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The Frat Volume 30 Number 09 April 1933

The National Fraternal Society of the Deaf (NFSD)

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Thirtieth Year

April, 1933

Number Nine

Man Dominant

HISTORY repeats itself. But not always in the same order of events or in the same cycles of time or with the same degree of impact on humanity. If we could measure with accuracy the recurrent periods of prosperity and depression, and their causes, we should soon devise means whereby there would no longer be distress and misery. Men's memories are short. Their lives are too short to profit by the mistakes they make. The oncoming generations will go through the same cycles of prosperity and depression, and wonder why civilization has not yet reached the perfection where there no longer can be want and unhappiness.

BUT if history repeats itself in recurrent depression, it also repeats itself in recurrent prosperity. We must not forget that. We have passed down through the Valley of Depression. We have waded to our knees in the brackish waters. We now turn to the hopeful ascent of the verdant hillside, and in good time we shall be on the high plateau.

WE are not one with the misanthrope. No matter how dire the calamity that encompasses humanity, there is always a way out, a way to better things. We are coming out. We are going up. The traits that have made man dominant on this earth have asserted themselves. There can be no lasting failure in the face of courage and determination.

Grand President.

ANNUAL STATEMENT

For the Year Ended December 31, 1932, as Made to the Department of Trade and Commerce, State of Illinois

	Mortuary Fund	Reserve Fund	Sick and Accident Fund	Conven- tion Fund	Organ- izing Fund	General Expense Fund	Totals
Balance from previous year.....	\$ 11,387.42	\$1,385,319.65	\$104,442.93	\$ 5,796.47	\$ 1,794.91	\$ 9,221.41	\$1,517,962.79
INCOME							
Membership fees.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$ 439.00	\$ 439.00
Mortuary assessments.....	95,284.49	.....	.....	.....	.....	.....	95,284.49
Per capita taxes.....	.....	.....	34,374.11	3,398.08	.....	17,004.11	54,776.30
Recording and registry fees.....	.....	.....	.....	.....	.....	175.75	175.75
Total received from members.....	\$ 95,284.49	\$.....	\$ 34,374.11	\$ 3,398.08	\$.....	\$ 17,618.86	\$ 150,675.54
Deduct payments refunded.....	8.30	.....	2.00	.40	.....	2.00	12.70
Net amount from members.....	\$ 95,276.19	\$.....	\$ 34,372.11	\$ 3,397.68	\$.....	\$ 17,616.86	\$ 150,662.84
Net interest on mortgage loans.....	.....	58,722.46	3,985.95	.....	.....	603.89	63,312.30
Net interest on bonds.....	.....	9,411.86	638.83	.....	.....	300.00	10,350.69
Gross interest on bank deposits.....	.....	311.79	21.16	.....	.....	.....	332.95
Sale of lodge supplies.....	.....	.....	.....	.....	.....	100.70	100.70
Sale of furniture.....	.....	.....	.....	.....	.....	25.00	25.00
Exchange on checks.....	.....	.....	.....	.....	.....	20.00	20.00
Advertising in THE FRAT.....	.....	.....	.....	.....	.....	82.00	82.00
Subscriptions to THE FRAT.....	.....	.....	.....	.....	.....	47.70	47.70
Sundry supplies.....	.....	.....	.....	.....	.....	25.10	25.10
Surety bond premiums.....	.....	.....	.....	.....	.....	518.23	518.23
Increase in book value of bonds.....	.....	5.89	.....	.....	.....	.....	5.89
Total income for year.....	\$ 95,276.19	\$ 68,452.00	\$ 39,018.05	\$ 3,397.68	\$.....	\$ 19,339.48	\$ 225,483.40
Sum of balance and income.....	\$106,663.61	\$1,453,771.65	\$143,460.98	\$ 9,194.15	\$ 1,794.91	\$ 28,560.89	\$1,743,446.19

DISBURSEMENTS

Death claims.....	\$ 34,230.00	\$.....	\$.....	\$.....	\$.....	\$.....	\$ 34,230.00
Sick and accident claims.....	.....	.....	51,130.00	.....	.....	.....	51,130.00
Old Age benefits.....	398.11	.....	.....	.....	.....	.....	398.11
Disability after age 70 benefits.....	150.00	.....	.....	.....	.....	.....	150.00
Total benefits paid.....	\$ 34,778.11	\$.....	\$ 51,130.00	\$.....	\$.....	\$.....	\$ 85,908.11
Salaries of officers.....	.....	.....	.....	.....	.....	6,633.31	6,633.31
Services office employees.....	.....	.....	.....	.....	.....	4,477.00	4,477.00
Services medical director.....	.....	.....	.....	.....	.....	360.00	360.00
Insurance department fees.....	.....	.....	.....	.....	.....	899.33	899.33
Rent of office.....	.....	.....	.....	.....	.....	2,600.00	2,600.00
Printing and stationery.....	.....	.....	.....	.....	.....	156.46	156.46
Postage.....	.....	.....	.....	.....	.....	342.12	342.12
Lodge supplies.....	.....	.....	.....	.....	.....	20.00	20.00
Official publication.....	.....	.....	.....	.....	.....	3,393.81	3,393.81
Convention expenses.....	.....	.....	.....	22.37	.....	.....	22.37
Legal expenses.....	.....	.....	.....	.....	.....	375.00	375.00
Furniture and fixtures.....	.....	.....	.....	.....	.....	50.00	50.00
Taxes, etc., on real estate.....	.....	.....	.....	.....	.....	380.89	380.89
Office expenses.....	.....	.....	.....	.....	.....	1,003.32	1,003.32
Sundry supplies.....	.....	.....	.....	.....	.....	56.20	56.20
Surety bond premiums.....	.....	.....	.....	.....	.....	852.87	852.87
Decrease in book value of bonds.....	.....	3.00	.....	.....	.....	.....	3.00
Total disbursements.....	\$ 34,778.11	\$ 3.00	\$ 51,130.00	\$ 22.37	\$.....	\$ 21,600.31	\$ 107,533.79
Balance before transfers.....	\$ 71,885.50	1,453,768.65	\$ 92,330.98	\$ 9,171.78	\$ 1,794.91	\$ 6,960.58	\$1,635,912.40
Increase by transfers.....	.....	60,000.00	.....	.....	.....	1,794.91	61,794.91
Balance.....	\$ 71,885.50	\$1,513,768.65	\$ 92,330.98	\$ 9,171.78	\$ 1,794.91	\$ 8,755.49	\$1,697,707.31
Decrease by transfers.....	60,000.00	.....	.....	.....	1,794.91	.....	61,794.91
BALANCE, after transfers.....	\$ 11,885.50	\$1,513,768.65	\$ 92,330.98	\$ 9,171.78	\$.....	\$ 8,755.49	\$1,635,912.40

ASSETS

Ledger Assets

Book value of real estate.....	\$ 11,000.00
Mortgage loans on real estate, all first liens.....	1,280,345.01
Government, provincial, and first mortgage bonds.....	299,854.43
Cash in Society's office.....	937.40
Cash in banks.....	43,775.56
Total ledger assets as per general balance.....	\$1,635,912.40

Non-Ledger Assets

Interest due and accrued on mortgages.....	\$ 29,417.23
Interest accrued on bonds.....	3,145.42
Assessments collected but not yet turned in.....	343.51
Total assets.....	\$1,668,818.56

LIABILITIES

Death claims reported but not yet adjusted.....	\$ 2,147.00
Sick and accident claims not reported until 1933.....	2,415.00

Assessments and taxes paid in advance:

Mortuary.....	\$589.87
Sick and accident.....	247.85
General expense.....	117.05
Convention.....	23.41

Total advance assessments.....	978.18
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Total liabilities.....	\$ 5,540.18
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EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE

	No.	Amount
Certificates in force December 31, 1931.....	7,241	\$5,891,071.01
New certificates written during the year.....	142	93,500.00
Increase of insurance on old members.....		17,000.00
Gross totals.....	7,383	\$6,001,571.01
Deduct deaths, lapses, decreases.....	223	404,097.31
Certificates in force December 31, 1932.....	7,160	\$5,597,473.70
Certificates terminated by death.....	47	32,877.00
Certificates terminated by lapse.....	176	133,750.00
Decrease of insurance on old members.....		237,470.31
Total terminations and decreases.....	223	\$ 404,097.31

EXHIBIT OF CLAIMS

Death Claims		No.	Amount
Claims unpaid December 31, 1931.....	5	\$	4,000.00
Claims reported during the year.....	47		32,877.00
Total.....	52	\$	36,877.00
Claims paid during the year.....	48		34,230.00
Balance.....	4	\$	2,647.00
Claims rejected during the year.....	1		500.00
Claims unpaid December 31, 1932.....	3	\$	2,147.00
Sick and Accident Claims			
Claims in process December 31, 1931.....	129	\$	6,730.00
Claims reported during the year.....	687		45,230.00
Total.....	816	\$	51,960.00
Claims paid during the year.....	792		51,130.00
Claims rejected during year.....	24	\$	830.00
Claims unpaid December 31, 1932.....	None		Nothing
Old Age and Other Claims			
Claims reported during the year.....	66	\$	548.11
Claims paid during the year.....	66		548.11

The Spotlight

Manipulated by
J. FREDERICK MEAGHER

MT. AIRY ORAL won ten-game Eastern basketball tourney; Va. and West Penn. following. Five-team Central tournament finished Ill., Wis., Ind. Illinois has challenged Mt. Airy for National titular tilt here in Chicago, March 25. . . . Watch for Spotlight's third annual All-American in next issue. . . . Omigawd; girls held own basketball meet—Hartford, Fanwood and N. J. finishing in order. . . . Montreal's deaf hockey team was fourth in six-team local league there; most of its players are fraters. . . . "Writers' banquet during NAD convention will probably be a \$1 affair at swanky Penn Hotel," Seddy wrote—just before having his appendix excavated on 6th. Khedive Kenner is hunting soft-spot on program, to drop it in; as ex-editor he knows conventioning writers eat like wolves. . . . Kansas school has brilliant post-graduate student planning to enter Tuskegee Institute; Odgar Robinson, only Kansan to pass Gallaudet exams last June—but barred because of color. . . . One Catholic school had a very tall visiting Father; deaf kid described him in composition: "The high priest gave us a sermon." . . . Edison used to say: "You can think better when you are deaf."

With hearing fraternal and national insurance companies "folding up" wholesale, our deaf society seems as strong as ever. Good judgment of rank-and-file in electing good delegates who elect good officers who get good backing by good 100% fraters—that's the reason. . . . Rochester challenges all divisions to correspondence chess match. (Don't bite, brother; those guys are sharks at the game.) . . . Charles Ashe captured armed negro bandit in Memphis; Ashe got \$10 reward; the coon got 15 years. . . . And the coon who tried to hold me up, two months ago, got the surprise of his young life. . . . "Cobia Club" of Council Bluffs gets some prominent city personage to address it monthly, to create better understanding between city officials and deaf. Great scheme. . . . AP says Miss Frances Downes of Wash. is U. S. lip-reading champion. That "downs" us. . . . "Not more than

15% of earth's population has normal hearing," says authority. . . . Press states Denmark deaf wear yellow arm-bands as traffic-protector. I didn't get the "yellow" significance at first Deduction: yellow and gold are synonymous, "Silence is Golden." Simple, my dear Watson.

This 'n' That

By MURIEL BISHOP

T'n' T. is one year old in this—the April issue, or should we say—This 'n' That—they are one year old! (You can't say "this are" or "that are"—so it must be "they.") Well—anyway, we pulled thru a whole year of blue pencils, red ink, columnitis, critics, depression. Now let's see what's ahead.

Birthday Party postponed. Oh—we had such a grand idea for a party—but decided it would be better to wait a year. So many of our poets have acute depressionitis and can't come, and we can't ship 'em ice cream 'n' cake. So let's wait. Next year postal rates will be lower, watch out—we may get up an Annual Mess (age) writ by everybody that will help.

Olin Miller says: "This seems to be the stone-broke age. . . . The average wife seems to think that a model husband is a working model. . . . Statistics show that men over 50 are the safest auto drivers. That's because they use both hands in driving. . . . "What would Washington do if he were here today?" is asked. He'd probably go look for that dollar he threw across the Potomac. . . . We heard a man say that his wife asked him if she might buy an ash receiver and charge it to his account. He agreed. She bought a 9x12 rug. (To husbands: We're publishing this so you may not get caught in the same trap.)"

"The Darkies' Hour is just before the dawn" says a South Georgia police judge whose statistics reveal that the peak period in chicken thefts is about an hour before daylight. . . . City customs have penetrated the rural districts—a country negro was leading a mule down the street, and when they reached the corner the negro held out his hand to signal for a left turn. . . . There is comedy as well as tragedy in a courtroom: one laugh was provided by a

negro on the witness stand. "Did you ever see the defendant on trial before?" asked the defense counsel. "No suh," said the witness. "What! You never saw him before." "No suh! I said I never seed him on trial befo!" . . . In Griffin a negro man declared another had robbed him of "three 50 cent pieces." "Was it United States money?" inquired the solicitor. "Naw suh, boss, it won't United States money. Hit was mine."

