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The National Fraternal Society of the Deaf (NFSD)

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Twenty-first Year

NOVEMBER, 1923

Number Seven

## The Grand President's Annual Message

In giving the membership body another annual report, it will be my aim to outline only such acts and problems of vital interest which have had the larger attention of the administrative officers. Minor affairs, which have been many, and statistics which have had your attention each month through the public reports of the Treasurer and the Trustees, I have omitted as being unnecessary.

The suggestions and recommendations herein should be given due weight, as a preliminary to the consideration of vital questions in advance of the next convention.

A survey of the year's progress in the affairs of the society shows no unusual accomplishments. However, we have made our customary advance in membership and finances, and have maintained the stability of the organization as a whole. The nature of our position, with a single and restricted class from which to draw our strength, weighed down with its proportionate limitations, precludes any extraordinary showing in membership. Ours is a conservative organization with a record of relative growth in finances, useful service, and unity that, by comparison, has given us high standing in the fraternal world. However, this must be constantly augmented by increased activity in pushing our growth along the lines I have outlined in another part of this report.

The year's progress is here given, classified under separate heads, for your consideration. In view of the near approach of the next triennial session of the order, I have reserved extended review and recommendation of important matters for incorporation in my formal address to the convention body.

### Western Trip.

In June of this year, I made a month's tour of the Far West and Northwest, visiting Spokane, Seattle, Portland, Berkeley, San Francisco, and Los Angeles Divisions. I found these divisions full of enthusiasm and all working for the advancement of the order. It was very encouraging to get into intimate contact with the membership in these sections and to note the splendid spirit of these units. It argues well for the future growth and prosperity of the order as

a whole that we have been enabled gradually to extend our organization to the Pacific coast, the North, and the Northwest, as well as to the South and the East, thus making our order national in scope as well as in name. These western divisions are units of which we may well be proud.

### Resignation of Brother Rowse.

In March of this year, Brother Edward M. Rowse, who had served the society first as a clerk, then as Assistant Secretary and Treasurer, and later as Treasurer, following the Atlanta convention, a service covering a period of some ten years, tendered his resignation of the office, which was accepted. Brother Rowse has removed to his former home in Massachusetts to engage in business there. The Board of Directors appointed A. L. Roberts to fill the vacancy created by this resignation. Brother Roberts resigned the office of Assistant Secretary in order to qualify for this place, and the office of Assistant Secretary has been left vacant until the next convention.

### Canadian Situation.

As is generally known by the membership at large, the society some time ago made formal application to do business in Canada. This was done to meet the needs of the Canadian deaf, the situation seeming to warrant the belief that our entrance into Canada would be followed by a substantial addition to our membership. I am confident that our assumption in this respect will be borne out by results, once the society obtains a license to do business in the Dominion.

Our first application to the Canadian insurance department was held up by the fact that our Sick and Accident business was not given a valuation in accordance with the Canadian requirements. This, however, was no reflection on the general stability and adequacy of this fund. It should be remarked, in passing, that the valuation of sick and accident funds of fraternal in the United States and compilations of their experience in such business is a departure in which this society is a pioneer. The work, therefore, had to be done without much if any known precedent or general practice which would have enabled us readily to reach accurate conclusions regarding the fund.

The Sick and Accident fund was found by our actuary to be in a sound condition, following an investigation into our experience in this branch of our work. But, unfortunately, the valuation of the fund was not set forth in the proper shape required by the department, and was not certified to by an actuary qualified under the Canadian laws. This necessitated considerable research on the part of Mr. J. H. Nitchie, actuary, of Chicago, who is qualified to make valuations to the Canadian department. In October, a final report on the Sick and Accident business and experience of the society was drawn up by Actuary Nitchie, and this has been forwarded to the department at Ottawa. It is hoped that this report will be satisfactory and that those in Canada who have waited long and patiently for permission to establish divisions will soon be enabled to proceed with the work of organizing the Canadian deaf.

### Conversions of Old Members.

The new Classes C, D, and E, inaugurated at the Philadelphia convention in 1918, have met with wide-spread approval on the part of members, and have added greatly to the attractiveness of the insurance features offered by the society. A wider range of choice and greater degree of flexibility have been provided by these classes, and they have enabled us to meet in greater measure the various insurance needs of our members. Our experience with these new classes has proved their value and encourages us to hope that we may be enabled as time goes on to add other features, thus meeting in still greater degree the needs of the deaf in the way of insurance.

These classes were open to new members soon after the Philadelphia convention. Many of our old members desired to be transferred to these classes and this desire had to be met. However, the transfer of an old member to a new class is not a simple matter. Methods of procedure, tables of reserve values, blanks, adjustment of records, filing systems, etc., had to be worked out before the transfer, or conversion, of old members could be taken up in a safe and proper manner. This necessitated considerable preliminary work, and as the



office staff was crowded with the regular routine, there naturally was some delay in getting the work of conversion started. At this time, several hundred old members have been transferred to the new classes, and all requests for conversion are given prompt attention.

