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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

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Twenty-first Year

AUGUST, 1923

Number Four

## CONVERSIONS FROM CLASS A TO CLASSES C, D AND E.

The new American Experience 4 per cent Classes C, D and E were instituted at the Philadelphia Convention in 1918. Owing to several causes, among them the preparation of necessary tables, the putting into effect of these classes for the benefit of old members wishing to transfer thereto from Class A was delayed for some little time. It was not until last year that the conversion of old members was taken up in earnest.

At this writing, all applications for such transfers have been acted upon, and the necessary figures submitted to the members making inquiry.

A great many old members have now been transferred to Classes C, D or E and all applications for conversion that come in are given prompt attention. In other words, we have "caught up with the procession." We are prepared to convert in the shortest possible time every old member making application.

We should be glad to convert every Class A member to one of these new classes, because we know they are more equitable and offer proper safeguards to the member, not found in the old Class A plan. The exigencies of life are uncertain and no one knows what may happen tomorrow. In the event of death, of course Class A provides for payment of the stated death benefit, but there are happenings in life other than death that effect a member and his insurance, such as unemployment over a long period, illness, and permanent disability, cutting off the earning power. Insurance payments then are hard to meet, and often must cease, forfeiting the member's Class A insurance. In the new Classes C, D and E, the member would, in such unfortunate event, receive paid-up surrender allowance for the amount to which his past payments entitle him. He therefore does not lose through industrial misfortune or physical breakdown.

The following American Experience classes are offered:

### Whole Life Plan.

Class C—The member makes the stated monthly payments throughout life, as in Class A, but this form of

policy carries the privilege of a paid-up surrender allowance, in case the member is forced to drop out at any time after three years. The cost is practically the same as in Class A, considering the two waivers of assessments each year that have heretofore prevailed, but which can only be maintained or guaranteed as provided in Section 169, our Laws.

### Paid-up in Stated Period Plans.

Class D—Twenty year payment life plan. The member pays the stated dues for twenty years, when the policy becomes paid-up for life. The member then ceases payments and on his death the certificate amount becomes payable to his beneficiary. The rates in Class D are higher than in Classes A and C, but this is offset by the limiting of payments to twenty years. This form of policy also carries the paid-up surrender allowance privilege.

Class E—Paid-up at age 60 plan. The member makes the stated payments until he reaches the age of sixty years. His policy then becomes paid-up for life and the certificate amount will be paid to his beneficiary on his death. For members joining at the earlier ages, this form of policy affords excellent insurance protection at a cost very little in excess of that in Classes A and C, and carries the assurance that the member will have his policy paid-up at age 60, if he lives that long, at a time when his earning power begins to diminish. This plan also carries the paid-up surrender allowance privilege.

In transferring to the new classes, old members receive full credit for the payments they have made in Class A.

We strongly urge every Class A member to at least write us for figures and terms upon which their conversions to the new classes may be made. We are sure that when once the advantage of these new classes are fully realized, most if not all of our Class A members will desire to make the change.

Your inquiry will receive prompt attention. Obtain the necessary inquiry blanks from your division secretary, fill out and have your secretary send them to us or send them yourself.

A. L. ROBERTS,  
Grand Treasurer.

## SMILES ON US.

The Chicago Tribune commits this one:—

George was trying to be funny and going through the motions of an alleged sign language until his best girl grew impatient and said: "What are you doing?"

"Telling you a funny story."

"Why don't you tell it?"

"It's too funny for words."

"Waiter, are you hard of hearing?"

"No, sir. Why, sir?"

"The possibility occurred to me that when I asked for liver you thought I said leather."—[Judge.]

An old man, carrying an ear horn, sat near the announcer on a sight-seeing bus in Chicago. As they went under the elevated tracks, the old man pointed upward and asked, "Whats' this bridge, mister?"

"That's the 'L,'" the announcer replied.

The old man placed the horn to his ear and inquired, "The 'L,' you say?"

"Ladies present," warned his informant. "No profanity, please."—[Mystic Worker.]

They were giving a dinner party and the coachman had come in to help wait at table. Several guests had suffered from his lack of experience, and in serving peas he approached a very deaf old lady and inquired:

"Peas, mum?"

No answer.

"Peas, mum?" (Louder.)

The old lady saw that some one was speaking to her, and lifted her ear trumpet to the questioner. The coachman, seeing the large end of the trumpet directed toward him, thought: "It must be a new way of takin' 'em, but I s'pose she likes 'em that way."

And down the trumpet went the peas. —[Chicago Daily News.]

When you walk  
And when you fliv,  
Look both ways  
And try to live,

## TREASURER'S REPORT.

Division Collections for July.	
Chicago	\$ 647.42
Detroit	338.31
Saginaw	17.80
Louisville	88.37
Little Rock	111.38
Nashua	10.09
Dayton	112.98
Bay City	15.86
Cincinnati	122.30
Evansville	64.03
Nashville	43.09
Springfield, O.	27.79
Olathe	101.16
Flint	140.60
Toledo	140.96
Milwaukee	177.45
Columbus	183.90
Knoxville	93.28
Cleveland	179.90
Indianapolis	275.03
Brooklyn	340.89
St. Louis	335.01
New Haven	20.54
Holyoke	42.36
Los Angeles	246.83
Atlanta	97.56
Philadelphia	238.39
Kansas City	154.94
Omaha	146.85
New Orleans	62.49
Kalamazoo	46.21
Boston	143.53
Pittsburgh	236.49
Hartford	58.39
Memphis	60.53
Portland, Me.	31.68
Buffalo	120.43
Portland, Ore.	72.35
Newark	80.54
Providence	48.55
Seattle	99.29
Utica	80.38
Washington	149.07
Baltimore	104.52
Syracuse	67.80
Cedar Rapids	79.09
Huntington	123.05
Albany	58.60
Rochester	38.36
San Francisco	68.22
Reading	79.29
Akron	241.03
Salt Lake City	48.20
Rockford	73.73
Springfield, Ill.	76.88
Davenport	36.41
Worcester	42.22
St. Paul	297.12
Ft. Worth	119.45
Dallas	182.94
Denver	146.75
Waterbury	19.45
Bridgeport	22.48
Springfield, Mass.	34.61
Waco	70.38
Ogden	27.30
Pittsfield	29.69
Bangor	48.84
Kenosha	95.20
Birmingham	95.77
Sioux Falls	28.48
Wichita	70.22
Spokane	25.93
Des Moines	76.09
Lowell	54.26

Berkeley	46.79
Delavan	166.33
Houston	50.03
Scranton	26.52
Richmond	61.14
Norfolk	44.84
Johnstown	42.06
Manhattan	131.55
Jacksonville	33.03
Lewiston	51.48
Peoria	43.80
Jersey City	52.03
Bronx	48.11
Columbia	72.58
Charlotte	47.80
Durham	136.68
Dubuque	34.15
Total collections	\$9,484.28

## OBITUARY.

## Joseph Eckstrom.

Brother Joseph Eckstrom of Omaha, Nebraska, died July 13. He was in his 27th year. He joined the society in January 1918, through Omaha Division.

## Fred J. Cyr.

Brother Fred J. Cyr was accidentally drowned at Skowegan, Maine, July 17. He was in his 27th year. He joined the society in August 1917, through Portland Division, afterwards transferring to Lewiston Division.