Wysisms

By PAUL REVERE WYS

DO NOT SIGH

WHEN your way seems rather dark,
Do not sigh;
Or you've failed to make your mark,
Do not sigh;
Just be the fellow with the smile,
He is the only one worth while,
Usually the winner by a mile;
Do not sigh.

For it's down in black and white,
Do not sigh;
Keep on trying and trying right,
Do not sigh;
And don't you ever dare forget
To keep on smiling, never fret,
Or they'll say that you're all wet—
If you sigh.

Engagements

Francis Holmes, Albany, Ore., and Lucille Kau.

Births

December 16—Mr. and Mrs. Ralph Javorsky, Milwaukee, Wis., a boy.
January 8—Mr. and Mrs. Leonard Wheeler, Charleston, W. Va., a boy.
February 1—Mr. and Mrs. James O'Brien, Chicago, Ill., a girl.
February 13—Mr. and Mrs. L. F. Williams, Flint, Mich., a girl.
February 16—Mr. and Mrs. William Davis, Los Angeles, Cal., a boy.
February 16—Mr. and Mrs. Charles Ashe, Memphis, Tenn., a boy.
February 17—Mr. and Mrs. Edward Tell, Chicago, Ill., a girl.
February 20—Mr. and Mrs. Walter Greene, Blytheville, Ark., a boy.
February 22—Mr. and Mrs. Abraham Lichtblau, Brooklyn, N. Y., a boy.
February 23—Mr. and Mrs. Roscoe Beaver, Charlotte, N. C., a boy.
February 24—Mr. and Mrs. Anthony Rubano, New York, N. Y., a boy.
February 27—Mr. and Mrs. Hugh Cusack, Philadelphia, Pa., a girl.
February 27—Mr. and Mrs. Harry Chabowski, Chicago, Ill., a girl.
February 27—Mr. and Mrs. Lawrence Hiatt, Ft. Worth, Tex., a boy.
February 28—Mr. and Mrs. Lloyd Roberts, Binghamton, N. Y., a girl.
March 4—Mr. and Mrs. Daniel Lazarus, Brooklyn, N. Y., a boy.
March 4—Mr. and Mrs. Everett Kennedy, Roxbury, Mass., a boy.
March 6—Mr. and Mrs. Calman Marcus, Brooklyn, N. Y., a boy.

February Collections

Grand Division	\$ 24.71
Chicago No. 1	480.27
Detroit	56.75
Saginaw	26.93
Louisville	116.45
Little Rock	184.34
Dayton	51.90
Bay City	18.88
Cincinnati	237.86
Evansville	33.48
Nashville	40.80
Olathe	145.58
Flint	166.58
Toledo	133.93
Milwaukee	205.86
Columbus	231.24
Knoxville	71.50
Cleveland	189.16
Indianapolis	255.78
Brooklyn	844.36
St. Louis	380.99
New Haven	81.08
Holyoke	44.33
Los Angeles	369.87
Atlanta	156.58
Philadelphia	330.68
Kansas City	164.35
Omaha	178.76
New Orleans	139.54
Kalamazoo	52.11
Boston	261.72
Pittsburgh	147.00
Hartford	81.40
Memphis	75.41
Portland, Me.	64.77
Buffalo	90.50
Furthland, Ore.	135.31
Newark	129.00
Providence	104.34
Seattle	115.91
Utica	153.63
Washington	272.29
Baltimore	173.30
Syracuse	98.78
Cedar Rapids	98.58
Huntington	168.36
Albany	65.01
Rochester	150.37
San Francisco	123.78
Reading	155.02
Akron	384.24
Salt Lake City	66.23
Rockford	100.66
Springfield, Ill.	45.62
Davenport	39.46
Worcester	53.46
St. Paul-Minneapolis ..	240.60
Fort Worth	124.92
Dallas	170.50
Denver	107.49
Waterbury	60.33
Springfield, Mass.	66.96
Waco	84.68
Bangor	40.09
Kenosha	42.06
Birmingham	70.61
Sioux Falls	166.66
Wichita	60.57
Spokane	61.98
Des Moines	66.85
Lowell	57.91
Berkeley	99.30
Delavan	153.74
Houston	119.66
Scranton	63.75
Richmond	95.81
Johnstown	33.78
Manhattan	376.79
Jacksonville	98.32
Lewiston	93.25
Peoria	17.50
Jersey City	74.21
Bronx	156.37
Columbia	69.14
Charlotte	67.09
Durham	147.52
Dubuque	46.87
Grand Rapids	43.51
Toronto	375.07
Duluth	31.59
Canton	29.04
Faribault	100.76
South Bend	64.34
Council Bluffs	90.75
Fort Wayne	42.25
Schenectady	54.56
Chicago No. 106	163.84
Miami	60.99
Binghamton	92.29
Wilkinsburg	89.31
San Diego	35.14
Eau Claire	49.16
Sulphur	98.14
Vancouver	16.71
Westchester	34.60
Queens	102.89
Total collections	\$13,474.05

Treasurer's Report for
February, 1933

Balance and Income	
Balance, January 31, 1933	\$1,652,209.14
Division collections	13,474.05
Interest, mortgage loans	6,340.18
Interest, banks	11.23
Lodge supplies	9.10
Exchange on checks	2.20
Advertising in THE FRAT .....	.83
Subscriptions to THE FRAT	3.60
Recording and registry fees	30.50
Sundry supplies	2.25
Surety bond premiums	450.09
Total balance and income	\$1,672,533.17

Disbursements	
Death benefits	\$ 5,427.00
Sick benefits	3,265.00
Accident benefits	1,065.00
Old Age Income payments	37.35
Disability after Age 70 benefit	20.00
Refund of dues	3.72
Insurance Department fees	640.00
Investment expenses	791.20
Office expenses	80.25
Official publication	233.75
Postage	17.80
Printing and stationery	9.65
Rent	200.00
Officers' and Trustees' salaries	562.49
Clerical and medical services	335.00
Surety bond premiums	833.35
Total disbursements	\$ 13,521.56

Recapitulation	
Balance and income	\$1,672,533.17
Disbursements	13,521.56
Balance, February 28, 1933	\$1,659,011.61

Trustees' Report

Ledger Assets February 28, 1933

Real estate	\$ 11,000.00
First mortgage loans	1,261,135.01
First mortgage bonds	222,926.82
Government bonds	65,931.82
Canadian bonds	10,996.79
Cash in banks:	
City National Bank & Trust Co.	27,651.70
Continental Illinois National Bank & Trust Co.	45,115.66
Bank of Montreal	13,051.49
Grand Secretary-Treasurer's cash	1,203.32
Total ledger assets	\$1,659,011.61

Balance in Funds	
Reserve fund	\$1,513,768.65
Mortuary fund	14,583.44
Sick and accident fund	92,988.81
Accumulated interest	10,231.83
Convention expense fund	9,856.01
General expense fund	17,582.87
Total in all funds	\$1,659,011.61

February Death
Claims

Paid to Rosa C. Ronk, Roanoke, Va., for death benefit of John E. Ledbetter, certificate No. 5813-D, deceased November 24, 1932, \$266.

Paid to Mary E. Harden, St. Louis, Mo., for death benefit of Eudorus Harden, certificate No. 1358-A, deceased January 25, 1933, \$500.

Paid to Ida Sutton, St. Louis, Mo., for death benefit of Ross P. Sutton, certificate No. 491-D, deceased January 21, 1933, \$1,000.

Paid to Birdie Vaughan, Los Angeles, Calif., for death benefit of Willie A. Vaughan, certificate No. 2920-C, deceased December 22, 1932, \$533.

Paid to Della M. Davis, Columbus, Ohio, for death benefit of Horton S. Davis, certificate No. 2480-D, deceased January 16, 1933, \$237.

Paid to Salvatore Dell'Isola, Medford, Mass., for death benefit of Virginia Dell'Isola, certificate No. 8615-D, deceased January 27, 1933, \$500.

Paid to Theodora Koehler, Olyphant, Pa., for death benefit of Jacob M. Koehler, certificate No. 788-D, deceased December 26, 1932, \$1,000.

Paid to Elsie W. Kibby, San Jose, Calif., for death benefit of Norman B. Kibby, certificate No. 5034-D, deceased January 24, 1933, \$1,391.

February Disability
Claims

Emil Hladik, Omaha	\$ 10.00
C. C. Dougherty, Brooklyn	10.00
Albert Buger, Brooklyn	25.00
Jacques Alexander, Manhattan	50.00
G. E. Barrowcliff, Cincinnati	30.00
J. A. Lippert, Cincinnati	15.00
H. R. Henderson, Philadelphia	50.00
J. W. Markel, Philadelphia	10.00
E. E. Gaston, Columbus	10.00
J. L. Boren, Memphis	45.00
G. C. Martin, Memphis	10.00
*E. F. Castle, Little Rock	10.00
*T. W. Elliott, Los Angeles	50.00
*A. J. Parker, Washington	10.00
*Ambrose Le Brosseur, Bangor	50.00
*A. F. Giffre, Springfield, Mass.	20.00
*Walter Hall, Brooklyn	75.00
*Samuel Fleischer, Manhattan	10.00
*G. R. Lewis, Binghamton	75.00
*L. P. Herzer, Cincinnati	60.00
*S. H. Lynn, Knoxville	25.00
J. E. Stiles, Birmingham	50.00
J. F. Calvert, Little Rock	50.00
Terry Page, Los Angeles	10.00
Frank Hyten, Los Angeles	250.00
J. D. Thomas, Los Angeles	25.00
B. F. Sullivan, New Haven	15.00
Henry West, Evansville	10.00
T. F. Boyle, Cedar Rapids	50.00
A. J. Mickenham, Wichita	25.00
L. E. Trainor, Bangor	50.00
P. E. Williams, Cedar Rapids	20.00
H. L. Aldrich, St. Louis	50.00
D. M. March, St. Louis	10.00
J. J. Byck, Brooklyn	50.00
A. S. Fusco, Binghamton	50.00
W. E. Jolly, Charlotte	40.00
W. E. Dorworth, Philadelphia	10.00
*L. J. De Selm, Denver	200.00
*Leon Newman, Baltimore	100.00
*William Lynch, Brooklyn	50.00
*Geo. Wilds, Huntington	15.00
*L. H. Davis, Delavan	10.00
*H. E. Wille, Delavan	20.00
*R. P. Sutton, St. Louis	20.00
M. M. Zenor, Los Angeles	50.00
A. L. Koenigsthal, San Francisco	150.00
F. P. Galluzzo, New Haven	15.00
L. D. Donovan, Worcester	50.00
G. B. Baker, Columbus	10.00
H. L. Barbour, Richmond	10.00
B. S. Whitehead, Atlanta	15.00
L. E. Danforth, Jacksonville	25.00
J. S. Long, Council Bluffs	50.00
A. C. Dreyer, Olathe	40.00
L. N. Crosby, Dallas	75.00
R. M. Kauffman, Baltimore	50.00
J. L. Janicke, Saginaw	50.00
A. J. Buhl, Manhattan	30.00
J. S. Klein, Manhattan	250.00
Joseph Durant, Bronx	250.00
Anthony Rubano, Bronx	50.00
J. V. Hendley, Durham	10.00
F. M. Redington, Columbus	15.00
W. G. Eichler, Columbus	25.00
C. A. Jaquet, Akron	50.00
E. G. Erickson, Akron	100.00
F. X. Zitnik, Akron	30.00
H. A. Unger, Sulphur	100.00
R. F. Carlin, Philadelphia	50.00
V. W. Mendillo, Providence	25.00
J. H. Moore, Houston	15.00
W. E. Anderson, Eau Claire	25.00
*W. S. Dibble, Wichita	125.00
*Rubin Kobrinetz, Manhattan	50.00
*J. C. Helmer, Toledo	50.00
*F. F. Foster, Cleveland	25.00
*S. O. Wigen, Milwaukee	15.00
C. J. Pinder, Toronto	150.00
John Barry, Toronto	20.00
H. R. Greig, Toronto	10.00
Melvin Davidson, Berkeley	250.00
M. F. Kelly, Olathe	20.00
R. F. Greenwood, Flint	60.00
R. B. Kirkland, Utica	75.00
N. J. Barney, Spokane	25.00
P. D. Walker, Toronto	10.00
Total for the month	\$4,330.00

*Denotes accident claims.

New Members

Indianapolis—Lionel Weese.
Boston—Hyman Jacobs.
Denver—Rex Cochran.
Spokane—Mark Sullivan.
Houston—Olen Henderson.

The Get-One Degree

Indianapolis—A. H. Norris.
Boston—Doran Nafakian.
Denver—T. Y. Northern.
Spokane—E. W. Winchell.
Houston—R. C. Morriss.



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ADVERTISING RATES:

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APRIL, 1933

\$1,659,011.61.

Wise men have predicted many things that never came to pass.

The urge of everyone seems to be toward prophecy.

The point of view is as divergent as there are men of different minds.

Prophets are sometimes praised.
They are more often damned.

If their prophecies agree with our desires and inclinations, they are top-notch seers.