#### Delegates to the St. Paul Convention.

As the time for the convening of the Grand Division at St. Paul is drawing near, it will soon be necessary for the various divisions to select delegates to represent them at this conclave. I wish to impress on all divisions the necessity of selecting good delegates who will be able to represent the wishes of the membership at large in an intelligent and efficient manner. The St. Paul convention undoubtedly will have before it several questions of great import to the future of the society. The solution of these questions will call for the best judgment and ability obtainable in the rank and file. The society has grown in membership and financial resources to such a degree that it has become an immense undertaking, the future stability and usefulness of which depends altogether on the wise management and farsightedness of the membership as a whole, represented by the calibre of the delegates who are sent to the triennial conventions.

#### The Admission of Women.

After the matter had been repeatedly tabled at previous meetings of the Grand Division, the Atlanta convention went on record in decreeing that the question of the admission of women into the society should be settled at the next convention, that the matter should be disposed of one way or the other. Divisions should discuss this question beforehand, so that their delegates will be enabled to represent intelligently their wishes in this issue.

#### Intensive Organizing Work.

It becomes increasingly evident that to keep the recruiting of new members up to the required standard, and fill in the gaps left by death and lapsation, more intensive organizing work must be undertaken. When we had a virgin and unexplored field in which to operate, the acquisition of new members was not so difficult. I do not believe that we have reached the "saturation point" by any means, nor that 5,000 odd members represent the total number we can reasonably hope to maintain. I believe that a membership of 10,000 is not unreasonable to expect at some future time, even considering that our field is now limited to the male deaf between the

ages of 18 and 55, who can meet the physical and other requirements.

We have only a limited amount of money in the organizing fund, an insufficient amount to undertake large plans for recruiting new members, calling for traveling and other expenses. We are therefore obliged to curtail operations in the organizing field to keep within our means. I believe that a thorough and systematic survey of all possible prospects should be made by organizers, assisted by their divisions, and an intensive effort made to get every possible prospect into the membership. Individual members can help along the work by making it a point to go after prospects in their locality. The "drive" for members should not be sporadic and at infrequent intervals but a continuous procedure, with every member pulling for the order.

#### Lapsation.

Our percentage of lapses from membership has been below the average found in other fraternal organizations. However, in a small order like our own, even a moderate percentage of lapses is something to contend with, and to be guarded against in every possible manner. The old line companies maintain "conservation departments" whose business is to follow up lapsing members. It readily may be imagined that such departments are of great utility both to the companies and to the membership.

Our own order endeavors to keep members from lapsing. The Home Office makes inquiry when a member falls behind in dues, with the object of finding the reason for delinquency. In some cases, temporary financial difficulties and loss of employment are given as reasons. I am glad to note that the various divisions have been ready to assist such members over their temporary difficulties. This is fraternalism at its best. The local funds of a division cannot be used to better purpose than in assisting, to every possible extent, worthy members with their dues payments.

In other cases, lapsation is frequently due to the fact that the member does not realize the value of the organization and what it stands for with regard to himself. Great efforts may have been made to get this member into the society, but once in, he may have been neglected. A member who understands the value of the society and the aims for which it strives, one who has become firmly "rooted" in the organization, will not readily throw up his membership for some fancied grievance or idea he may have regarding the society. Divisions should give new members as much at-

tention after joining as before, in order that they become "rooted," imbued with the sterling worth of the organization and with their duty to assist its advancement in every possible manner.

#### New Divisions.

So far this year, no new divisions have been organized. This need not be taken as an indication of lack of growth. The administration has deemed it good policy not to sanction the establishment of divisions in territory where the prospect of stability of membership and future growth is doubtful. Where these elements of a successful division are lacking, it would be unwise to charter new units, which later on might be forced to suspend by removal of members to other localities. Where these elements are in evidence, new divisions will be chartered whenever the demand arises. The administration recognizes the value of a unit in territory where new members may be recruited, who otherwise might not become interested in the organization, and also recognizes the necessity of establishing units where a sufficient number of members reside to make it easier, by the establishment of a division, to transact the business of the organization. But the elements of stability and growth are paramount, for it is not good policy to establish a division and then have to revoke its charter because of inadequate membership.

#### Financial Showing.

In conclusion, the society is to be congratulated on the fact that with the close of business on September 29, the financial assets of the organization passed the half million mark. The following brief resumé shows the condition of the society on November 1:

Number of members.....	5,306
Amount in all funds.....	\$ 506,720.31
Active divisions.....	92
Insurance in force.....	\$4,341,056.00

I consider this a remarkable showing for an organization with such a limited membership. The funds are invested in first mortgages and bonds, with an interest return of close to six per cent. While the general tendency of late months has been toward a reduction in interest rates in all forms of investment, the society has been able to maintain the standard of interest return heretofore realized without sacrificing the element of safety in its investments.

For a detailed standing of the various funds on October 31, the reader is referred to the Grand Treasurer's financial statement and Trustees' report of that date, printed elsewhere in this issue.

H. C. ANDERSON,  
Grand President.

#### FRATERNITY

Fraternity consists in more than meeting in lodge rooms, listening to instructions and spending a pleasant social evening with those of like views and kindred beliefs. It means more than visiting the sick, relieving the distressed and educating the orphan, great and good as those ministrations are. Real fraternity consists in living the principles taught in the lodge room every day in the year and putting them into practice in everyday life.