## Robert S. Taylor.

Brother Robert S. Taylor was run down and killed at a railroad crossing in his home town, Warsaw, North Carolina, July 29. He was in his 47th year. He joined the society through Chicago Division in November 1913, transferring to Durham Division last year.

## Logan M. Noah.

Brother Logan M. Noah of Lincoln, Nebraska, died August 5. He was in his 49th year. He joined the society in October 1920, through Omaha Division.

## Jefferson Sidles.

Brother Jefferson Sidles died at Springfield, Illinois, July 30. He was in his 61st year. He joined the society through Springfield Division in September 1917, and was that division's delegate at the Atlanta Convention.

## DEATHS.

July 27.—Silas Norton, father of Theo. Norton, Boise, Ida.

July 12.—Ruth May Hinkley, daughter of William Hinkley, Indianapolis, Ind.

July 13. Capt. Florencio H. Rendon, father of Florencio H., Joe J., and Joaquin D. Rendon, Laredo, Texas.

(It is interesting to note that Captain Rendon, who was a native Mexican, served in the Mexican army under Juarez in 1867, and was one of those who had a hand in the overthrow of the Emperor Maximilian, and with him, the French rule in Mexico.)

## TREASURER'S STATEMENT FOR JULY, 1923.

## Balance and Income.

Balance, June 30, 1923	\$474,754.12
Division collections	9,484.28
Interest, mortgage loans	1,141.88
Interest, bonds	625.00
Interest, banks	29.70
Refunds—accident benefits	30.00
Sale of emblem jewelry	57.60
Recording and registry fees	20.50
Sundry supplies, engraving	5.33
Exchange on checks	.75

Total, balance and income \$486,149.16

## Disbursements.

Sick benefits	\$ 485.00
Accident benefits	215.00
Salaries	505.82
Services	395.00
Official publication	160.75
Insurance department fees	60.00
Office expenses	46.18
Printing and stationery	3.75
Officers' expenses	3.00
Postage	4.48

Total disbursements \$ 1,878.98

## Recapitulation.

Balance and income	\$486,149.16
Disbursements	1,878.98

Balance, July 31 \$484,270.18

## TRUSTEES' REPORT.

## Ledger Assets, July 31, 1923.

First mortgage loans	\$367,502.23
First mortgage bonds	22,230.05
U. S. Liberty bonds	42,399.23
Canadian bonds	15,754.78
Cash in banks:	
Central Trust	34,701.92
Bank of Montreal	957.02
Secretary's contingent fund	300.00
Treasurer's cash	424.95

Total ledger assets \$484,270.18

## Balance in Funds.

Reserve Funds	\$382,846.15
Mortuary Fund	40,231.08
Sick and Accident Fund	33,501.32
Unallocated interest	14,066.51
Convention Fund	7,564.87
General Expense Fund	4,211.06
Organizing Fund	1,849.19

Total in all funds \$484,270.18

## Concerning Investments.

In July, one Indiana farm mortgage held by the Society, for \$8,500 at 5½%, was paid off.

A mortgage on improved Chicago property for \$17,500 at 6% has been accepted. This transaction will be completed when the papers are ready for filing.

☞ Today is worth a dozen tomorrows because it gives us an opportunity to prepare for tomorrow.

# THE SOCIETY'S GROWTH

## By Convention Periods

The parent society, the old Fraternal Society for the Deaf, was organized in the fall of 1901, first payments of dues being made in September of that year.

Conventions	Year	Members	Divisions	Assets in Hand
Chicago.....	1903	73	3	\$ 270.94
Detroit.....	1905	209	8	553.48
Cincinnati.....	1907	514	17	3,133.79
Louisville.....	1909	716	24	6,119.61
Columbus.....	1912	1109	35	21,735.54
Omaha.....	1915	2026	50	78,119.41
Philadelphia.....	1918	3488	63	169,168.01
Atlanta.....	1921	4925	83	322,144.05
St. Paul.....	1924	?	?	?

### NEW MEMBERS.

1. Otto Reins.....Fruitland, Idaho
1. I. J. Dahl.....Chicago, Ill.
1. V. Jendusa.....Chicago, Ill.
8. M. O. Samshal.....Dayton, O.
8. G. F. Shimer.....Dayton, O.
16. J. C. Andes.....Toledo, O.
22. M. H. Allen.....Terre Haute, Ind.
22. T. Sheley.....Indianapolis, Ind.
36. G. O. Gladd.....Albion, Pa.
36. P. P. Bushem.....Carnegie, Pa.
55. C. L. Cherrington.....Akron, O.
71. R. A. Gould.....Bangor, Me.
78. M. Jazukievicuis.....Lowell, Mass.
82. P. J. Setta.....Jessup, Pa.
85. C. H. Baudis.....Altoona, Pa.
87. H. A. Gillen.....New York, N. Y.
87. Julius Seandel.....New York, N. Y.
87. J. O. Fitzgerald.....New York, N. Y.
89. F. B. Dingley.....Auburn, Me.
94. G. H. Bailey.....Raleigh, N. C.
94. G. C. Pool.....Raleigh, N. C.

### THE GET-ONE DEGREE.

August is the month in which the deaf forgather in picnics, excursions, and the like. A fine chance for our members to meet the man who is out in the cold, and to bring him in as a member. Have you done your part? Our September list will show if you have. It's up to you.

- Chicago Division—F. P. Gibson, E. A. Seth, L. Ruskin.  
 Dayton.—Jackson Bates, W. R. Albert.  
 Toledo.—Samuel G. Henry.  
 Indianapolis.—R. P. Hiatt, J. E. Houser.  
 Pittsburgh.—Rinehart Fritzes, F. A. Leitner.  
 Akron.—Forrest R. Peard.  
 Bangor.—J. Fred Flynn.  
 Lowell.—Mathew Yokela.  
 Scranton.—O. J. Schooley, Jr.  
 Johnstown.—E. W. Brookbank.  
 Manhattan.—Charles Schatzkin, (2), C. C. McMann.  
 Lewiston.—Albert Ayotte.  
 Charlotte.—C. E. Jones, W. R. Hackney.

### SAYINGS OF SOLOMON, JUNIOR,

#### On Miscellaneous Things Fraternal.

My son, I would say a word on the subject of investments.

It hath been my observation that men ask for a large return upon small lay-outs.

But I say unto thee, the man that hopeth for returns upon a basis such as this, shall be doomed to see his hopes retire into a hope chest.

For all that he can expect in return is a hope of about fifteen per cent after all debts have been settled.

Keep thou thy shekels in a soundly managed bank, and when the lowly rate of four per cent ceaseth to have attraction, consult the man which sitteth at a desk, and he shall give thee advice which will enable thee to make six per cent upon thine investment, and when thou desirest thy capital back, thou wilt get it without loss of even one-tenth of one per cent.

Take thou the advice of one who hath studied the matter, and knoweth whereof he speaketh.

And, my son, forget thou not that the best paying of all investments is life insurance.

It may not pay thee twenty per cent; it may not even pay thee a fraction of one per cent, but it shall pay unto the one whom thou lovest a full one hundred per cent.

Therefore, keep thou thy tally sheet clear.

Pay for the term specified, pay for two terms in advance or for six if thou desirest, but pay and protect thy policy.

And then, my son, invest thou what spare change thou hast in a savings account.

For it shall grow, when properly watered, with more savings and compounded interest.

Then canst thou branch out as a financier, by investing in mortgage bonds.