If their forebodings give us chills up and down our spine, they are destroyers of our satisfaction with things that are, and we consign them forthwith to the nether regions.

Ordinarily we eschew prophecy for this reason. We have failed too often to grasp the many-hued rainbow that seemed so near, and yet so quickly evaporated into the mists of the might-have-been.

But we believe we are now on solid ground. They are telling us that we hit rock bottom. The recent thump and detonation seem to bear out this assertion.

Rock bottom gives a good leverage. There is nothing like a solid foundation on which to build.

We have placed upon it the spring-board of our hopes. We take a running start. With courage and deter-

mination we shall bound to new heights. And we hereby consign all false prophets of disaster to the limbo of the sulphurous regions.

WE ARE ON THE WAY TO BETTER TIMES.

Notice to Deputies

WE ARE starting a drive for new members, in which every deputy organizer and all our members are expected to aid.

With the advent of better times, which we believe is now in progress, we should see a gradual pick-up in new business.

To this end, we want every deputy organizer to survey his territory and make a list of all eligible deaf men therein who have not yet affiliated with the Society. These should be interviewed by the deputy and the advantages of membership presented to them. A copy of the list of eligibles should be sent to the Grand President at the Home Office, giving the name, address, present age, and occupation of each. The Home Office will co-operate with deputies direct, and aid in the drive to obtain recruits. These lists should be added to from time to time. A check-up of same and the results obtained will be maintained at the Home Office.

These lists should be prepared, sent in, and active work begun now. The Grand President will expect every deputy to report to him with these lists not later than May 1.

A deputy organizer's job is to line up prospects and get them into his Division, and not merely to approve applications for membership obtained by others. At the same time, we ask all our members to aid their deputies in this work by bringing in their friends and acquaintances who are not now members.

Deputies should also give attention to paid-up members who may desire to reinstate to active membership and to increase their insurance.

Remember, the Grand President and General Organizer wants these reports from deputy organizers not later than May 1. Send them in before that date, if possible.

Annual Statement

IN THIS issue, we publish the financial statement of business during the year 1932, as submitted by the Society to the Illinois Department of Trade and Commerce.

The report furnishes an itemized statement of income to and outgo from the various funds maintained by the Society, together with the amount of assets at the close of the year.

We have about completed the valuation of our certificates, and in an early issue we shall publish this valuation report, together with other data on the progress of the order.

Safety

IN THE past 50 years, no important insurance company in the United States has failed. There have been failures on the part of only a few minor companies and in most instances the insurance was taken over and continued in force by stronger companies, so that the policyholders did not lose.

The fundamental principle upon which life insurance companies base their calculations is to plan for the worst that possibly can happen and thus to have in all normal times, a very large margin of safety. When you pay your premium, you may know that it is based on an underestimate of your life expectancy, an underestimate of the amount the company expects to earn on its investments, and usually an overestimate of the cost of doing business.

One great difference between an insurance company and a bank is that the bank must be kept liquid since it may be called upon for a large part or even all of its deposits at short notice. Life insurance companies are practically free from such experiences. Furthermore, from the very nature of life insurance, not only is the income from the steady flow of premiums and interest usually far in excess of disbursements but the companies have investments constantly maturing which furnish an additional supply of cash which could be drawn upon if needed.

The insurance companies of the nation are safe. Their record during the depression has been magnificent. Last year, for example, when a total of ninety million dollars was raised for unemployment, the life insurance companies paid out to policyholders and beneficiaries 30 times as much.

The resources of the companies are sound, conservative and unimpaired. Wise business men who have seen their estates shrink in the stock market are increasing their insurance to make good the shrinkage. Stay with your policy! Don't worry! And above all, don't lapse!—Bruce Barton.



● The past has proven that man at his best is superior to the events and circumstances that may cross his path. He was master yesterday—today he is not defeated and tomorrow will be more masterful for yesterday's victories and the faith of today.—*The Art of Living.*

DIVISION NOTES

COMING DIVISION EVENTS

April

- | | |
|---------------------------------|--------------------|
| 1. 42 party | Dallas |
| 1. Lecture | Louisville |
| 1. Smoker | Boston |
| 1. April fool party | Sioux Falls |
| 1. All fools day | Saginaw |
| 1. Card party | Toledo |
| 1. Social | Pittsburgh |
| 1. Social | Providence |
| 1. Whist party | Albany |
| 1. All fools night | Rochester |
| 1. Movies | San Francisco |
| 1. Social | Denver |
| 1. Fishing party | Durham |
| 1. April fool social | Wilkesburg |
| 6. Social | Saginaw |
| 8. Open house | Schenectady |
| 8. Social | Johnstown |
| 8. Balloon party and games | Jersey City |
| 8. Card party | Dallas |
| 8. Annual smoker | Washington |
| 8. 20th anniversary celebration | Memphis |
| 8. Poverty times | Syracuse |
| 8. Whist and social | Hartford |
| 8. Bunco and 500 | Rockford |
| 15. Annual banquet | Dallas |
| 15. Easter party | Wichita |
| 15. Social | Fort Wayne |
| 16. Easter party | Miami |
| 22. Jig Saw puzzle party | Binghamton |
| 22. Spring dance | Bronx |
| 22. Easter social | Scranton |
| 22. Literary program | Akron |
| 22. Anniversary social | Baltimore |
| 22. Social | Detroit |
| 22. Social | Portland, Me. |
| 22. Dance and social | Holyoke |
| 22. Movies and party | Peoria |
| 22. Movies | Queens |
| 29. Movies | Dallas |
| 29. Social and whist | Lowell |
| 29. Jig Saw puzzle party | Springfield, Mass. |
| 29. Social | Cincinnati |
| 29. Frivolities of 1933 | Omaha |

May

- | | |
|-------------------------|-------------|
| 4. Social | Saginaw |
| 6. 42 party | Dallas |
| 6. Marine whist | Boston |
| 6. Lecture | Utica |
| 13. Blind package party | Jersey City |
| 13. Card party | Dallas |
| 13. Social | Reading |
| 20. Social | Wichita |
| 27. Movies | Dallas |
| 27. Birthday dinner | Syracuse |
| 27. Lawn fete | Columbus |
| 27. 15th annual party | Bangor, Me. |
| 28. Social | San Diego |

June

- | | |
|----------------|-------------|
| 1. Social | Saginaw |
| 3. Social | Dallas |
| 10. Movies | Jersey City |
| 10. Card party | Dallas |
| 24. Movies | Dallas |

MONTREAL

By A. Chicoine

In order to permit our Catholic members to attend the mission preached by a Franciscan priest during the week at the Catholic Institution for the Deaf, our March meeting was cancelled. About 200 of the deaf attended the mission every night during the week of March 5. . . . Our next meeting will be on the first Thursday of April, instead of the second, on account of Holy Week.

Brother Stern has been chosen chairman of our summer activities. Plenty will be heard about this at our next meeting. Brother Stern being a golf bug, felt the need to buy a Chrysler. . . . We regret to announce that Brother Goldstein, our former secretary, had to go to the hospital for an operation. . . . A. Rousseau is also in the hospital, suffering with pneumonia. . . . Brother Dupuy has decided to return to Winnipeg where a job as linotypist awaits him. . . . We had a masquerade ball on Mardi-Gras, organized by the St. Viateur Hockey club. It drew a crowd of 200 people, and many

were awarded prizes for their costumes. . . . A new club is now in formation and will be known as the Montreal Deaf-Mutes Amateur Athletic Association. A mid-Lenten masquerade ball is under way to raise funds for this organization. . . . Another social entertainment will be staged at the Mount Royal Hotel on April 29.

A. Chicoine would be very much pleased to receive specimens of the various papers for the deaf printed in the United States. He is planning to open a library for the benefit of the deaf here. Anyone who has something to send him may address him at 4345 St. Denis, Montreal, Canada.

SCHENECTADY

By T. P. Sack

On February 11, after the monthly meeting, Paul Sack took charge of the Valentine party. The hall decorations were pretty, and all the games were greatly enjoyed.

Depression seemed unknown at our St. Patrick's party on March 11, and a large crowd attended. Eddie Minor had his first experience as chairman of a social, and made it a success.

The April Vaudeville has been postponed until further notice on account of the expense and lack of stage room. We will have a "5 cent" social with no admissions on April 8. Let is all help our division make it a success.

LOUISVILLE

By J. W. Ferg

Our "movie" entertainment Saturday night, March 11, went "over the top" with a bang. The purpose of this entertainment was not to make money, but to give the members and their friends a good time, and is only a fore-runner of several local red-letter events up President Dolan's sleeve. The idea is to attract and make contact with future eligible recruits to good old No. 4, to replace us old timers when we pass on to the "happy hunting grounds." At the show we counted 14 young, eligible men and 11 ex-brothers who would like to get back into the fold.

Our next entertainment is scheduled for Saturday night, April 1, at Robinson Hall, when Rev. Brother Robert C. Fletcher will give a reading on the well known classic made famous by the son of deaf parents, Lon Chaney, "The Hunchback of Notre Dame." Admission 25 cents at the door.

The writer humbly requests all non-resident members who have had trouble filling out their sick claims, or who are not familiar with the procedure, to re-read Grand President Roberts' write-up in the March FRAT, under the caption, "Benefits." Re-read it and act accordingly, and there will be less "passing the buck," and worthy and just claims will be paid promptly.

Non-resident members, effective March 13, please take note of our new address—2923 Duncan Street—and please be reasonable with your requests.

SYRACUSE

By Thomas Hinchey

The Washington party managed by Brother Conley drew 70 people, 24 of whom were in costume. It was a colonial affair to the nth degree. Mrs. G. Eaton and Carl Ayling were adjudged as having the best costumes. We were honored by the presence of Brother King of Providence, R. I.

Our bowling match with the Binghamton Frats on our home drives resulted in a 411 margin victory for the Saline team. Our total of 2,743 equaled the Buffalo Frats' best score. In the doubles, Brothers Lenn and Herlan beat the Bingo team of G. Lewis, Garbett and Leach by 172 pins.

The Movie-Social with Brother Landberg of Buffalo on the operating end drew over 80 persons. Rev. Georg Almo, a deaf minister from Sweden, honored us with his presence and a brief talk.

Brother Mancino underwent a minor operation on his leg at the Memorial Hospital recently. His leg is in a plaster cast and he expects it to stay six weeks, at least.

Brother Dorman Harvey of Adams Center is playing basketball for the Belleville team, which stands second in the Northern New York League with 17 wins out of 23 games.

ST. LOUIS

By C. B. Smith

The next big event on our calendar will be enthusiastically welcomed by every member and friend, for the Local Committee composed of Chairman Joell, Haig, Branstetter, Perlmutter and Smith, are going to arrange a picnic on a larger scale than ever before, at Park View of the Chain Rocks, on June 11. Further announcements will be given in the very near future, in order to enable every one to take advantage of the occasion. A splendid opportunity to renew old friendships. Visitors from distant states will be expected and should write to Carl B. Smith, 1710a Arlington Ave., for further information.

HOUSTON

By R. C. Morriss

Auto thieves have been pretty active here lately and some of our members have suffered. Feb. 18 Brother Hanson came in from Goose Creek and decided to spend the night with the writer. Having no garage his car was parked in the rear yard and, on arising next morning it was found some one had jacked up the car and removed a right rear wheel, together with tire and tube, placing an old jack under the car and taking a good one, also some other tools. The car belonged to Brother Bradbury. At 9:30 next morning President Empson came down town to meet with the Trustees to audit the Treasurer's books. He parked his car and stepped into a restaurant to purchase a cigar, coming out in about two minutes to discover that his car

had disappeared. It was recovered by the police Monday, the only thing missing being the rear seat.

Roy Montgomery has at last decided to embrace the bonds of matrimony and, on March 8, took unto himself a wife in the person of Miss Annie Riggs of this city. We wish them happiness and prosperity in their wedded life.

During January and February the local had movies twice a month with pretty fair attendance, and had intended to continue this custom. Our future course will be determined by location and rental of a suitable hall.

The depression continues its work. Quite a few of our members are now idle. Vice-President Slaughter has left the city for an indefinite period and, at the last meeting D. E. Read was elected to fill out the unexpired term.

COLUMBUS

By Everett Kennedy

The Ohio Alumni Association is to hold its reunion, postponed from last year because of the depression, from June 30 to July 5—Friday to Monday—under the direction of F. C. Smielau, C. B. Jacobson and L. C. La Fountain. Don't forget the date. Begin right now to plan to attend, save your pennies and small change, and COME. The Columbus Frats will treat you right.

Kelly H. Stevens of Texas was a guest of Fred A. Moore for a few days previous to his sailing for Europe, where he expects to spend two years studying art in Paris. It is his fourth trip across. Kelly and Fred were both formerly connected with the New Jersey School for the Deaf, as teachers.

Edwin I. Holycross, formerly editor and publisher of the now defunct "Deaf World," and for several years an associate editor of the Ohio Chronicle, has been suffering with lumbago. It is his first illness in forty years, so it may well be said that work keeps a man well. Brother Holycross has been employed as printer all these years in various parts of the state but the depression put an end to it and he is at present living with his daughter on Champion Ave.

