers.....E. 2403 Cataldo St.
DES MOINES, No. 77.....Des Moines, Ia.
Y. M. C. A.—First Saturday
J. A. Robinson.....809 Guthrie Ave.
LOWELL, No. 78.....Lowell, Mass.
84 Middlesex St.—Second Saturday
J. Bennett McMahon.....46 W. Fifth St.
BERKELEY, No. 79.....Berkeley, Cal.
Ashley Hall, 2980 Adeline St.—First Friday
D. H. Goodrich.....2923 Newbury St.
DELAVAN, No. 80.....Delavan, Wis.
First Saturday
Fred J. Neesam.....Elm St.
HOUSTON, No. 81.....Houston, Texas
400 Quitman St.—First Friday
Richard C. Morris.....400 Quitman St.
SCRANTON, No. 82.....Scranton, Pa.
232 Wyoming Av.—First Friday
Orley J. Schooley, Jr.....407 Simpson St., Peckville, Pa.
RICHMOND, No. 83.....Richmond, Va.
2047 W. Broad St.—First Saturday
Guy R. Lizzan.....Route 7
NORFOLK, No. 84.....Norfolk, Va.
Pythian Hall, Brambleton—First Saturday
Nathan Schwartz.....826 County St., Portsmouth, Va.
JOHNSTOWN, No. 85.....Johnstown, Pa.
Moose Temple—First Saturday
Roland M. Barker.....61 Church St.
MANHATTAN, No. 87.....New York, N. Y.
41 W. 124th St.—First Monday
V. R. Anderson.....1518 Commonwealth Ave., New York
JACKSONVILLE, No. 88.....Jacksonville, Ill.
Gallaudet Club Hall—First Thursday
Ernest Tilton.....414 Kosciusko St.
LEWISTON, No. 89.....Lewiston, Maine
223 Lisbon St.—First Saturday
Mahlon A. Bradbury.....Route 3, Elm St., E. Auburn, Me.
PEORIA, No. 90.....Peoria, Ill.
Procter Center—Second Saturday
Charles J. Cunningham.....1713 N. Madison St.
JERSEY CITY, No. 91.....Jersey City, N. J.
Odd Fellows' Hall, Bergen Sq.—First Saturday
Charles T. Hummer.....25 Romaine Ave.
BRONX, No. 92.....New York, N. Y.
Eagle Bldg., Third Ave. & 149th St.—First Thursday
Jacob Ebin.....2089 Vyse Ave., New York
COLUMBIA, No. 93.....Columbia, S. C.
Elk's Hall—First Friday
Leslie A. Elmer.....2313 Preston St.
CHARLOTTE, No. 94.....Charlotte, N. C.
I. O. O. F. Temple, 21 1/2 W. Trade St.—Second Saturday
William R. Hackney.....6 W. Fifth St.
DURHAM, No. 95.....Durham, N. C.
I. O. O. F. Hall—First Saturday
J. M. Robertson.....Route 6, Bloomsburg, Raleigh, N. C.
DUBUQUE, No. 96.....Dubuque, Iowa
Henry Riordan.....3135 Central Ave.



REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN Without Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

Surrender Allowances

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

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

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

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.28
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

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

CLASS C

ORDINARY WHOLE LIFE PLAN With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

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

Monthly Net Rates for Death Benefit

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

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

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

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

When and How Organized.

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

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

Its Objects.

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

Benefit Certificates—Amounts; Age Limits.

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

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

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

Social Membership.

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

Death and Sick or Accident Benefits.

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

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

Payments Required of Members.

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

Social Features.

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

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

Safeguards.

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

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

Why You Should Join.

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

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

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

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

Cost of Joining.

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

How to Join.

Write to the nearest secretary and ask for an application blank and any further information you desire.

If you live in a city where there is a Division, see any member or officer of that Division.

If you live very far from any city which has a Division, or in a state in which no Division has yet been organized, write for application blank or information to the Grand Secretary.

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

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

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