But, my son, not all investments need be of the financial variety.

There exists another form of investment which meaneth more to thee than mere shekels in thy safety deposit vault.

This investment is the one of good fellowship.

Invest thou in the confidence of thy fellows.

Be thou charitable.

Be thou kindly.

Be obliging.

Lend thine ear unto those that call unto thee, give them from thy fund of experience and wisdom, and turn not thine eye from those that would appreciate a favor but lack the courage to ask for it.

For such an investment shall pay great dividends, in that it giveth thee friends that will lend to thee in greater measure when thou art in need thereof.

Fraternity is of necessity a game of give and take; therefore give thou what thou canst and take in return what thou art offered and no more.

And if thou shouldst be paid with nothing, still be thou satisfied in that thou didst do thy share.

The rest shall be of no consequence. Selah.

### JULY DISABILITY CLAIMS.

- |                                       |          |
|---------------------------------------|----------|
| F. J. Deveau, Whitinsville, Mass..... | \$ 10.00 |
| *P. E. Krueger, Milwaukee.....        | 15.00    |
| F. Orlando, Hoboken, N. J.....        | 10.00    |
| A. Anderson, Mineral Wells, Tex.....  | 15.00    |
| C. H. Fry, St. Louis.....             | 10.00    |
| J. A. Boone, Little Rock.....         | 15.00    |
| Cleaver Howell, Dayton.....           | 20.00    |
| W. J. Stone, Philadelphia.....        | 15.00    |
| John Tarry, Upland, Pa.....           | 35.00    |
| *L. E. Clinker, Toledo.....           | 10.00    |
| *C. W. Hess, Lima, Ohio.....          | 25.00    |
| *James Nash, Strong, Pa.....          | 15.00    |
| *D. Gerner, Port Clinton, O.....      | 20.00    |
| G. R. Brashar, Chicago.....           | 15.00    |
| J. Dohman, Langdon, N. D.....         | 10.00    |
| Albert Ebel, Cleveland.....           | 25.00    |
| Ivan Heymanson, Detroit.....          | 30.00    |
| W. R. Swallow, Fortlanad, Me.....     | 90.00    |
| J. C. Weigel, Knoxville.....          | 50.00    |
| *G. L. Buccheri, Parkville, Md.....   | 10.00    |
| *C. E. Covert, Dearborn, Mich.....    | 25.00    |
| *Fred Hethier, Rochester.....         | 10.00    |
| *Henry Kimmel, Rochester.....         | 20.00    |
| *J. J. Kuhn, Baltimore.....           | 35.00    |
| C. L. Christian, Akron.....           | 30.00    |
| Henry Dahl, Los Angeles.....          | 50.00    |
| J. Disharoon, Newport News, Va.....   | 20.00    |
| H. E. Ellis, Los Angeles.....         | 20.00    |
| W. P. Fetters, W. Milton, O.....      | 50.00    |
| C. S. McCord, Birmingham.....         | 10.00    |
| A. Smith, Schenectady, N. Y.....      | 25.00    |
| *J. R. Carter, Akron.....             | 10.00    |
| *H. C. Darling, Portland, Ore.....    | 10.00    |

Total for the month.....\$700.00

\*Denotes accident claims.

## BIRTHS.

- February 23.—Mr. and Mrs. R. H. Hogle, Marion, Ind., a girl.
- April 26.—Mr. and Mrs. J. C. Chapman, Detroit, Mich., a boy.
- May 18.—Mr. and Mrs. Gerson Taube, Brooklyn, N. Y., a girl.
- May 29.—Mr. and Mrs. R. V. Rogers, Richmond, Va., a girl.
- May 29.—Mr. and Mrs. H. G. Goetzing, Detroit, Mich., a girl.
- June 8.—Mr. and Mrs. J. J. Rubin, Philadelphia, Pa., a boy.
- June 10.—Mr. and Mrs. C. W. Kutzer, Richmond, Va., a girl.
- June 23.—Mr. and Mrs. J. B. Wells, Muscle Shoals, Ala., a girl.
- July 15.—Mr. and Mrs. L. R. Fulmer, Little Rock, Ark., a boy.
- July 15.—Mr. and Mrs. R. E. Conley, Syracuse, N. Y., a girl.
- July 18.—Mr. and Mrs. Louis Baker, Brooklyn, N. Y., a girl.
- July 23.—Mr. and Mrs. L. E. Scott, Nashville, Tenn., a boy.
- July 30.—Mr. and Mrs. Henry Bickel, Kenosha, Wis., a girl.
- August 6.—Mr. and Mrs. Elmer Seth, Boise, Idaho, a boy.

## MARRIAGES.

- January 1.—Joseph Pontius, Buffalo, N. Y., and Miss Annie Gordon, of Toronto, Can.
- May 15.—A. F. Jean and Miss Leona Saxton, both of Detroit, Mich.
- June 6.—Sidney Swee, Dubuque, Ia., and Miss Myrtle Otterness, Faribault, Minn.
- June 9.—Jerome Edmondson, Hopgood, N. C., and Miss Katie Hill.
- June 10.—Vernal Glover, Greenville, S. C., and Miss Willie A. Meadows, Knoxville, Tenn.
- June 16.—R. J. Deputy, Pasadena, Calif., and Miss Josephine Newman.
- June 17.—W. W. Sides and Mrs. Ora Cason, both of Dallas, Tex.
- July 7.—S. M. Saylor, Reading, Pa., and Miss Lydia Steckbeck, Lebanon, Pa.
- July 7.—A. G. Bowers, Olamon, Me., and Miss Evelyn Ramsdell, Bangor, Me.
- July 10.—E. L. Green, Huntington, W. Va., and Miss Donna Petty, Beckley, W. Va.

## ENGAGEMENTS.

- Victor R. Anderson and Miss Bertha H. Drescher, both of New York, N. Y.
- Henry Peters and Miss Belle Purdin, both of New York, N. Y.
- Joseph Grossman, Buffalo, N. Y. and Miss Ida Fineberg, Detroit, Mich.
- Leroy A. Sittig, St. Louis, Mo., and Miss Frances Schlantmann, Germantown, Ill.
- Clarence Henderson, Miller, O., and Miss Ava Peck, Huntington, W. Va.

## NATIONAL ASSOCIATION OF THE DEAF—AN ORGANIZATION FOR THE WELFARE OF ALL THE DEAF.

(Organized, August 25, 1880; Incorporated, February 23, 1900.)

## Objects.

To educate the public as to the Deaf; To advance the intellectual, professional and industrial status of the Deaf;

To aid in the establishment of Employment Bureaus for the Deaf in the State and National Departments of Labor;

To oppose the unjust application of liability laws in the case of Deaf workers;

To combat unjust discrimination against the Deaf in the Civil Service or other lines of employment;

To cooperate in the improvement, development and extension of educational facilities for deaf children;

To encourage the use of the most approved and successful methods of instruction in schools for the Deaf, the adaptation of such methods to the need of individual pupils, and to oppose the indiscriminate application of any single method to all;

To seek the enactment of stringent laws for the suppression of the impostor evil—hearing persons posing as Deaf-Mutes;

To raise an Endowment Fund—the income of which is to be devoted to furthering the objects of the Association; To erect a national memorial to Charles Michael De l'Epee—the universal benefactor of the Deaf.

## Membership.

Regular Members: Deaf Citizens of the United States;

Associate Members: Deaf persons not citizens of the United States and Hearing Persons interested in the welfare of the Deaf.