Walter Reynolds is going around with a sprained wrist, which he sustained while cranking his cranky Lizzie. His Liz is one of the aged Model T's still in use, being ten years old. Walter, being a jack of all trades, has kept it in splendid condition, "internally and externally" all these years, himself. William Zorn and John C. Wine-miller are also proud possessors of ten year-old Model T's that are still running.

MEMPHIS

By Leland Maxwell

Memphis Division, No. 38, will celebrate its 20th Anniversary with a Banquet at Hotel Gayoso, Saturday night, April 8. Plenty of surprises in store for all who attend, according to Brother Correll, who is in charge of the arrangements. The cost per plate will be 75c, instead of the \$1.50, that has in the past been charged. Reservations must be made with or sent to Chester Correll, 2910 Southern Ave., before April 6. This will give the committee plenty of time in making the occasion most successful from the attendance point. It would be mighty nice of other Divisions to join with us by having their representatives sent down this way for the happy occasion, which will be open to everybody. Come, one and all.

Recent visitors in this city were George Hobbs and Leonard Ashbridge of Dyersburg, who were entertained by their friends here. They spent only two days and motored back home. Brother Hobbs attended our regular March meeting.

BINGHAMTON

By J. M. Lewis

Bunco is becoming quite popular with this division, and a party of this kind was held on January 28, with Henry Decker at the helm. Bunco was only recently introduced into this vicinity, and seems to be the craze, like the Jig-Saw Puzzle.

This division has taken up the unemployment situation of the brothers who are out of jobs and find a hard time to pay or keep up their dues, so a social was staged on the 25th of February. The proceeds will be divided among the unemployed to pay their dues for the month. No expense was incurred at this social, as everything was freely donated, and a nice sum was realized. The unemployed forming the committee, with Brother Tootikian at the head, certainly have earned their dues. That's the stuff, brothers—show your Fraternal spirit and remember what W. A. E. stands for.

The writer, as chairman, announces to friends, brothers and the public that he will stage a Jig-Saw puzzle contest on April 22. This novelty is being introduced to the division for the first time, and should prove exciting.

The Buffalo bowling team came to Binghamton bent on winning the game from our team and they succeeded by a margin of 250 pins. Those Buffalo lads are a jolly bunch of fellows and we do not mind being beaten by them. Brother Coughlin was the loud noise of the Bison team, with games of 233

and 211, while honors are about evenly divided among Brothers Leach, Garrett and G. Lewis. In the doubles match, the Bingo team bowed to the Bisons, Brother Coughlin again doing the damage.

BOSTON

By D. McG. Cameron

At the conclusion of the meeting in May, which is called to convene at 6 p. m., a Marine Whist will be held. The after-meeting socials and entertainments are proving to be popular and well attended. At the February movies, standing room was not to be secured and the winners at the March whist social were delighted with the prizes, which were numerous. After the meeting in April, members joining the Society since the Convention will be given their new deal, and all are requested to be in attendance.

The division secured a new adding machine for \$50.00 with the old one thrown in, and Treasurer Heeger is a bit happier now. The old one, a president from the Convention Committee, evidently felt it has been overworked and needed a rest, became balky and contrary, queering the Treasurer's statements.

John O'Rourke is home again from a business and pleasure trip to New Jersey and other points. As usual he has a fund of interesting news, and reports that conditions here are not so bad as in some places which came under his observation.

The general strike of shoe workers in Lynn and elsewhere has affected a good many of our members, especially after being on part time or idle for a long while. However, at latest report, prospects for securing a new deal for them are bright.

SAN FRANCISCO

By H. O. Schwarzklose

President Whitworth had the misfortune to cut a deep gash in his left thumb recently. The doctor had to take four stitches in the injured member. George said he hoped it wouldn't stiffen into a "hitch hiker's" thumb, or interfere with his grip on a golf club.

Seven of our members are in a happier mood since the Richmond plant of the Ford Motor Co., has reopened. Don Gildden reports that more men are needed, and the company will accept either deaf or hearing.

W. Stephens and A. Majourau are glad of the craze for Jig-Saw puzzles. They are working overtime at the Schmidt Litho. Co. making thousands of new puzzles for the trade.

F. Buenzle has been ordered to the hospital for an operation. Details are not available, but we hope it is not serious and that he will soon be up and about again. M. Crockford says he hopes the operation includes Fred's trick mustache!

Brother Scanlon of Tacoma is visiting in San Francisco, and attended our March meeting and whist social.

We will have our first movie show on April 1st, showing Hill's All-Silent

Divisions, Attention!

Entertaining Silent Movies for the Deaf at nominal rentals.
For details write

TROY HILL

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ALPHABET CARDS

Card case free with 100 or over
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Printing names and addresses EXTRA.

Send for samples. Eight kinds.
Leather due-card cases 60c and \$1.00

L. J. BACHEBERLE
Box 95 Norwood, Ohio

Films. We hope to collect quite a crowd, and make the affair a complete success. The Committee consists of Brother Schwarzlose, Chairman, and Brothers Hannan and Austin.

The sympathy of the division is extended to Brother Terranova on the death of his mother.

BALTIMORE

By A. P. Herdtfelder

Ways and means to organize our proposed aux-frat will be discussed at length at our Anniversary Social, Saturday evening, April 22, at 8 p. m., at the M. E. Church, Calhoun and Lexington Streets. Ladies interested in finding out how the auxiliary is going to function to their individual benefit and how it is going to help the division proper should attend this social.

So great was the enthusiasm accorded our first after-meeting social that it was decided to hold another such affair after our April business session. Several reels of movies will be shown, and a good time is in store for all those who attend.

CORRECTION: In our March notes the name of the manager of the basketball team and who, incidentally was spoken of as a great star of yesterday, should have been Brother Behrens, and not Brother Boyles, as reported. We regret the error.

The division extends its sympathy to Brother Stone on the death of his aged father. . . . Brother Koenig was operated on recently at a local hospital, and he is now recuperating nicely at his home. . . . Brother Dilworth was the proud recipient of a beautiful solid gold watch chain and Frat emblem charm from his wife at a surprise birthday party, which was attended by a host of his Baltimore and Washington friends. . . . In a tournament game Captain DeLuca of the Silent Oriole Five made a score of 190. Has anyone exceeded this mark?

By winning two out of three bowling games and by making the largest number of points in various card games, Washington Division won the "Recreation Tournament" from Baltimore. The affair was held in the beautiful Green Room of Harding Hall. Prizes for individual scoring honors for bowling went to Brother Smith of Washington; Brother and Mrs. A. J. Rose, also of Washington, for bridge, and

Brother and Mrs. August Wriede of Baltimore for "500." Besides fulfilling the underlying purpose of the tournament—relaxation and diversion—the mere act of throwing brothers and their wives and friends into friendly competition tends to a better understanding of the makeup of one and all, and strengthens the ties governing the true spirit of brotherhood. For this reason, if no other, the affair is worth a place on our social calendar each year.

On March 11, Brothers Brown, Rebal and Herdtfelder attended the banquet of the Kappa Gamma Fraternity of Gallaudet College at the Dodge Hotel in Washington, where they had a royal good time and plenty to eat.

CINCINNATI

By F. J. O'Brien

Our grand president strikes a responsive chord by having faith in our country. It is unfortunate that we have had a few vacillating men in positions of trust, therefore it is heartening to see our new administration, with plenty of leeway, clearing a way out of the depression.

After deducting rental and other expenses a neat surplus was made from our after meeting movie show. The ease in which everything functioned may inspire our Aux-frats to take the helm at some later entertainment.

Mr. and Mrs. Jas. J. Sheperd were pleasantly surprised by their friends, March 4, the occasion being the birthday of Mrs. Sheperd, who was the recipient of useful gifts.

Mrs. Catherine Goelz, aged 83, died March 6, at the home of her daughter, Mrs. Wm. Blust, wife of Brother Blust. Our condolences are extended.

PHILADELPHIA

By J. F. Brady

The Frat Frolic staged on Feb. 18 was a success financially, over 200 participating as spectators or masqueraders. To award prizes for costumes, the following were appointed judges: John Roach, chairman; C. S. McCormick, Allentown, Pa.; Abraham Barr and Alice Judge, both of New York. For gentlemen contestants, Jacob Brodsky was adjudged the prize winner for his "Frankenstein" portrayal. A. Cohen and H. Poulston received the next prizes in order. Mrs. I. Stern carried off top honors among the ladies for her original make-up of "Traffic." Mrs. McCracken and Mrs. Meenan were awarded second and third places respectively.

Among the Division Membership are several who are in business for themselves. Brother Sanders has for many years been engaged in the printing field, and making good at it. Brother Barmach is now devoting all his time to his printing shop. He publishes the "Deaf Spectator" as a side line, and is taking in subscriptions. Brother Balasa, reporting conditions as pretty good in his tailoring business has removed to larger and more spacious quarters.

Brother Flaschentrager, an ice and coal dealer the past several years, has added fire-wood to his stock. He says that while payments are slow, he is making a decent living. Brother Carlin, as a carpenter, reports he has had fair luck. Brother Kuhn, since his graduation from Peirce College a score of years ago, has been in charge of the books of the F. Kuhn & Bros., wholesale tobacconists. He declares that he would not recommend his job to anyone who is an insomniac, with conditions in the tobacco world as they are. One of the old standbys—shoe-making—is not represented. Chain shops make the competition too keen for profits.

By Hugh Cusack

The account given by Brother Brady as to how the Dart League operates is 50 per cent okay and 50 per cent wrong. The piece-de-resistance is not the bull's eye, but the greatest number of runs scored by each team. The game is played in a baseball sense. The game is played by innings and each team shoots for the respective inning—starting at one and ending at nine. Of course, if the contending teams are tied in the number of runs scored at the end of the ninth inning, extra innings are played until the winner is determined. There are four teams in the league composed of four men each with each team having one substitute. Each player throws three darts, one at a time of course. If a dart goes in the red ring near the outer edge of the board, it counts as 2 runs. If it goes in the brown section it counts as 1 run. The boys are fast acquiring the knack as to how the dart should be thrown and excellent scores are being made.

The Division used its basketball team to a good advantage on Saturday evening, March 4. A game was played with the P. I. D., newly-crowned champions of the eastern schools. The attraction was good enough to draw a crowd of nearly 130, not counting a number of school boys who were admitted as guests of the Division.

The game itself lacked the thrills of the one played last season which the school boys won, 26-25, when Waxman sent a two-pointer through the net from midfloor with but 15 seconds of play remaining. With Waxman playing for the Frats this season the same thing couldn't happen again. The Frats went on the floor full of confidence of knocking the school boys off their lofty pedestal. But they were due for a rude awakening. They couldn't cope with the fast passing and brilliant shooting of the champs. The result was that they took it on the chin 41-15. Substitution after substitution was made hoping to stem the tide, but to no avail. The champs rang up 18 field goals, 8 of which were credited to Dick Farlow, a cousin of the Hoshauer boys from up Reading way.

The Division is indebted to the school for donating the use of its floor, its basketball squad and its generous



gesture of paying for the referee. As a result a tidy sum was realized for the Division's unemployment fund.

DETROIT

By A. A. Stutsman

John Braithwaite of Windsor, Canada, who held certificate number 6074, died on Feb. 8, of intestinal obstruction, and was buried in his old home in Chatham. Stutsman, who knew him during their college careers at Galaudet in the last years of the 19th century, spoke a few words as a tribute to him at our March meeting, after which the division paused in silent tribute to his memory. The division extends its deep sympathy to Mrs. Braithwaite and family over their heavy loss.

Albert Buxton has returned here from his long visit in Philadelphia, whither he went last fall. His mother died on Feb. 19. . . . Eugene Rousseau was called to his old home in Kentucky to the death-bed of his mother on Feb. 27. The division extends its sincere sympathy to both brothers for their loss.

Henry Crutcher has transferred his membership to Cincinnati No. 10, where he recently started a billiard-room-cigar-stand. "Crutch" has the division's best wishes for his new venture.

President P. N. Hellers, in his talk at the meeting, mentioned that there was an inclination prevailing in the division which should be discouraged effectively. Recently, some members, and especially those newly-admitted ones, "threw up the sponge" as soon as they passed their 3-year memberships, that is, lapsed their memberships for paid-up insurance. It may be true in some cases that circumstances or conditions forced the lapses, but not in others. Those who contemplate this should sit down and think carefully and not act in haste. Take it as your aim to give all comfort and protection possible to your wives, your children, your fathers or mothers, or whoever are to be your beneficiaries. Small paid-up insurance may not cover all your funeral expenses, or they may in some cases pay all expenses or bills, but leave your dependents in want. Think more than once.

The division has decided to try a new plan for socials, and hold them alternately at the D. A. D. and the C. A. D. rooms. "Shorty" Rubin, chairman of the committee for the second quarter of the year, announces that the first social under the new plan will be held in the C. A. D. rooms on April 22. Take Michigan Avenue street cars west to Vermont Ave., just beyond Navin Baseball Park. The C. A. D. hall is the second door south from Michigan Avenue.