## Fees and Dues.

Initiation Fee, \$1.00; Annual dues, 50 Cents. Life membership, \$10 paid into the Endowment Fund at one time. All Official Publications free to members.

Official Organ: The Silent Workers. Life membership, donations and bequests towards the increase of the Endowment Fund are especially needed and earnestly solicited to the end that permanent headquarters, in charge of salaried experts, may be maintained for the more efficient and vigorous prosecution of the work of the Association.

"Lest you forget  
We say it yet,"  
Your one best bet—  
More members get.

St. Paul —1924.

Boost for the Order.

Read the special and official notes.

Have you made the Get-One-Yet?

## NO BRAINS TO INJURE.

A man was traveling along and encountered an old Irishman turning a windlass which hauled up ore out of a shaft. It was his work to do this all day long. His hat was off and the sun was pouring down on his unprotected head.

"Don't you know the sun will injure your brain if you expose it in that manner?" said the good man.

The Irishman wiped the sweat off his forehead and looked at the man. "Do ye think I'd be doin' this all day if I had any brains?" he said, and gave the handle another turn.—[The Charlot.

## JUST HIS DISH.

Obsequious waiter—"Lovely weather we're having today, sir."

Absent-minded patron—"All right, bring me some."—[Life.

## IMPORTANCE OF ATTENDANCE.

The mere existence of any lodge depends largely upon the attendance of the membership. The officers are looking to the members who attend for their inspiration. The full house inspires and creates enthusiasm. In these days of worries it is indeed a problem to know how to interest the members in the general routine of lodge work.

The real live lodge is one which usually has a corps of officers that take pride in their work, exemplifying and elaborating on same, so that every time it is reproduced some point of interest is brought out. The lunches served after the meeting promote a sociability that brings members close together.

The most useful way in which members can assist in stimulating the growth of their lodge is to attend all meetings and bring with them the names of persons who might be induced to seek membership. Therefore the importance of attending the lodge meeting means a good, live, prosperous lodge, but on the other hand what does it mean to the members who do not have the time or inclination to attend lodge? They drift, and when any important change in laws is made they are the kickers. Why? Because they have allowed the officers to do their part of the work. They have never heard the letters read that come from time to time from Grand Lodge regarding changes in law that are most essential to a progressive organization. While the active lodge worker has heard and reasoned and is prepared for the good results, the slacker is kicking about something he knows nothing about. Whether it would be a benefit is not the question with him, the old way is his way. Often we see the results of the slacker's kicking in the unrest that is created in other members' minds, perhaps causing them to drop their membership without inquiring for further information.—[The Artisan.

## MORE ABOUT THE DEAF AND AUTOMOBILES.

By Jane Curwood.\*

All of us are given to wondering, some to admiring, but few to thinking. It took a thinker to write "To a Waterfowl," and Bryant certainly was thinking when he saw that bird winging its way south on the approach of winter. If more people could, or would, think, we would have fewer and better laws—auto laws, for instance—and fewer auto accidents.

Standing on a street corner one day recently I noticed something—a careful auto driver. Several times afterward I saw this same driver using the same care and judgment; saw him while other drivers passed by not using that care and good judgment. So I decided to try and get acquainted with this man. I was interested in traffic regulations and coming "drastic" laws to reduce auto accidents.

Therefore, one Sunday I got out my runabout and waited near that corner where I had so often seen my man turn and pass out of sight. I had not long to wait. Half way to the corner he began to slack up and out went his hand, indicating which way he meant to turn.

He approached the turn far more cautiously than other drivers were doing; in fact, I saw two cars take that corner recklessly, and one driver failed to signal. He passed my man. I threw into gear and followed. He drove to the outskirts of the city, then on into the country. Where the road was open for a long stretch he would let out up to thirty-five miles; once or twice he exceeded it by a mile, but no more. Many cars caught up with us and passed, and I saw my man turn to give road several times before the oncoming car honked. The back view mirror was being utilized.


On we went, round curves, up and down hills, far away from the city. I decided to pass at a good clip, and not sound my horn. I watched to see just how watchful of the back view mirror that driver was. I approached at thirty-eight miles.

My man turned aside on my approach. I continued ahead as we neared a steep grade, which I took with a start, but as I neared the top my car labored, just made the hill, and then went dead. I had outdistanced my man half a mile, and as he came up and saw me examining my engine he slacked up. Here was my chance. I looked up with a smile, hailed him, and he drew off the road and stopped.

For a moment he hesitated. I felt it was my place to speak and ask for assistance. He lifted his cap and got out, but said nothing as I told him I had been unable to locate the trouble with the car. I don't know what he did to my machine, but he had it running in less than two minutes, yet in the meantime he had not uttered a word. I wondered.

"I thank you so much," I at last said, very gratefully. "I have often

# This Is For You!



Have you instructed members of your family what to do in case of accident, illness or death coming to you; that they should immediately notify your division secretary? Show them the directory in this paper.

Is your membership certificate where your beneficiary can find it if needed? It will be asked for some day, so keep it close at hand.

Does your certificate show the proper beneficiary—the person or persons you want your insurance paid to? See that it does.

Are you posted on the society's laws governing good standing? Are you a promptpay and a getone?

seen you pass our house, and I have noticed how well and sanely you drive. I wish all drivers might do likewise." I gave him my name.

Without an audible word he took a pencil and pad of paper from his pocket and began to write. Horrors! I feared I had been guilty of violating some traffic regulation and this man, a vigilante, perhaps, was taking my number and name. He handed me the pad and this is what I read:

"I am very glad I could help you. It was a slight ignition trouble. I am deaf."

Deaf—and one of the best drivers I ever saw! Maybe I am not quite a thinker, but this made me think. I seized his pencil and pad and tried to tell him how much I admired his cautious and sensible driving, and would he not sit down and tell me more about himself, so far as driving an automobile goes? We sat down, and then and there I learned things that very few of us know and fewer are likely to believe if told. But as I have seen with my own eyes, and have heard this man's

story out of all fairness, I want to speak for these deaf men who drive cars, and are not, as one might suppose, a danger on the road.

I'll call my man Jack. Jack told me that all hearing people are as one regarding the deaf man driving an auto—they naturally think that one deprived of the sense of hearing is almost helpless in an automobile, yet deaf men and women—stone deaf, I mean—are driving around all over the land and are not noticed apart from other drivers, so the public is not aware of them. Yet if the subject of a deaf man driving an auto comes up there is a spontaneous cry of alarm.

There should be no alarm about the deaf auto driver. The loss of hearing only develops a keener eye, a second nature standing guard. A deaf man almost senses danger. Always alert and watchful, depending only on his eyes and quick judgment, he goes about as hearing people do, in safety and without attracting attention.—[The New Era.

\*A California newspaper writer.



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bers and others interested in the Society.

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

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AUGUST, 1923.

\$484,270.18.

Nearing that half-million.

St. Paul, July 7 to 12, 1924.

September payments are now due.

The star in our emblem is a good  
one to hitch your wagon to.

Has your division made its spurt in  
the gavel race yet? The finish is only  
four months ahead. Do not get caught  
napping.

Chicago is worried over the 400  
deaths from automobile accidents it  
has had since January 1st. It behooves  
us in the face of such figures, to watch  
our step mightily carefully these days.  
The least absentmindedness—and it is  
all over. The same thing applies to  
railway and even street crossings.  
Eternal vigilance is the price of safety.

"It takes more than a slogan to  
make a membership drive a success,"  
so our Get-One Degree was started.  
We had the idea that we all like to  
have the other fellows know we did  
our share and thought there would be  
quite a rush to get into that special  
bandwagon. It was fair while it lasted  
but now nearly the same names appear  
month after month, showing that the  
real work is done by a few. It seems  
to us that this is a situation that should  
have the serious attention of each di-  
vision at its next meeting.

Do you ever notice how the fellows  
who have not gumption enough to at-  
tend meetings and speak out there, are  
the ones who knock and criticize the  
hardest?

Elsewhere we print a tabulation of  
the society's growth by convention per-  
iods. In connection, there has been  
considerable speculation as to whether  
the St. Paul-1924 figures will show up  
proportionately. It will be noted that  
the increase in assets shows they almost  
doubled between 1918 and 1921, and  
prior to that did in all but one instance.  
Some of our statistically inclined mem-  
bers figure out the society will go into  
the half-million class with the coming  
near year and by the time of the 1927  
convention make the million itself. We  
are no hand to swing the cold water,  
so here's hoping. ("But all you fellers  
gotta work like real frats," the statis-  
tician adds.)

There is no question as to visitors  
at frat conventions enjoying them-  
selves. In fact, they have a lot more  
than the officers and delegates. We  
know of members who have been dele-  
gates at previous conventions express-  
ing themselves as unwilling to be can-  
didates next year so they may be free  
to take in everything St. Paul has to  
offer. And it makes no difference  
whether you wear a frat button or not  
outside the convention hall.

The local sick and accident benefit  
feature continues to gain in popularity  
with the divisions. Boston and Hunt-  
ington are the latest to get in line.  
See Division Notes. Detroit's plan for  
this fund is outlined there and is about  
the same as is in general use. Non-  
resident members should be urged to  
participate in these benefits, but of  
course can not be obliged to if the  
total monthly dues should go beyond  
the limit set in Section 171, our Laws.  
Such participation should be voluntary  
with both classes of members.

#### OFFICIAL NOTICES.

By a vote of the Board of Directors,  
after consultation with the Local Com-  
mittee, the dates of the ninth conven-  
tion of this society to be held at St.  
Paul have been fixed as from July 7 to  
12, 1924.

It is deemed best to call attention  
here to the amendment to the society's  
laws, adopted at Atlanta in 1921,  
whereby it is incumbent upon the di-  
visions to provide for the convention  
expenses of their delegates, aside from  
traveling expenses. (See Amendment  
to Section 40.) There is also the pro-  
vision of compensation for loss of time  
from work which the delegate should  
feel assured of receiving. Now is the  
time to start raising such funds if

they are not already available. Atten-  
tion is also called to the amendment re-  
garding the election of delegates. This  
must be followed in all cases. (See  
Amendment to Section 35.)

While quite a few division secretar-  
ies have not reported the amounts  
charged for local dues—resident and  
non-resident members—it is evident  
that Sections 170 and 171 are being  
properly observed. If any division is  
charging its non-resident members  
more than the law allows, the correc-  
tion must be made immediately.

The society has reinstated its license  
in the State of Georgia. August 1,  
it received its certificate from the In-  
surance Department at Atlanta. The  
Georgia laws require fraternal socie-  
ties to have a minimum membership  
of 5,000 before a license can be grant-  
ed. Prior to this the society had been  
allowed to operate in the state on the  
understanding it would license when  
it could qualify as above.

Attention is again called to the rule  
that copy for The Frat must be re-  
ceived by the 10th of the month in  
which it is to be printed. Late arrival  
means going over.

Division secretaries and others who  
send in address changes should send  
them as soon as known and not hold  
them to go with reports, etc. The at-  
tempt to save postage is not worth the  
delay and loss it entails. Our mail list  
is revised at the same time the copy  
for The Frat is being made up, clos-  
ing on the 15th of the month.

In advising the home office of the  
death of a member, division secretaries  
(or others) should always give cause,  
date and other particulars so that prop-  
er and prompt sending of claim papers  
may be had.

#### CAN'TS AND CANS.

You can't cure hams with a hammer,  
You can't weigh a gram with a gram-  
mar,

Mend socks with a socket,  
Build docks with a docket,  
Nor gather clams with a clamor.

You can't pick locks with a locket,  
You can't cure the sick with a sickle,  
Pluck figs with a figment,  
Drive pigs with a pigment,  
Nor make your watch tick with a tickle.

You can't make a mate of your mater,  
You can't get a crate from a crater,  
Catch moles with a molar,  
Bake rolls with a roller;  
But you can get a wait from a waiter.  
—[James A. Pearce.

*Work for the Good  
of the Order*



Edited by Charles B. Kemp

### Coming Division Events

#### September.

1. Party ..... Ft. Worth
1. Initiation ..... Delavan
2. Picnic ..... Rochester
3. Party ..... Houston
3. Annual banquet..... Columbia
3. Chicken fry ..... Evansville
3. Picnic ..... Flint
3. Picnic ..... New Haven
3. Picnic ..... Los Angeles
3. Picnic ..... Washington
3. Picnic ..... Springfield, Ill.
3. Picnic ..... Denver
3. Picnic ..... Delavan
3. Picnic ..... Peoria
3. Frat night ..... Olathe
- 1-3. Outing ..... Albany
11. Anniversary ..... Kalamazoo
15. Social ..... Cleveland
16. Annual picnic..... Chicago
16. Social ..... Toledo
22. Fruit festival ..... Flint
22. Annual fair ..... Jersey City
29. Secret party ..... Indianapolis
29. Dance and entertainment, Newark
29. Chicken supper..... Baltimore

#### October.

6. Whist and dance ..... Bridgeport
- 11-13 Fraternal ..... Lowell
12. Ball ..... Springfield, Mass.
13. Field day..... Springfield, Mass.
20. Social ..... Cleveland
20. Mask ball ..... Kansas City
20. Fraternal ..... Dallas
27. Mask party..... Peoria
27. Annual social ..... Hartford
27. Hallowe'en party ..... Bronx
27. Hallowe'en party..... Dubuque
31. Hallowe'en party..... Rockford

#### November.

3. Smoker ..... Rockford
17. Entertainment ..... Cleveland
24. Vaudeville show ..... Pittsburgh
24. Dance ..... Waterbury

#### Chicago.

Recent visitors at headquarters were Harry Simon, Emil Rosenfield, Milwaukee, Wis., Eli Blumenthal, Detroit, Mich., Elmer E. Disz, Dallas, Texas, John P. Rooney, St. Louis, Mo., William F. Durian, Mr. and Mrs. Leon J. Laingor, Akron, O., C. J. Ridler, Kalamazoo, Mich., William H. Smith, Rolling Prairie, Ind., Mrs. Myrtle Morris Corey, Boulder, Mont., S. Robey Burns, Jacksonville, Ill., Frederick H. Hughes, Washington, D. C.

Owing to a confusion of dates, the division's annual picnic, scheduled to be held August 19, has been postponed until September 16, but the committee

promises that we will lose nothing by the delay, but rather will gain by the chance of having cooler weather than we are having now in mid-August. The place is the same, Natoma Grove, 6510 Milwaukee Ave. Take Milwaukee-Gale cars. No other attractions on or near that date, so it is safe to bank on a record crowd. Don't fail to be one of them.