The roster of the division shows that there are 12 members still in class A. Ye of the class A, hearken: Which is cheaper to buy an apple for 9c or 8c? 9c, you say? This is something beyond a sane man's understanding. Here is dope for you. Change your class, and

the time to change is not tomorrow, nor day after, but NOW.

CLEVELAND

By H. L. Judd

Our division had a big success at the Valentine Social on the 11th of February at the Sphinx Club rooms, drawing an unusually big crowd. Chairman H. Cahen and his able aides were surprised when they netted a good profit in spite of the present depression.

In the past we have been able to pay some members' dues, without local dues, out of the treasury, but on and after the first of April, on the account of the bank restrictions, we are willing to keep on paying their home office dues, but with the understanding that they must pay their own local dues so as to help others when needed.

The banquet committee under the supervision of P. D. Munger is working hard to make this event a success. It is to be held sometime next fall, to celebrate our division's twenty-fifth anniversary. Any one wishing to participate can pay in installments each month, and the treasurer is M. Maynard, 1315 West 95th St., Cleveland.

SCRANTON

By H. B. Young

The division officers are indeed glad to see interest in the monthly meetings continue as it does. When every resident member makes it a point to attend, the meetings certainly can be instructive and entertaining, and strengthen anew the common bond of Brotherhood.

Our March meeting sure was peppy, eh, boys? That trustees' report of the Division's work for 1932 in dollars and cents certainly looked good, didn't it? Just goes to prove what a united front can accomplish. Let's keep it up and have a bigger and better 1933.

Westchester Frats will be interested to know that Fred Goss, Jr., has secured temporary employment in these parts and is now a member of the local set.

Brother F. A. Roberts has the sympathy of all in the recent loss of his brother, Elmer W. Roberts.

Our Jig-Saw Puzzle Party, Feb. 25, while not a great success financially, was both entertaining and humorous,

and proved that we have quite a few jig-saw experts amongst us.

Our next social will be on March 25, then on April 22 we will have our annual Easter Party. The Easter Bunny will be there so, come on everybody, let's go!

TOLEDO

By N. P. Herick

Our Division's monthly social on Feb. 18, a St. Valentine party at Kapp Hall, drew a larger crowd than we expected. Elmer McVicker, chairman of the committee, is said to have been far more energetic than usual, due to the fact that his charming wife was back from the parental home in Columbus for her week-end visit. Many new games were played, and oyster stew, sandwiches, doughnuts and coffee sold well. His assistants were Harry Augustus, Myron Burt, Stanley Krerowicz and Max Green.

The last social, March 18 will be under the management of Treasurer Lee, and it may be much different from the previous ones, so you should not fail to attend it.

A surprise party, honoring W. D. Ellis's birthday, was given at the house of his married daughter, Helen, on Palmwood Ave., Feb. 25. He was certainly surprised when a flock of friends put over the "shock" on him. This was his 70th birthday, and we hope he has as many as old John D. The same evening another birthday party was given in honor of Andrew Sellers by his wife, and an enjoyable time was had by those attending it.

ATLANTA

By Muriel Bishop

A dinner celebrating our Division's 23rd Anniversary is being planned for May 6. As soon as details are arranged, cards will be sent out.

Our March social drew the biggest crowd so far. Five tables of jigsaw puzzles were the most popular feature of the evening—and did we have fun helping (and hindering) our partners put 'em together! As soon as we SAW what the thing was going to look like, someone JIGgled the table—and we had to do it over again.

Percy Ligon has said goodbye to his faithful Ford, and now has a 1933 Chevrolet. It's a beauty!

While crossing tracks, Herman Ware jumped from in front of a switch-engine and escaped unhurt. His companion, Joe Todd was not so lucky—he was struck by the engine and had one foot smashed.

Mrs. Howitt Morgan is recovering from an appendicitis operation.

FT. WAYNE

By J. E. Pershing

The annual picnic for the benefit of Fort Wayne Division will be held at Lawton Park, Sunday, July 23. Particulars will be announced later.

John J. Smead has been taking a show card course since December 16 at the Y. M. C. A. He will graduate April 24. He makes excellent progress

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in advertising along with the show card course, which astonishes his instructor and the industrial secretary to such an extent that he will, no doubt, secure a good job after graduation. It is understood that he leads 100 per cent in the class. Edward Schenck has enrolled in the same class.

The Division will have a dime social on Saturday evening, April 15 at the Y. M. C. A. Fred Kummer is the chairman, and will put forth all his energies to make the affair pleasant for those attending. The St. Valentine social held at the same place on Feb. 18 was fairly attended. Thanks are due Miss Dorothy Davis, Miss Vera Reckeweg, Mrs. Kummer and Mrs. Pershing, who helped serve refreshments, which were enjoyed by all.

There are more socials in Fort Wayne than ever before. Mrs. J. E. Pershing is the chairman for the March 18 social, which will be held at the Y. M. C. A., proceeds to go to the United Deaf-Mutes Bible Club Fund. The writer is the teacher of the club, which was just organized.

BROOKLYN

By Jack Seltzer

The March meeting drew an assemblage of 145 members—6 from our offspring, No. 87. After the opening ceremonies, the Chair asked all to stand one minute in respect to two members claimed by death in the month of February. They were Patrick Ballard and Frederick Hoffman, and the causes were accidental fracture of skull—hit by a truck and slipped on ice, respectively.

Upon invitation, Jack Seltzer, Paul Tarlen and Hy Dramis were selected to represent the Division on the NAD committee in conjunction with its coming convention at the Hotel Pennsylvania, July 24 to 29.

As this goes to press, it will be impossible to give details of our Dance and Frolic that was held on March 18. Full details will be forthcoming in the next issue, so watch for it and see what you've missed.

Our own statistics show that the following members have fearlessly launched their ships at the very height of Dame Depression's reign: J. J. Byck as a carpenter and cabinet-maker is busy filling the orders heaped upon him; A. Lichtblau is thinking of expanding his upholstery business to meet the demand; P. J. DiAnno, C. H. Wiemuth and N. J. McDermott are running their printing presses thunderously fast; P. Pecorella and H. Shapiro are using all four of their limbs simultaneously to kalsomine ceilings, paint walls and shellac floors, whether you believe it or not; and the latest one to bank on the public's weakness for fads is W. Sylvester, who is jigging his jig-saw jiggedly crazy, and walks zig-zag-edly from the contagious daze of his work. Now we know why he brands his products "ZIG-ZAW PUZZLES."

Here's hoping that the "pen-pushers"

of Division Notes will meet at the "writers' banquet" during the NAD Convention in New York, as being prepared by Altor Sedlow, and mentioned in Jimmy Meagher's column.

DALLAS

By T. E. Hill

The passing of the second month of Dallas Division's venture "The Depression Buster Club," has proven the venture to be sound, for even greater profits were realized the second month than the first, and the members and non members who have occasion to use the Club Rooms, grow more enthusiastic with each meeting over the comforts of the hall.

It was decided to rescind a previous rule to give one-third to the fund for the Aged and Infirm deaf, as too many of the brothers are in dire need, and flowers to the living is always better than eulogies to the dead, and the Home for the Aged and Infirm Deaf is too far off to be of any benefit to us when there is so much suffering before us right now.

At the February meeting, Dallas Division decided to purchase, for cash, a Victor 500-Watt Moving Picture Projector, 16 M. M., and the first occasion to use same has shown it to be a dandy. Three shows were given with it in February, one at Fort Worth, one at Dallas and one at Sulphur, Oklahoma. A nominal rental is charged when the projector is used outside of No. 63's hall, and this will in time pay for it.

C. D. Pickett is the permanent chairman for the socials of Dallas Division, having charge of all arrangements for the year 1933, picking a different committee to help him each month, with several non frats always on the committee.

Because of the fact that the greater part of the money charged for banquets goes to waste, the Division decided to cancel its banquet schedule for April 15 and substitute some other sort of entertainment, so that a larger percentage of the admission fees would do good work for our brothers who are in distress.

The Division received a nice letter of gratitude from Mrs. Clara Hemphill, mother of Wofford Hemphill, who has been ill for two years now, for the benefits Wofford received from the Society. Any one not believing that the N. F. S. D. is a worthy organization should ask her what she thinks of the Society.

BUFFALO

By A. E. Ode

The "Oriole Silent Five" bowling team of Buffalo matched up with the Bingo bowling team in Binghamton, N. Y., and the former won by 250 points and also won the doubles. Congratulations!

Thomas Mazzone of Jamestown, N. Y., married Frances Shadel of this city in Jamestown at the home of Brother Mazzone's parents, some time in January. Congratulations!

Russell Martina is Scoutmaster of Troop No. 40 at the Deaf Mute Institute, Buffalo, and is taking a six weeks course of Introductory training at present.

March 17 a card party will be held at the Deaf Mute Institute of Buffalo for the benefit of one of the brothers of No. 40 who has been in dire need for a long time. A good crowd is expected.

The card party held at Elmwood Music Hall came out successfully, and 103 deaf people attended. After cards, refreshments were served. Also there was a dance.

Another card party will be held at the same place. There will be a dance and refreshments after cards. It is hoped the attendance will be as large or larger. The date is March 25. Russell Martina is the chairman and the officers are on the committee, the same as in the card party held Feb. 25.

No. 40 is planning to celebrate its 20th anniversary this coming June. William Murphy is the chairman, and in time will appoint a committee to co-operate with him, and a great time is anticipated.

SPRINGFIELD, MASS.

By F. L. Ascher

April 29 was fixed as the date when our division will sponsor a "Jig-Saw-Puzzle" party under the chairmanship of Harry Daniels, in Memorial Hall, 44 State St. A great time is anticipated. Further details will be written to members and friends. Save this date!

"Benefits" on page 4 of the March FRAT is worth while reading. Members and their relatives should give careful attention to this article, as we aim to enforce the law as a protection to the whole membership.

To resident members: Once more, you are urged to attend the meetings. They are only once a month. Because of difficult circumstances, it is the best time to co-operate and stick together. Brothers, show your fraternal spirit by lessening your officers' burdens and make the meetings worth while attending. Moreover, make our social parties successful by urging your friends to help us enjoy them.

Circumstances necessitated Russell Cosly's transfer from Holyoke Division to our division. This young man is very energetic and many things are expected from him. Change of residence caused our Brother Belouin's transfer to Schenectady Division. Now we want to add more new members to our division.—Let's get one!

Notice to members: Any member desiring a loan for his dues must notify Chairman Ernest A. Sargent, 509 White St., Springfield, Mass., either in writing or in person one week before the date of monthly regular meeting. All applications must be in before the last Wednesday following the date of our next meeting. The committee will meet for the purpose of deciding whether each member is entitled to loans on that date. Any member hav-

ing worked more than 30 hours a week is not encouraged to apply for loans. It was voted recently that 3 per cent interest is to be charged against loans for the first six months, and 6 per cent to be charged on the unpaid balance after the first six months. Because of the reduced amount being left for loans, members owing to our Division are requested to settle all or in part before the end of the year.

KANSAS CITY

By O. L. Sanford

The secretary, on one of his weekly grocery routes, decided to take Tony Sexton along, and the two ventured over near the Rosedale district. As fate would have it, Brother Walter Cunningham was one of the first prospects in mind, and never having been over there before, a hard time finding the house was had, only to learn that Brother Cunningham had passed away that very same morning. Funeral services were held at Olathe, greatly to the disappointment of the division, since few had money enough to drive over.

A crowd of almost one hundred was present at the merriment party given by Clem Dillenschneider and Chas. Conradt. Many came from afar. One of the features of the party was a rather large display of groceries put on sale by the secretary, who sold them *cheaper* than at the grocery store. In the last ten days \$50.00 worth has been sold. The division would appreciate it if frats living near Kansas City would drop in on the secretary when here and take a few purchases back with them. It would help the convention fund.

LOWELL

By M. S. McGeever

Saturday night, Feb. 25, was the date of a whist party at Brother McCord's home. One of the worst snow blizzards of the season did not mar the "full house." Proceeds are being turned over to the loan fund of the division. The division extends its sincere thanks to Mr. and Mrs. William Clarke for serving free refreshments. The party broke up at a late hour, and all departed for home in good spirits. Mrs. Battersby, wife of our Grand Fourth Vice President, and Miss Nora Egan, well known for her untiring work to boom the Boston Convention, were the overnight guests of Brother McCord during the party.

Coming events: Brother Carlisle announces that he will hold another whist party in Lawrence on April 29 for the benefit of the division, and be assured he will inform all his friends by mail later. Brother McGeever has

it in mind to stage a new playlet, with probably a movie show, sometime in May. The name of the playlet is "Molasses-Peppermint" and will be a highly entertaining three-act comedy. Of course, the proceeds will go to the loan fund of the division.

PITTSBURGH

By E. A. Ludovico

The P. I. D. won the title in the sixth annual basketball tournament of the eastern states schools for the deaf on Feb. 25 at Edgewood. The runner-up was Va. S. D. and the third went to W. P. S. D. There was a big crowd attending the final games. The writer thinks the next tournament will be held in New York.