A special observation car, attached to the Dixie Flyer, left Chicago Saturday evening, August 11, bound for Atlanta. N. A. D. convention, of course. The car was well filled with the convention-bound, including A. L. Roberts, Horace W. Buell and Charles V. Bardeen, of this city. Brother Roberts, as Secretary-Treasurer of the N. A. D., will be gone a week or more. During his absence the routine work of his department will be looked after by his assistant, Mrs. Hanscom. Brothers Buell and Bardeen expect to return via Washington and New York. It is a vacation trip with them, and "out for a good time" is their slogan. Here's hoping they have it.

The division's August meeting was brought to an abrupt end, fortunately near its close, by one of the worst storms Chicago has experienced in a long time. Trees were uprooted, telegraph and telephone wires blown down, cellars flooded, and street car service held up for a long period. All the lights in the S. A. C. were put out of commission, except for a few feeble gas jets, so we had to hold our closing ceremonies in rather abbreviated form. Many of the members did not get home until the small hours of the morning. But luckily, no one was injured.

The final chapter has been written in the matter of furnishing the Illinois Frat room at the Home. All of the down-state divisions have sent in their contributions, and we consider that particular account closed. Chicago Division, of course, bore the lion's share of the expense, but the other divisions did very well, and our earnest thanks are theirs. Springfield, and Jacksonville contributed \$25 each, Peoria sent in \$32.50, and Rockford \$17.60. The balance of the \$400.50, or \$300.40, has been paid by Chicago Division. But while this particular bill is paid, none of us are going to allow our interest and help to flag. We must all keep on helping.

#### Louisville.

Last issue we spoke of having three applications ready for the M. D. When the meeting rolled round, we had what our kid usually shoots at—nothing. It gets our goat at times to spend half a day explaining things to prospects for

the gentleman who claims the fee, and then have that gentleman fall down on his part of the business. There ought to be a law penalizing such agents. They do the society no good, and through their delay in carrying out their part of the job, they are apt to cause damage for the applicant also. We have an idea, which we will work out later on, and if it "ain't ag'in the law"—there will be a decided falling off in paying endorser's fees to persons who do not earn them.

We had the pleasure of admitting our first social member, George Morris McClure, of the Kentucky school staff, and editor of that excellent paper, the Standard. Mr. McClure is way beyond the age limit for active membership, but he will prove a tower of strength for the society as a social member. If we miss our guess no harm will be done, for Mr. McClure cannot fail to profit by being a brother, closer to us in that way than he could ever be as a mere professor.

Out pet abomination is the guy who gets sick, and as soon as he is able to waddle once more, comes to our front door, kicks in the screen and hollers for a "sick paper." The president, right after he assumes the reins of office, appoints a committee, whose sole business it is to look after sick and disabled members, and furnish the proper blanks. The next person that applies to us for a blank without a written order from the Chairman of the Sick Committee is going to get a kick somewhere south of the back strap, don't you forget it.

Our sick and accident blank is a model of simplicity. Any person with the least bit of schooling can fill it out without the least bit of trouble. And yet—in all our years of experience as secretary, we have yet to get a paper filled out properly. No matter who the applicant for benefits may be, no matter how long he has been a member, no matter how often he has drawn benefits before, every paper sent in has to go back for additional information. The pity of it! Additional labor for the overworked secretary, extra postage, delay in paying off the claim. When the heck will folks ever learn that questions are made to be answered?

Louisville Division is preparing for a big boxing contest in the near future. The boys are practicing very diligently, and for the past two months have entertained the members with bouts. We have one kid in particular who is taking lessons under Marvin Hart, one-time world's champion heavy weight. He weighs but 128, but packs a hefty punch. He asked us to don the gloves with him the other day, and in spite of our hundred odd pounds advantage in weight and about fifteen inches advantage in height, we declined to. No use of going to unnecessary exertion in this beastly hot weather when you are sure to get walloped all over the ring.



At the August meeting, the division paid its respect to the memory of President Harding by a minute of silence, standing with folded arms and bowed heads. The secretary was instructed to write a letter of condolence to Mrs. Harding.

The next big affair up is the centenary of the Kentucky school at Danville, August 31, September 1, 2, 3. Louisville Division will turn out en masse, and if things can be arranged, there will be a Frat Night that will be a hummer. Cincinnati Division will have a large delegation present, and it is to be hoped that every frat attending will bring his red hat along. We hope to make the N. F. S. D. hat as conspicuous as the Shriner's is.

#### Bridgeport.

The straw ride to Rye Beach, which the division had planned to pull off on July 29, was a fizzle. The truckman who was to furnish the trucks went back on us, so the ride in the straw had to be given up. Though cheated out of our straw ride, we were not to be cheated out of the day's fun, so boarded the trolley, and got to the beach that way, and once there, had just as good a time as if we had come by truck.

The division may have to vacate its quarters in O. U. A. M. hall by September 1, as the building is to be torn down to make way for a new building. But we are in hopes we can get another hall with the same lodge.

#### Huntington.

Our Fourth of July picnic, looked forward to with much interest by both members and non-members hereabouts, came off as scheduled. A big crowd was present, and everything went off smoothly. A splendid success. One of the attractions was a ball game between the married frats and single frats. The former won, and each player was presented with a fine cigar as a prize. Other games were played, and suitable prizes awarded the winners. Plenty of good refreshments were served, and everyone made happy. Quite a number of non-resident members were present, and were made welcome. An initiation smoker was also held, but as that is not for public information, we are not telling the details.

The frats have been given a place on the program of the meeting of the State Association of the Deaf, which will be held at Romney, September 5 to 8. Every member who can be present is earnestly urged to do so.

Following the example of many other divisions, Huntington Division is going to start a Relief Fund for the help of its members. Several of our members have at times been in need of help, but having no fund for that purpose, we were unable to help as we could have wished. But soon we can. Secretary Pring is chairman of the Relief Fund Committee, and hopes to have the fund in shape to be of use

by the first of the coming year. Brothers in need of help in paying their dues or in other ways, can then make known their needs to the committee, and the necessary help to be obtained. The object of the fund is a worthy one, and the cooperation of every member is earnestly requested.

#### St. Paul.

Among the many contributions received for our convention fund the one that surprised and pleased us most was a check for \$10 from Kansas City Division, which we received a few weeks ago. This is the first contribution to our convention fund made by another division, and shows clearly that they understand what a task we have on hand in raising sufficient funds for the convention. Their voluntary help is much appreciated, and our hearty thanks are theirs.

The nearer the date of the convention approaches, the harder our hustling Ladies' Auxiliary works to increase the convention fund. On the evening of Saturday, September 1, they will sell refreshments at Thompson Hall. This is the closing day of the convention of the Minnesota Association of the Deaf, and a good crowd will undoubtedly be on hand, so the proceeds should be a generous addition to the fund. And on November 16 and 17 they will hold a bazaar in Thompson Hall, and expect to raise another substantial sum for the fund.

Another event for the benefit of the fund will be the grand picnic given by the De L'Epee club at the famous Minnehaha Falls, Minneapolis, on Sunday, September 2. That evening, at Thompson Hall, the Rev. R. E. Nolan will give a lecture. The proceeds of this, also, will go to a swell the fund. We are not worrying. We will have money enough to finance the greatest convention ever.

Considering weather and attendance, our annual picnic at Como Park, Sunday, August 5, was as great a success as the picnic held at Lake Owasso, July 1. Many games were enjoyed and suitable prizes awarded. Everyone had a fine time, and did not start home until dark.

#### Cincinnati.

The division's annual outing at the Zoological Gardens on the 7th of July was well attended. However, threatening weather and the nearness of two school reunions—Danville and Indianapolis—kept the attendance down to less than that in former years. But we were well satisfied with results, just the same. The picnic was a success in every way. James Shepherd was in charge of affairs, and he did everything possible to send everyone home satisfied and happy, after the day's events had been run off. Games, with good prizes to the winners, were in evidence, including a ball game between picked-up teams captained by Brothers Welte and Herzog. The latter's team won, after a long and grueling contest.

Quite a number of our boys spent the Fourth out of town. George W. Halse, recently admitted as a social member, threw open his farm at Hamersville to all who cared to brave the inadequate transportation to that place. Brother Halse is seventy-six, but still hale and hearty enough to give his visitors such a good time that they could think of nothing but thanks to Brother Halse for his hospitality. Others took in the Latonia race course, and so far as I have heard, all came away with smiles of satisfaction, so it would seem safe to aver that they lost nothing on the ponies.

Non-resident members living in Hamilton and Middletown will please note that R. Allen Greene is Sick Committee representative in Hamilton, and Joseph Goldman acts in the same capacity in Middletown. Members in either town becoming sick or disabled, should at once notify one of these, so that their case may receive prompt attention.

Non-resident members are also asked to note that the time for division meetings will hereafter be 7:30 instead of 8 o'clock, as in the past.

On July 8, a party of ten local frats went down to Louisville to attend the outing of that division. They returned late the same evening, all well pleased with the way they had been treated by No. 4. John F. Welte, one of our star athletes, brought back a set of cuff links, which he won in the broad jump.

The division is at present without a hall for its social activities, and is looking for a place suitable for its fall and winter social events. To date the most important event on the program is a smoker to be held some time in November.

#### Richmond.

Richmond Division held its first annual picnic on July 4. It had been billed to be held at Byrd Park, but by a last minute change it was held at Forest Hill Park. Byrd Park is a public park, and we found that the rules of the park would not admit of our serving our famous Brunswick stew, so we changed to Forest Hill park, which

#### ST. PAUL—1924



A bit of the scenery  
at the 10,000 lakes

is privately owned, and offered no obstacle to our serving any kind of eats we desired to serve. J. S. Rosenbloom was chairman in charge of the picnic. H. K. Bush was chef in charge of the eats and stew. M. B. Dalton, director of games, saw to it that this part of the program went off as it should. And all three covered themselves with glory, making the picnic a big success in every way. Almost the entire deaf population of Richmond turned out to the picnic, and most of them took active part in the various events staged for their benefit. And they surely had a good time. Among the crowd were quite a few from out of town, Washington and Norfolk Divisions being well represented, besides a number of non-resident members of our own division. They were all welcome, and we hope they will come again next year.

#### Brooklyn.

Saturday afternoon and evening, July 7, Brooklyn Division held its annual picnic on the beautiful Ulmer Park grounds. We were favored with splendid picnic weather, but the afternoon crowd we had expected did not materialize. However, along toward evening they began to come in, and soon there were between four and five hundred on the grounds. The afternoon was spent in the open, the evening in the covered pavilion, and all spent a very enjoyable time. In the crowd was a fine bunch from near-by divisions, including Grand Vice President Pach, President Joseph Graham, of Bronx Division, Matty Blake, Bronx's redoubtable entertainment chairman, and others. Among those from a distance, we noted Dr. Blattner, principal of the Oklahoma school, Mrs. Arno Klopfer, Holyoke, Mass., Mrs. J. Connell, West Springfield, Mass., and Mrs. Fred Gagnier, North Adams, Mass.

#### Boston.

Our annual Fourth of July picnic and outing came off as scheduled, and those who were lucky enough to be there will remember it for some time to come. The picnic was held in Thompson's grove, Wilmington, Mass., a good distance from Boston, but in spite of the distance and the fact that the holiday came in the middle of the week, it was a success, both financially and socially. A great deal of credit therefore belongs to Chairman Tom Cryan and his committee. The 1924 picnic will be held at the same place.

A committee has been appointed to take up the work of starting a sick and accident benefit fund under the management of the division. Many of us think this will be an excellent way of increasing our members' interest in the division doings. Some of the larger divisions already have such funds, and ours will probably be modeled along lines similar to theirs.

Tom Cryan is now the proud owner of a Dodge touring car, and is burning up the roads hereabouts. Tom has never let anything go by without trying

his hand at it. When bikes were popular, he had one. Then he owned a sea-going motorboat, then a motorcycle, and now it's an auto. What will be next? Tom says it won't run on land or on water. Any guess is good enough.

Boston Division has engaged Convention Hall for its annual New Year's ball, which will be held December 29. This hall is the second largest hall in the city, and the main floor will comfortably accommodate 1,000 dancers, so those who attend our ball may rest assured that they will have plenty of elbow room. Plans for the ball are well under way, and the committee in charge promises that it will be the biggest thing in that line the New England deaf have ever undertaken. Further notice of the affair will be given in later issues of The Frat.

Members who leave town or move should leave an address with the secretary, so they can be reached, if necessary. Lately several members have left town, leaving no address, whom we would like to communicate with, as they are in arrears, and likely to be dropped.

Notice to non-resident members and visitors: The September meeting of the division will be held on the second Saturday of the month.

#### Indianapolis.

Picnics are as thick as flies around these parts this summer, and the end is not yet. The Ladies' Aux gave an invitational affair to the frats July 22, at the Sycamore Club, on the banks of the White river. Games, of course, were played and the eats could not have been improved upon. N. Lee Harris won the prize for being the best archer. Walter Stoltz out-paddocked the rest of us. H. D. Hetzler skipped the rope the longest, and Mrs. Underwood proved that women can drive nails. The eating contest was a dead heat between the brothers fortunate enough to be in on it. It was a great day, and everyone went home tired—but happy.

On the same date a bunch of local frats journeyed to Richmond, Ind., to take in a picnic given by the deaf of that city, and on their return, reported a fine time. The eats were "free" to all, for ten cents. The other diversions included speechmaking and sparking.

To top off the month, Muncie jumped in the swim and gave a picnic that to all reports was a whopper. Two hundred silents, mostly frats, showed up, and made the welkin ring all day.

#### Detroit.

The excursion to Put-in-Bay June 17 was a most enjoyable occasion. A good crowd turned out, and while everyone got his money's worth, the

division netted a profit of \$120 on the outing. Clyde Barnett was chairman, and made good, all right. There will be another excursion August 12. This will be to Sugar Island, where the Toledo frats are also scheduled to congregate on that date.

In addition to the disability benefits paid by the grand division, Detroit Division pays its members a disability benefit of two dollars per week. Participation is optional, and costs only ten cents per month. Claims are paid only after they have been allowed by the grand division, and are subject to the same rule in regard to the ten weeks limit, and three months membership before any benefits can be drawn.

#### Albany.

Albany Division had planned a three-day outing at Saratoga Lake over Labor Day, but circumstances over which they had no control made it necessary for them to find some other place for the outing. Forest Park, Ballston Lake, has been selected as the place, and all who can join in the outing are invited to do so. A good time is assured all who come. If you can't come for the three days, come for one. (The Division Notes editor has enjoyed the hospitality of Albany Division on similar outings, and can vouch for it that it is the real thing.)