Last October, Julius Kirsch's home was burned and the damage was estimated at about \$825. Anyhow he is not worrying, because he got the money from the insurance company.

HOLYOKE

By Arno Klopfer

The January 28 whist social at Turn Hall was well attended by 50 persons. This affair was directed by Chairman Frank Kusiak, assisted by Brothers Ernest Klinke and Arno Klopfer.

On February 25, Brother Ernest Klinke gave an interesting shadow play at his home to about 25 persons. Before the play, he gave two other games. Holyoke Division announces its annual Social and Dance at Empire Building, 419 High St., Saturday evening, April 22. Chairman Klopfer will direct the affair. Those who cannot dance may play at social games. Raymond Klopfer, nephew of Chairman Klopfer will play the piano. Remember, April 22, at 419 High St.

This Division is doing good business by loaning its military whist goods and banners at socials held by different organizations in town. Ernest Klinke has done very well making out 32 numbers of military whist. He is valuable in promoting such socials.

Holyoke Division will change back to its former meeting night on Saturday evening, April 1. During the winter it met Sunday afternoon, to allow out of town members to come to meetings.

TORONTO

By A. H. Jaffray

On Dec. 3, in the gymnasium at the Church for the Deaf, we had a very nice banquet at which seventy-five people were seated. President Geo. W. Reeves, the toastmaster, asked all to stand up for two minutes' silence in memory of the late Grand President Francis P. Gibson. He called upon Brothers Jaffray, Grooms and Grand Vice President Shilton for speeches in reply to the toasts. Social games followed the banquet.

Asa Forrester was forced to relinquish his job as waxing ruler in the Rapid Grip Engraving Co., and moved to his home town of Dunnville last summer, where he established a shoe

repairing shop and has been doing well. We miss him very much at our monthly meetings.

Geo. Elliott secured a position as caretaker at the Evangelical Church for the Deaf at 56 Wellesley St., on January 1st after being out of work for 2½ years. I am glad to say that we are well pleased with him, for he is very capable.

At our January meeting, we had an installation of new officers in charge of President G. Reeves and the social followed. A new stunt was introduced in the form of a calendar contest in which about 35 pretty calendars were hung up for a popular vote for the prettiest.

For the latter part of April or the first Saturday in May we have a program for a social which Bro. Baskerville will look after. He does not reveal what kind it will be, and he will keep the cat in the bag until about two weeks before the date of the social. He says that he will have a grand surprise for us.

I wish to call to the attention of non-resident members that we are going to have a smoker or supper, with an initiation following, in honor of our Montreal brothers, who are trying to secure a \$5.00 railway excursion from Montreal to Toronto some time in May. We must be prepared for short notice from the railways. We will send notices to them. Please bear this in mind.

CHICAGO, No. 106

By F. B. Wirt

Attention, all members of this Division—the president has a special program for the April meeting, so please understand that we meet at 7:30 p. m.

Our "mystery" trips seem to be getting interesting, and have been well attended; those who did not come were out of luck. Brother Rice had charge of trips on two consecutive days in February. On the 17th, we went to the new Museum of the Chicago Historical Society, which we found very interesting. The next day a crowd met Brother Rice and went all over the Northwestern R. R. station, into places not usually accessible to the public. On March 11 all who are interested will meet Brother Rice at the early hour of 8:45 a. m., at 42nd St. and South Halsted St., for a trip through the stock yards, where we will see the progress of the live animal to meat ready for our tables. Listen to this: Brother Nelson is taking reservations for a trip to Chinatown on some date in April. It will be necessary to make a charge of \$1.00. This charge goes for a banquet which comes first, and afterwards, the expense of a Chinese guide, who will lead us into the mysterious parts of Chinatown; the joss houses, opium dens, etc. The total time may take as much as five hours. All are welcome, bring your wives, sisters, sweethearts, send your reservation to E. A. Nelson, 5713 North Washtenaw Ave., with \$1.00. He

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will mail you the date, meeting places, etc.

We have organized a World's Fair Committee, Brother Pernecky, Jr., chairman, who will entertain all out of town brothers, during the period of the fair, June 1st to Nov. 1st—one hundred and fifty days. They will provide guides for those unfamiliar with Chicago—other things on the program are beach parties, picnics, card parties or movies. These events will be announced in these columns at the proper time. Come one, come all, but notify the Secretary beforehand.

A hobby is sure a life saver for all of us who are unemployed. All the deaf should acquire one if they have not got one. Brother Sprague, an engraver, being handy at cabinet work, made a number of things which he sold. He is now making an altar for the Division, from the design of one of the brothers, an architectural draftsman. Brother Rice is doing wood carving work for his own pleasure. Brother Schmidt and his "gang" does stunts for movies, one of their number acting as camera man in their turn.

Immediately after the last meeting, Brother Haley proposed a mustache race, and eight stood up to be counted in. A small fee was charged and paid in, to be divided into two prizes. The contest started on date of last meeting, and is to terminate on date of next, and Brothers Roberts and Kemp will have a fine job of selecting the two winners, one with the bushiest mustache, the other who grew his to a work of art. This judging will be the amusing feature after business at the April meeting. All members of the Society are welcome.

AKRON

By F. A. Andrewjeski

A. D. Martin of Huntington Division has at last found an occupation to his liking. He has moved to a 25-acre tract about fifteen miles out from town. We hope he stays permanently in love with this form of living, for then we can expect him to transfer to our Division.

R. W. Zimmerman met with an accident at his place of employment some time in February. He is now in the Citizens Hospital of Barberton, partly buried in a cast.

H. C. Ware is busy lining up a program for April 22. He has selected Brother Osborne to take care of the literary side, so there may be fireworks when the debate starts.

Herman Moore is in Chicago at present trying his luck at salesmanship. Latest rumors are that he has greater faith in his manual ability, and hopes to obtain temporary employment in a Chicago rubber factory. (He has.—Ed.)

Brothers McConnell and Seinensohn, accompanied by their wives, who are sisters, spent the week end recently on McConnell's folks farm near Trinway, Ohio. We understand they had several wonderful feasts, and must be sufficiently nourished to keep them on

a reduced diet for the balance of the depression.

PORTLAND, ORE.

By C. H. Linde

The local division sponsored a Washington's birthday party on Feb. 25, when 103 attended. This attendance exceeded even the wildest dreams of the committee in charge, in view of the fact that frat events of the past year had been disappointing in the way of profits from admissions. For the women, Miss Spieler won recognition for the best costume typifying the spirit of the Colonial dress era, while Brother Reichle led the men in the race for the most perfect imitation of a gallant Colonial gentleman. Chairman Mayhew Norton and his assistants, Brothers Fred Wondrack and Tatreau, kept the crowd going at a lively pace with new games, and sent them home fully satisfied with free refreshments.

At the March meeting No. 41 gave approval to a new amendment shortening the time of the meetings to two hours—8 to 10 o'clock, instead of 8 to 11 as in the past, in order to provide plenty of time for a social following the business session. Brother Nelson, who is to have charge of entertainments after the business meetings, urgently requests all the frats, whether in good standing or not, to show up at 10 o'clock to help increase the local fund, and also wants it known that besides ex-members, anybody else is welcome there.

Recently Brother Craven received still another one of his long list of injuries sustained while at work, when a heavy piece of machinery fell on his toes, one of which became so swollen that it required a surgical operation; Brother Miles Sanders' brother was frozen to death last month while lost in a blinding snowstorm in the Southern California mountains; remains of Brother Lyle Fowler, formerly of No. 41, who died Feb. 9 in Seattle, were brought over to Portland for burial. Brother Delanoy, charter member, is still confined to his house, but retains his unflinching interest in local frat affairs by inquiring of every caller about No. 41. The February meeting missed Brother Lynch, loyal commuter from Salem, who was then "under the weather," but he appeared in his usual sprightly self at the March meeting.

OMAHA

By R. W. Mullin

Somehow, Brother Long perks up, and gathers a frolicsome grig as jaunty as a cricket, and has been improving the shining hour for our coming entertainment for April 29. "Frivolities of 1933," the classic, all virgin, semper virent, just lickerishly rollicking. All for two bits to see. Remember the stag when Brother Gib was here, and Brother Long's part? What an actor! Betcha we're all coming, and there won't be any wishing stars.

Ssh! Here's a secret of youth.

Brother Berney's gay wife was surprised with a birthday party by a few friends Sunday, the 12th. Elysian gifts and dainty eats there were, and it worked.

Of all the worst mishaps, the worst was in losing our Brother Flood. He was hit by a speed fiend while on his way home to his family, across a dark street where it would never have happened if this driver had his lights on, and stopped his car. Flood's mangled body was carried six blocks before attention was given, whether the driver knew it or not, but took him to the hospital anyway. Brother Flood never regained consciousness, and passed away 24 hours later, leaving a wife and two little tots destitute, besides a dependent brother and two sisters.

Brother Treuke and wife drove to Lincoln, Sunday the 12th, on a friendly visit. Just notice how simply the automobile and FRAT keep us all together, distance having no drawback.

HARTFORD

By H. V. Jarvis

President Moran announced that he will appoint as new committees hustling, young and aggressive members to raise money for our dwindling local fund. David R. Cole will be head of the monthly committees, except for the October annual affair, and he will appoint chairmen for each month. Those who remembered him as chairman for the 1927 and 1929 October Annual, which gave the best for your money, will be sure that they will get their worth of fun.

There were 40 persons at the February social for the game of "Monte Carlo" whist. Always new games and new prizes for each social, so come and join us in happyland. Admission is usually 15 cents. Time, 8:30 p. m. to midnight.

President Moran also appointed the budget committee, consisting of Edward F. Kosinski, Edward J. Szopa and H. V. Jarvis, for one year. The members will be informed at the March meeting of its report.

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The President appointed James N. Sullivan, W. F. Durian and N. M. Zietz on the new local rules committee for one year.

Secretary Jarvis and wife attended the Worcester affair on February 18. It was great. Their members showed fine spirit in giving the public a good show. Fourth Grand Vice President Battersby's fine, encouraging speech on "Protection," was much enjoyed.

SIoux FALLS

By E. P. Olson

Our Division has decided to again meet on the first Mondays for the rest of the meetings.

Joseph Servold is the third paid-up member of No. 74 to take advantage of the active privileges extended to such, and was at the February meeting.

Grant E. Daniels and B. B. Burnes are the committee in charge of the All Fool's Day Party on Saturday evening, April 1, at the Daniels place.

Under the charge of E. P. Olson and Joseph Servold, a St. Valentine party was held on Feb. 18. A pretty heart-shaped cake was spiritedly auctioneered off at \$5.05, after spirited bidding.

SEATTLE

By A. W. Wright

The passing of Lysle E. Fowler, 35, on Feb. 9, came with such suddenness that it shocked every one who knew him. While he had not been feeling at his best a few days previously and had suffered with a mild case of flu, he was around as usual on the fatal day. The coroner pronounced the cause lobar pneumonia. Funeral services were conducted here with a large attendance, but burial was in Portland, where Fowler joined that Division, and later transferred to Seattle.

L. O. Christenson was elected director of No. 44 in place of Lamir Palmer at the March meeting. Lamir is having a tough time with Old Man Depression, but is one of those who will come back.

BRONX

By J. R. Collins

Nothing startling at the March meeting, the usual communications, orations, visitations, ministrations, and absentions; the latter being our chief concern. To deal with it here any further would be a waste of space. We're familiar with them when their hoarded gold runs low and we're also familiar with the old adage, "When it rains it pours," and will they familiarize themselves with this notice that no umbrellas will be loaned out.

The Division is basking in the lime-light once more and to make a long story short, our barn dance of Feb. 11 was the only one of five other affairs held on the same night to come out a success. It made such a hit that we were besieged by popular demand to add one more eventful night to our list before closing our series of mid-



Illustrations by
Morgan Dennis

Eulogy on The DOG...


By SENATOR VEST

GENTLEMEN OF THE JURY: The best friend a man has in this world may turn against him and become his enemy. His son and daughter that he has reared with loving care may become ungrateful. Those who are nearest and dearest to us, those whom we trust with our happiness and our good name, may become traitors to their faith. The money that a man has he may lose. It flies away from him when he may need it most. Man's reputation may be sacrificed in a moment of ill considered action. The people

who are prone to fall on their knees and do us honor when success is with us may be the first to throw the stone of malice when failure settles its cloud upon our heads. The absolutely unselfish friend a man may have in this selfish world, the one that never deserts him, the one that never proves ungrateful or treacherous, is his dog.

A man's dog stands by him in prosperity and poverty, in health and in sickness. He will sleep on the cold ground, when the wintry winds blow and the snow drives fiercely, if only he may be near his master's side. He will kiss the hand that has no food to offer, he will lick the wounds and sores that come in encounter with the roughness of the world. He guards the sleep of his pauper master as if he were a prince.

When all other friends desert, he remains. When riches takes wings and reputation falls to pieces he is as constant in his love as the sun in its journey through the heavens. If fortune drives the master forth an outcast into the world, friendless and homeless, the faithful dog asks no higher privilege than that of accompanying him, to guard against danger, to fight against his enemies, and when the last scene of all comes, and death takes his master in its embrace and his body is laid away in the cold ground, no matter if all other friends pursue their way, there by his graveside will the noble dog be found, his head between his paws and his eyes sad, but open in alert watchfulness, faithful and true even to death.


 An illustration of a dog lying down next to a tombstone. The dog is shown in profile, lying on its side with its head down. The tombstone is a simple, rectangular stone with the words "HERE LIES" at the top, followed by "SAM SMITH" and some smaller, less legible text below. The scene is set against a plain background.

■ The late Senator George G. Vest of Missouri, in a court action to recover damages for the wanton killing of a neighbor's dog, made this speech to the jury. The suit was for \$200 damages but following this appeal, the jury, after two minutes' deliberation, found for the plaintiff and assessed the damages at \$500.

—Courtesy The American Humane Association.

winter socials. Adhering to this wish, we have announced a Spring Dance on April 22 at Ebling's Casino. Our genial Tony Di Giovanni has been selected to guide it.

Having satisfied all, we will get down to mapping out plans for our picnic on July 22, under the direction of the well known Matty Blake. Visitors arriving ahead of time for the N. A. D. Convention will find this an ideal day of pleasure. More later.

WORCESTER

By D. J. Trask

Spring is coming very soon. The Frat boys will be very busy with their gardens.

March 4. Worcester Division had a

short meeting, followed by a whist party, but not much of a crowd, on account of all banks being closed on that day. Some of the boys were "broke," and could not come to the meeting.

On Feb. 18, there were about 100 who attended the movies. They were very good. Brother Moscovitz of Nashua, is a very good operator. Brothers Jarvais and Dramin gave some wonderful tricks of magic. Fourth Grand Vice President W. H. Battersby was at the hall, and he gave a very interesting speech about the N. F. S. D. We think that we will not have a big dance on April 22, as we used to have every year, because we did not make any profit on Feb. 18 to be spent for

April 22. But we will try to give something later.

Brother Tatro went to the City Hospital for observation for nine days, last February. Now he is all right. He has worked as a laborer for the city for 23 years, but now he works only two weeks in a month.

WESTCHESTER

By S. J. Riley

At our March meeting, it was decided to change our monthly meeting from Saturday to Friday. From now on we will meet the first Friday of each month at 12 East First Street, Mt. Vernon, N. Y. It is expected that this change will increase attendance at the meetings as a majority of the members have a leaning for other engagements for Saturdays.

Strike up the band, boys! We received an application for frat membership from Robert B. McGinnis of Old Greenwich, Connecticut. McGinnis is one of the most popular and leading members of the deaf colony on the state line. He promises to bring in several more new members soon.

The St. Patrick "500" card party on the 11th came off during the bank holiday and although the attendance was small, the division was richer by close to ten dollars.

Dick Bowdren was chosen chairman of the Membership Drive Spring Dance that is being considered for Saturday, May 20th. Further announcements will be made in next FRAT issue.

Marriages

December 4—Herbert Fledderjohann, Golconda, Ill., and Anna Kentruss, Ledford, Ill.

January 18—William MacDonald and Wainta Henney, both of Flint, Mich.

February 2—Maldwyn Davies and Mary Smith, both of Flint, Mich.

Obituary

JOHN A. BRAITHWAITE, 57, of Detroit Division No. 2, died February 7, 1933. He joined the Society March 1, 1922, and held certificate No. 6074-E.

FRED L. HOFFMAN, 27, of Brooklyn Division No. 23, died February 23, 1933. He joined the Society January 3, 1927, and held certificate No. 8072-D.

PHILIP L. SCHREIBER, 47, of Flint Division No. 15, died February 25, 1933. He joined the Society November 1, 1909, and held certificate No. 782-D.

WALTER H. CUNNINGHAM, 44, of Kansas City Division No. 31, died March 2, 1933. He joined the Society February 2, 1915, and held certificate No. 2275-A.



● IT MAKES NO DIFFERENCE HOW OFTEN YOU FAIL. IF YOU ALWAYS START OVER AGAIN AFTER YOU FAIL, NO POWER CAN PREVENT YOUR ULTIMATE SUCCESS.

Moderation In All Things....

It is distinctly unhealthful either to overdo or to underdo work, play, rest, or sleep. "Moderation in all things" is a rule that is particularly important in this realm. Not all people are in need of exercise, nor rest; but every one needs a proper proportion between the two.

Why Worry?

THERE are only two reasons for worry, either you are successful or you are not successful. If you are successful, there are only two things to worry about. Your health is either good or you're sick. If your health is good, there is nothing to worry about. If you are sick, there are only two things to worry about. You are either going to get well or you are going to die. If you are going to get well, there is nothing to worry about. If you are going to die, there are only two things to worry about: You are either going to heaven or you are not going to heaven. If you are going to heaven there is nothing to worry about; if you are going to the other place you'll be so d—n busy shaking hands with old friends you won't have time to worry—so why worry?—Exchange.

The Skin

COMPLEXION largely depends on diet. The simpler the diet the clearer the complexion.

The women will learn that habitual use of rouge dries up and blanches the outer skin and in time "checks" it.

When ice water is drunk with meals it must be brought to normal temperature in the stomach before digestion can proceed.

Wrinkles may be "ironed out" by massage but they may be more effectively treated by lotions that keep the skin soft and by proper diet.—Grit.

Avoid Health Depression With Nourishing Menus

"AVOIDING a Health Depression," as Aneta P. Beadle and Sigfred M. Hauge entitle their article appearing in the December Hygeia, is an important problem during an economic depression. The problem is concerned mainly with deficiency or nutritional diseases.

When unemployment or other factors are present which affect the purchasing power of the family, there is a tendency on the part of the housewife to economize first through her food budget. The so-called extras, such as salads, vegetable side-dishes, fresh fruits and dairy products, are then looked on as luxuries which are to be omitted from the menu. The housewife in trying to economize finally reduces her menus to minimum essentials, such as meat, potatoes, gravy, bread, butter substitutes and occasionally a dessert, either pie or pudding.

Health in the Future

THE way you live and think now is going to have far more to do with your blood pressure fifty years from now than any amount of medicine you can take then. Moderation is the great word; moderation in eating, in smoking, in drinking (if you must drink at all), in any activities that worry you and tire you out; even moderation in exercise.

Be regular in eating and sleeping and bathing and elimination. In other words, practice good hygiene, which the reckless will scorn, of course, but which the wise-minded are coming more and more to heed.

If you have any doubt about the condition of your arteries or about your blood pressure, talk it over fully with your physician. Do this anyway if you are forty or over, and especially if there is in your family any history of high blood pressure, paralysis, heart trouble, kidney disease, or sick headaches; or if you are overweight, for the fat are more apt to have high blood pressure than thin folks are.

Rule fear and anxiety, especially about yourself, out of your life. If your blood pressure is just beginning to go above normal, don't be afraid, but adopt earnestly the hygienic measures your doctor advises looking toward prevention of a further rise. If you are older and already possess a bothersomely high pressure, remember that a quiet life and a contented mind will do more to drop your pressure to lower levels than all the medicine in the world.—Hygeia.

Health Notes

FIGS are a pleasant laxative. Diluted boric acid makes a good eye wash.

Plenty of water will help flush the system.

Buttermilk is less fattening than whole milk.

Witch-hazel makes a good ointment for bruises.

Iodine should be used on external cuts and skin abrasions.

Tired eyes may be rested by closing and gently pressing them.

Bicarbonate of soda may relieve indigestion but will not cure it.

The child or adult, who is well, should get calcium in his food. Foods rich in calcium are milk, cheese, bran, and egg yolk.

The two most common causes of swelling of the ankles are heart and kidney trouble, or a combination of the two diseases.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)
Home Office: 201 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY

Board of Directors

ARTHUR L. ROBERTS	President
201 North Wells St., Chicago, Illinois	
FREDERICK J. NEESAM	First Vice President
130 S. Third St., Delavan, Wisconsin	
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201 North Wells St., Chicago, Illinois	
WASHINGTON BARROW	Chairman, Chicago, Illinois
GEORGE F. FLICK	Chicago, Illinois
HARRISON M. LEITER	Chicago, Illinois

SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1	Chicago, Illinois
Corinthian Hall, Capitol Building—First Friday	
Horace Perry, 720 South Lombard Ave.—Oak Park, Ill.	
DETROIT No. 2	Detroit, Michigan
G. A. R. Grand River and Cass Aves.—First Saturday	
Asa A. Stutsman, 22504 Nona Ave.—Dearborn, Mich.	
SAGINAW No. 3	Saginaw, Michigan
Saginaw Silent Club—First Thursday	
G. J. Janicke, 2706 Glenwood St.	
LOUISVILLE No. 4	Louisville, Kentucky
Robinson Hall—First Saturday	
J. Wm. Ferg, 2923 Duncan St.	
LITTLE ROCK No. 5	Little Rock, Arkansas
W. Markham and Cross Sts.—First Saturday	
H. E. Adeock, School for the Deaf	
DAYTON No. 8	Dayton, Ohio
Ben Hur Hall—First Saturday	
H. P. Munday, 140 N. Garland Ave.	
BAY CITY No. 9	Bay City, Michigan
Y. M. C. A.—Second Tuesday	
Charles F. W. Lawrence, 806 N. Henry St.	
CINCINNATI No. 10	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
Adelbert Walters, 6456 McHugh Place	
EVANSVILLE No. 11	Evansville, Indiana
925 W. Pennsylvania St.—Second Friday	
Nathan Greenberg, 925 W. Pennsylvania St.	
NASHVILLE No. 12	Nashville, Tennessee
Y. M. C. A.—First Friday	
W. O. Burke, 400 Rudolph St.	
OLATHE No. 14	Olathe, Kansas
Hyer's Hall—First Tuesday	
E. H. McIlvaine, Box 73	
FLINT No. 15	Flint, Michigan
109 W. Second Ave.—First Friday	
L. F. Williams, 2505 Begole St.	
TOLEDO No. 16	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan Henick, 119 E. Woodruff Ave.	
MILWAUKEE No. 17	Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday	
Samuel Sutter, 1535 N. 18th St.	
COLUMBUS No. 18	Columbus, Ohio
Knight of Columbus Temple—First Tuesday	
Israel J. Crossen, 364 S. Eureka Av.	
KNOXVILLE No. 20	Knoxville, Tennessee
Y. M. C. A.—First Tuesday	
L. Arthur Palmer, 208 Garden Ave., Fountain City, Tenn.	
CLEVELAND No. 21	Cleveland, Ohio
Sphinx Club, 2515 Franklin Blvd.—First Friday	
Howard L. Judd, 3334 W. 95th St.	
INDIANAPOLIS No. 22	Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday	
Richard H. Phillips, 2945 Kenwood Ave.	
BROOKLYN No. 23	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Nicholas J. McDermott, 954 Broadway	
ST. LOUIS No. 24	St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Aves.—First Friday	
Carl Smith, 1710a Arlington Ave.	
NEW HAVEN No. 25	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin, 121 Gilbert St., West Haven, Ct.	
HOLYOKE No. 26	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kuslak, 82 Jennings St., Chicopee Falls, Mass.	
LOS ANGELES No. 27	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane, 4731 Budlong Ave.	
ATLANTA No. 28	Atlanta, Georgia
Red Men's Wigwam—First Friday	
L. B. Dickerson, 260 Haas Ave., S. E.	
PHILADELPHIA No. 30	Philadelphia, Pennsylvania
1628 Arch St.—First Friday	
James F. Brady, 202 Walnut St., Audubon, N. J.	
KANSAS CITY No. 31	Kansas City, Missouri
912 Grand Ave.—First Friday	
Oscar L. Sanford, 2719 Troost Ave., Apt. 4	
OMAHA No. 32	Omaha, Nebraska
Nebraska School for Deaf—Second Saturday	
Robert W. Mullin, 5512 N. 27th St.	
NEW ORLEANS No. 33	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday	
Henry Soland, Jr., 5521 Prytanis St.	
KALAMAZOO No. 34	Kalamazoo, Michigan
Moose Temple, Portage St.—First Saturday	
John P. Cordano, P. O. Box 262, St. Joseph, Mich.	