Mr. Editor—Bill O'Neill lives at my house. Brother Bill is a good frat, and attends the meetings. I do not attend meetings—I have to work all night on the Hearst newspapers. (Blessed be Hearst.) Now, over and over I have besought Brother Bill for an account of doings in the frat meeting, but my beloved brother is as noisy as an oyster. He never tells me anything.

Now, Mr. Editor, I carry a paid-up due card. I claim I have a right to ask any brother with a paid-up due card any and all information touching on the society at any and all times—excepting asking for the password. Brother Bill says may the black curse of Asthore be on him if I have.

Who wins?

J. Frederick Meagher.

Brother O'Neill's "obligation" does not exactly forbid his being communicative to a brother frat in good standing, but there are admonitions in the Ritual which seem to oblige him to discuss the society's or division's affairs only in the lodge room.

Perhaps our worthy Chairman of the Ritual Committee will favor us with a ruling in the next issue. We will be glad to have the opinion of others, too.

—[The Editor.]



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.

**GRAND DIVISION DIRECTORY.**

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

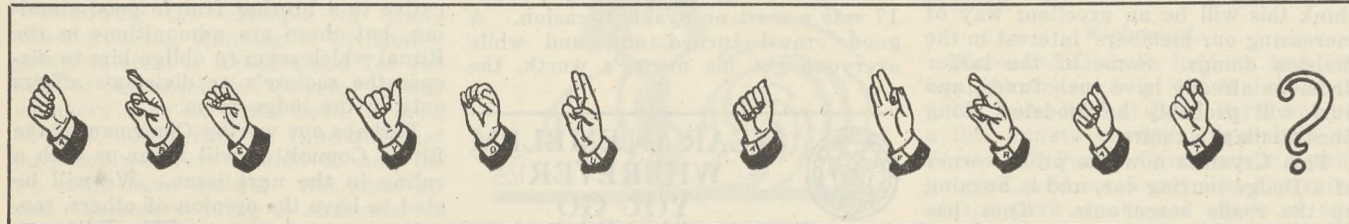
**Board of Trustees.**  
**GEORGE F. FLICK**, Chairman.....Chicago, Ill.  
**HARRISON M. LEITER**.....Chicago, Ill.  
**WASHINGTON BARROW**.....Chicago, Ill.

**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. Braithwaite, 1211 Assumption St., Windsor, Ontario  
**SAGINAW**, No. 3.....Saginaw, Mich.  
 108 So. Hamilton St.—First Monday  
 John Janicka.....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 Wiggen.....1118 Elliott St.  
**NASHVILLE**, No. 12.....Nashville, Tenn.  
 Y. M. C. A.—First Friday  
 McBlivine Key.....222 Ninth Ave., North  
**SPRINGFIELD**, No. 13.....Springfield, Ohio  
 Memorial Bldg., West Main St.—First Saturday  
 John E. Perahing.....421 S. Belmont Ave.  
**OLATHE**, No. 14.....Olathe, Kan.  
 First Tuesday  
 E. H. Mellvain.....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.....540 Norwood Ave.  
**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  
 3916 Lorain Ave., West Side Turn Hall—First Saturday  
 Pretlow D. Munger.....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 Kusiak.....200 Montgomery St., Chicopee Falls, Mass.

**LOS ANGELES**, No. 27.....Los Angeles, Calif.  
 730 S. Grand Ave.—First Saturday  
 Melville J. Matheis.....1422 N. Coronado Terrace  
**ATLANTA**, No. 28.....Atlanta, Ga.  
 Red Men Wigwag—First Friday  
 Leon B. Dickerson.....189 Atlanta Ave.  
**PHILADELPHIA**, No. 30.....Philadelphia, Pa.  
 1820 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. Wysz.....630 Riverview Ave., Kansas City, Kans.  
**OMAHA**, No. 32.....Omaha, Neb.  
 W. O. W. Hall, 16th and Capitol Sts.—Second Saturday  
 Harry G. Long.....313 S. 49th Ave.  
**NEW ORLEANS**, No. 33.....New Orleans, La.  
 B. K. A. Building 627 North St.—First Sunday  
 Henry Fuz.....633 Eleonore St.  
**KALAMAZOO**, No. 34.....Kalamazoo, Mich.  
 Postage St. Auditorium—First Wednesday  
 Daniel Tellier.....1130 W. North St.  
**BOSTON**, No. 35.....Boston, Mass.  
 3 Boylston Place—First Saturday  
 William H. Battersby, 30 Newcomb Ave., West Lynn, Mass.  
**PITTSBURGH**, No. 36.....Pittsburgh, Pa.  
 McGeagh Bldg.—First Saturday  
 Frank A. Leitner.....1220 Bradford Ave.  
**HARTFORD**, No. 37.....Hartford, Conn.  
 26 Chapel 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. Prinn.....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.  
 Alfred King.....210 Market St.—First Tuesday  
 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, S. Warren St.—Second Saturday  
 J. Fred Keller.....233 Fifth 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. Pring.....216 1/2 Seventh St.  
**ALBANY**, No. 51.....Albany, N. Y.  
 734 Broadway—First Saturday  
 Harry A. Barnes.....85 Bridge St., Schenectady, N. Y.  
**ROCHESTER**, No. 52.....Rochester, N. Y.  
 97 State St.—Second Saturday  
 William L. Hughes.....321 Murray St.  
**SAN FRANCISCO**, No. 53.....San Francisco, Calif.  
 Native Sons Hall—First Saturday  
 David S. Luddy.....124 Primrose Road, Burlingame, Calif.  
**READING**, No. 54.....Reading, Pa.  
 612 Court St.—Second Saturday  
 William A. Burkert.....625 Moss St.  
**AKRON**, No. 55.....Akron, Ohio  
 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. Hamner.....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, 510 Brady St.—First Saturday  
 Arthur Johnson.....3123 18th Ave., Rock Island, Ill.  
**WORCESTER**, No. 60.....Worcester, Mass.  
 306 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  
 Eagle's 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.  
 G. U. A. M. Hall—First Saturday  
 Gilbert F. Marshall.....495 Newfield Ave.  
**SPRINGFIELD**, No. 67.....Springfield, Mass.  
 45 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 Fenn St.—First Saturday  
 Edward Gilmartin.....18 Lincoln Terrace  
**BANGOR**, No. 71.....Bangor, Maine  
 121 Main St.—First Saturday  
 Albert L. Carlisle.....27 Forest Ave.  
**KENOSHA**, No. 72.....Kenosha, Wis.  
 G. A. R. Hall—Second Saturday  
 George R. Hebard.....1064 Pearl St.  
**BIRMINGHAM**, No. 73.....Birmingham, Ala.  
 1820 1/2 N. Fourth Ave.—First Saturday  
 James Stiles.....1802 Whitaker St.  
**ST. LOUIS**, No. 74.....St. Louis, Mo.  
 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  
 Erva 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, 2880 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 Quimman St.—First Friday  
 Richard C. Morris.....400 Quimman 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. Liggan.....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. at 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 8, Bloomsburg, Raleigh, N. C.  
**DUBUQUE**, No. 96.....Dubuque, Iowa  
 Henry Riordan.....3135 Central Ave.





# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

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

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

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