BOSTON No. 35	Boston, Massachusetts
Ritz Plaza, 218 Huntington Ave.—First Saturday	
D. McG. Cameron, 146 Howard Ave., Roxbury, Mass.	
PITTSBURGH No. 36	Pittsburgh, Pennsylvania
206 Federal St.—First Saturday	
Enza Ludovico, 442 Pearl St.	
HARTFORD No. 37	Hartford, Connecticut
I. O. O. F. Hall, 327 Trumbull St.—Second Saturday	
Harry V. Jarvis, 18 Orange St.	
MEMPHIS No. 38	Memphis, Tennessee
Y. M. C. A.—First Saturday	
Leland Maxwell, 319 S. Lauderdale St.	
PORTLAND No. 39	Portland, Maine
514 Congress St.—Second Saturday	
Ed. P. Coyne, 12 Orange St.	
BUFFALO No. 40	Buffalo, New York
262-264 E. Utica St.—First Saturday	
Albert E. Ode, 54 Andrew St., Pine Hill, Buffalo, N. Y.	
PORTLAND (ORE.) No. 41	Portland, Oregon
Ivanhoe Hall, 388 Yamhill St.—First Saturday	
Mayhew Norton, 209-21st St. N.	
NEWARK No. 42	Newark, New Jersey
851 Broad St.—First Saturday	
Bernard L. Doyle, 116 Conant St., Hillside, N. J.	
PROVIDENCE No. 43	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Joseph C. Pierce, R. F. D. Box 158, Barrington, R. I.	
SEATTLE No. 44	Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday	
Albert W. Wright, 6840 15th Ave., N. E.	
UTICA No. 45	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Siver, 67 First Ave., Ilion, N. Y.	
WASHINGTON No. 46	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
Wilbert P. Souder, 524 Taylor St., N. W.	
BALTIMORE No. 47	Baltimore, Maryland
Sons of Italia Hall, St. Paul & Read Sts.—First Saturday	
August Wriede, 1909 Kennedy Ave.	
SYRACUSE No. 48	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
Carl G. Ayling, 622 Cannon St.	
CEDAR RAPIDS No. 49	Cedar Rapids, Iowa
K. of P. Hall, 420-1st Ave., N. E.—Second Saturday	
Carl Osterberg, 1320 First Ave., N. W.	
HUNTINGTON No. 50	Huntington, West Virginia
I. O. O. F., 8th Ave. and 6th St.—First Saturday	
Domenic J. Biagi, 629 4th St.	
ALBANY No. 51	Albany, New York
Pythian Temple, 481 Washington Ave.—First Saturday	
Henry A. Mineker, 45 Jay St.	
ROCHESTER No. 52	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday	
L. A. Samuelson, 26 Rundel Park	
SAN FRANCISCO No. 53	San Francisco, California
Native Sons' Hall—First Saturday	
H. O. Schwarze, 1537 Octavia St., Apt. 5	
READING No. 54	Reading, Pennsylvania
508 Court St., 4th floor—Second Saturday	
Edwin C. Ritchie, 26 E. Lancaster Ave., Shillington, Pa.	
AKRON No. 55	Akron, Ohio
Cor. N. Arlington & E. Market Sts.—First Saturday	
Frank A. Andrewjeski, 1566 Preston Ave., E. Akron, O.	
SALT LAKE CITY No. 56	Salt Lake City, Utah
First Tuesday	
George L. Laramie, 28 N. State St.	
ROCKFORD No. 57	Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday	
Fred Shatwell, 2319 Andrews St.	
SPRINGFIELD No. 58	Springfield, Illinois
Carpenters Hall, 5054 E. Monroe St.—First Saturday	
John G. Otto, 718 South 13th St.	
DAVENPORT No. 59	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Charles E. Loughran, 427 East 32nd St.	
WORCESTER No. 60	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask, 347 Packchoag St., Auburn, Mass.	
ST. PAUL-MINNEAPOLIS No. 61	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill, 912 Marshall Ave., St. Paul	
FORT WORTH No. 62	Fort Worth, Texas
Third and Calhoun Sts.—First Saturday	
C. M. Wilson, R. 3, Box 225	
DALLAS No. 63	Dallas, Texas
839 1/2 Exposition Ave.—First Tuesday	
Troy E. Hill, c/o District Clerk	
DENVER No. 64	Denver, Colorado
Howe Hall, 1548 California St.—First Saturday	
Frank A. Lessley, 2915 Douglas Place	
WATERBURY No. 65	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio Minicucci, 48 Wood St.	
SPRINGFIELD No. 67	Springfield, Massachusetts
Memorial Hall, 44 State St.—First Saturday	
E. Douglas Cameron, 90 High St.	
WACO No. 68	Waco, Texas
First Sunday	
Andrew M. Bowman, Abbott, Texas	
BANGOR No. 71	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
Leo E. Trainor, 21 Hazel St.	
KENOSHA No. 72	Kenosha, Wisconsin
Knight of Columbus Hall—Second Saturday	
Ambrose Castonia, 5134 33rd Ave.	
BIRMINGHAM No. 73	Birmingham, Alabama
Ben Hur Hall, 1809 1/2 N. 4th Ave.—First Saturday	
Sam B. Rittenberg, 1525-36th Pl., N.	
SIoux FALLS No. 74	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
B. B. Burnes, Box 717	

WICHITA No. 75	Wichita, Kansas
517 N. 20th St.—First Saturday	
Archie G. Grier, 1420 N. Emporia St.	
SPOKANE No. 76	Spokane, Washington
1029 W. Chelan Ave.—First Saturday	
Frank W. Lobaugh, 1611 W. Kiernan Ave.	
DES MOINES No. 77	Des Moines, Iowa
Moose Hall, 920 Locust St.—First Saturday	
John A. Robinson, 809 Guthrie Ave.	
LOWELL No. 78	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Colin McCord, 87 Andrews St.	
BERKELEY No. 79	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
Elbert Dowling, 4330 Pampas Ave., Oakland, Calif.	
DELAVAN No. 80	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Marvin C. Goff, 119 N. Main St.	
HOUSTON No. 81	Houston, Texas
K. of P. Hall, 312 Fannin St.—First Tuesday	
Richard C. Morris, 400 Quitman St.	
SCRANTON No. 82	Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday	
Harry B. Young, 115 S. Blakely St., Dunmore, Pa.	
RICHMOND No. 83	Richmond, Virginia
Y. M. C. A., Room 201	
R. H. Baughan, 604 N. 22nd St.	
JOHNSTOWN No. 85	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.	
John E. Hasson, 95 Osborn St.	
MANHATTAN No. 87	New York, New York
143 W. 125th St.—First Wednesday	
Jacob M. Ebin, 1014 Gerard Ave.	
JACKSONVILLE No. 88	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton, 414 Kosciusko St.	
LEWISTON No. 89	Lewiston, Maine
G. A. R. Hall—First Saturday	
Laurier Toulouse, 28 Summer St., Waterville, Me.	
PEORIA No. 90	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham, 1713 N. Madison Ave.	
JERSEY CITY No. 91	Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday	
Chas. Hummer, 301 Highwood St., Teaneck, N. J.	
BRONX No. 92	New York, New York
Casino, 156th and St. Ann's Ave.—First Friday	
Louis C. Saracene, 1354 Webster Ave., Bronx, N. Y.	
COLUMBIA No. 93	Columbia, South Carolina
Y. M. C. A.—First Saturday	
H. R. Smoak, P. O. Box 45, Union, S. C.	
CHARLOTTE No. 94	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
Donald W. Gledhill, Box 652	
DURHAM No. 95	Durham, North Carolina
Y. M. C. A.—First Saturday	
John E. Dermott, 1022 Trinity Ave.	
DUBUQUE No. 96	Dubuque, Iowa
1355 Bluff St.—First Friday	
Barney Data, 228 Locust St.	
GRAND RAPIDS No. 97	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
William H. Miller, 421 Quimby St., N. E.	
TORONTO No. 98	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Arthur H. Jaffray, 35 Manor Road, W.	
DULUTH No. 99	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday	
William L. Nelson, 2013 W. 4th St.	
CANTON No. 100	Canton, Ohio
Second Saturday	
Clifford Drake, 1032 Ambust Rd., Massillon, O.	
FARIBAULT No. 101	Faribault, Minnesota
Eagles Hall, First Saturday	
Tolve Lindholm, 416 Shumway Ave.	
SOUTH BEND No. 102	South Bend, Indiana
Moose Hall—Second Tuesday	
F. R. Nihlean, 1433 E. Main St.	
COUNCIL BLUFFS No. 103	Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday	
Ransom H. Arch, Route 1, Crescent, Iowa	
FORT WAYNE No. 104	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John E. Pershing, General Delivery	
SCHENECTADY No. 105	Schenectady, New York
612 Union St.—Second Saturday	
Harry Barnes, 1560 Myron St.	
CHICAGO No. 106	Chicago, Ill.
Hotel Atlantic—Second Friday	
Frederick B. Wirt, 211 Williams St., Aurora, Ill.	
MIAMI No. 107	Miami, Florida
Y. M. C. A.—First Sunday	
O. W. Stitt, R. 1, Box 820, Hialeah, Fla.	
BINGHAMTON No. 108	Binghamton, N. Y.
120 Court St.—Second Friday	
Lewis P. Garbett, Route 3, Binghamton, N. Y.	
WILKINSBURG No. 109	Wilkinsburg, Pennsylvania
1018 Penn. Ave.—First Saturday	
F. A. Leitner, 929 East End Ave.	
SAN DIEGO No. 110	San Diego, California
Chamber of Commerce Bldg.—First Saturday	
Willard Foster, 4258 Marjborough Ave.	
EAU CLAIRE No. 111	Eau Claire, Wis.
Y. M. C. A.—First Sunday	
Lyle L. Bulmer, 1418 Sherwin Ave.	
SULPHUR No. 112	Sulphur, Okla.
School for the Deaf—First Monday	
Edwin T. Johnson, School for the Deaf	
VANCOUVER No. 113	Vancouver, Wash.
School for Deaf—First Thursday	
Oscar Sanders, School for the Deaf	
WESTCHESTER No. 114	Mt. Vernon, N. Y.
12 E. First St.—First Saturday	
S. J. Riley, 115 E. 4th St.	
QUEENS No. 115	Jamaica, L. I., N. Y.
Y. M. C. A., Jamaica—First Saturday	
H. A. Gillen, 625 DuBois Ave., Valley Stream, L. I., N. Y.	

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 over a hundred principal cities of the United States and Canada.

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.

Death, Sick and Accident Benefits

The society guarantees to pay 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 accident for two full weeks or longer the society will pay a benefit ranging from \$5.00 to \$25.00 per week, depending on the amount of weekly benefit chosen by the member and for which he has paid the required tax. No benefit, however, is paid for disability of less than 14 days' duration; nor can any member draw more than 10 weeks' disability benefit within any twelve consecutive months; and no member can draw sick and accident benefit for any part of the first three months after joining.

Safeguards

The society is chartered under the laws of the state of Illinois and is licensed by the insurance departments of thirty-seven other states in which it operates, and by the Dominion of Canada. An annual report of the society's business for the year and financial condition is made to all 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 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.

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 has also to pay the doctor's fee for the required medical examination—usually \$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 to the Grand Secretary for application blank or information.

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.

Certificate Classes

The Society issues the following certificates: Class C—Whole Life, Class D—Twenty-year Payment Life, Class E—Paid-up at Age 60 Life, and Class F—Old Age Monthly Income at 70 for Life.

Withdrawal Equities and Income Options

All certificates carry withdrawal equities in the form of paid-up insurance after three years. Members in Classes C, D, and E, on reaching age 70, have the option of a liberal monthly income in lieu of the promised death benefit.

Required Monthly Payments

After joining, the member pays each month: (1) The mortuary assessment for entry age, class, and amount given in the table below; (2) Sick and Accident tax, ranging from 25c to \$1.50, according to amount of weekly benefit chosen; (3) Per capita tax of 36c for the General Expense and Convention funds; (4) A small tax for local dues, varying with the different Divisions. These payments begin on the first day of the month of certificate issue.

MONTHLY NET RATES PER \$1000
Minimum \$250; Maximum \$5000 to Age 45,
\$3000 to Age 50, \$1000 to Age 55.

Entry Age	CLASSES			
	C	D	E	F
18	\$1.11	\$1.58	\$1.13	\$1.20
19	1.11	1.60	1.16	1.20
20	1.11	1.63	1.19	1.20
21	1.13	1.66	1.22	1.23
22	1.16	1.69	1.25	1.27
23	1.18	1.72	1.29	1.30
24	1.21	1.75	1.32	1.33
25	1.24	1.78	1.36	1.37
26	1.27	1.81	1.41	1.41
27	1.31	1.85	1.45	1.46
28	1.34	1.89	1.50	1.50
29	1.38	1.93	1.55	1.55
30	1.42	1.97	1.61	1.60
31	1.46	2.01	1.67	1.66
32	1.50	2.05	1.73	1.72
33	1.55	2.10	1.80	1.78
34	1.60	2.15	1.88	1.85
35	1.65	2.20	1.96	1.92
36	1.70	2.25	2.05	2.00
37	1.76	2.31	2.15	2.08
38	1.82	2.37	2.25	2.17
39	1.89	2.43	2.37	2.26
40	1.96	2.50	2.50	2.36
41	2.03	2.57	2.64	2.47
42	2.11	2.64	2.80	2.59
43	2.20	2.72	2.98	2.71
44	2.29	2.80	3.18	2.85
45	2.38	2.89	3.40	3.00
46	2.49	2.98	3.65	3.16
47	2.60	3.08	3.95	3.34
48	2.71	3.18	4.29	3.54
49	2.84	3.29	4.69	3.75
50	2.97	3.41	5.18	3.99
51	3.11	3.54	5.76	4.25
52	3.27	3.67	6.49	4.53
53	3.43	3.82	7.41	4.85
54	3.60	3.97	8.64	5.21
55	3.79	4.14	10.35	5.62

Rate for age at nearest birthday to be taken