## TREASURER'S REPORT.

Division	Collections for October.
Chicago.....	\$ 643.17
Detroit.....	321.80
Saginaw.....	12.13
Louisville.....	148.80
Little Rock.....	168.82
Nashua.....	11.30
Dayton.....	62.32
Bay City.....	11.45
Cincinnati.....	127.03
Evansville.....	30.73
Nashville.....	36.01
Springfield.....	36.10
Olathe.....	100.69
Flint.....	136.04
Toledo.....	153.99
Milwaukee.....	176.58
Columbus.....	193.79
Knoxville.....	75.20
Cleveland.....	160.47
Indianapolis.....	285.97
Brooklyn.....	297.01
St. Louis.....	280.75
New Haven.....	30.76
Holyoke.....	57.96
Los Angeles.....	206.74
Atlanta.....	125.48
Philadelphia.....	267.83
Kansas City.....	178.33
Omaha.....	132.55
New Orleans.....	94.86
Kalamazoo.....	40.22
Boston.....	184.69
Pittsburgh.....	207.32
Hartford.....	65.42
Memphis.....	24.39
Portland, Me.....	49.53
Buffalo.....	73.58
Portland, Ore.....	67.87
Newark.....	108.02
Providence.....	46.63
Seattle.....	72.40
Utica.....	95.86
Washington.....	105.10
Baltimore.....	95.23
Syracuse.....	38.70
Cedar Rapids.....	64.43
Huntington.....	.....
Albany.....	62.65
Rochester.....	45.11
San Francisco.....	120.20
Reading.....	53.37
Akron.....	302.19
Salt Lake City.....	38.22
Rockford.....	72.04
Springfield, Ill.....	81.98
Davenport.....	58.46
Worcester.....	52.08
St. Paul.....	234.77
Ft. Worth.....	90.91
Dallas.....	98.79
Denver.....	101.72
Waterbury.....	29.05
Bridgeport.....	22.15
Springfield, Mass.....	40.29
Waco.....	70.61
Ogden.....	30.94
Pittsfield.....	47.82
Bangor.....	31.42
Kenosha.....	103.03
Birmingham.....	59.32
Sioux Falls.....	13.78
Wichita.....	83.06
Spokane.....	31.26
Des Moines.....	26.23
Lowell.....	46.29
Berkeley.....	39.51
Delavan.....	87.22

Houston.....	38.77
Seranton.....	64.80
Richmond.....	23.25
Norfolk.....	20.67
Johnstown.....	28.88
Manhattan.....	96.32
Jacksonville.....	38.52
Lewiston.....	38.41
Peoria.....	6.93
Jersey City.....	39.78
Bronx.....	35.22
Columbia.....	69.92
Charlotte.....	52.78
Durham.....	63.12
Dubuque.....	30.98
Total collections.....	\$8,726.87

## TREASURER'S STATEMENT.

For October, 1923.

Balance, September 29.....	\$502,076.31
Division collections.....	8,726.87
Interest, mortgage loans.....	1,659.25
Interest, bonds.....	403.75
Interest, banks.....	23.83
Rent, Chicago Division.....	18.00
Sale of emblem jewelry.....	44.60
Recording and registry fees.....	41.50
Bond premium.....	1.20
Sundry supplies—engraving.....	5.33
Exchange on checks.....	1.25
Total, balance and income.....	\$513,001.89

## Disbursements.

Death benefits.....	\$ 3,500.00
Sick benefits.....	680.00
Accident benefits.....	475.00
Accrued interest on mortgage.....	46.66
Official publication.....	144.72
Salaries.....	505.82
Services.....	380.00
Rent.....	175.00
Furniture and fixtures.....	167.60
Printing and stationery.....	74.30
Office expenses.....	41.18
Insurance department fees.....	33.00
Officers' expenses.....	28.80
Postage.....	18.84
Lodge supplies.....	9.16
Sundry supplies—engraving.....	1.50
Total disbursements.....	\$ 6,281.58

## Recapitulation.

Balance and income.....	\$513,001.89
Disbursements.....	6,281.58
Balance, October 31.....	\$506,720.31

## APPRECIATED ENDORSEMENTS.

At the convention of the Missouri Association of the Deaf at Fulton, Mo., August 31 to September 3, the following resolution was adopted:

Resolved, That we endorse and commend the aims and purposes of the National Association of the Deaf, and of the National Fraternal Society of the Deaf, and urge our members to take membership in these organizations.

At that of the West Virginia Association at Romney, W. Va., September 5 to 9, this went on record:

Resolved, That the Association extends felicitations to the N. A. D. and the N. F. S. D., with the hope that both organizations will continue their efforts looking to the advancement of the deaf of all climes and creeds.

## TRUSTEES' REPORT.

## Ledger Assets, October 31, 1923.

First mortgage loans.....	\$418,302.23
First mortgage bonds.....	22,230.05
U. S. Liberty bonds.....	42,399.23
Canadian bonds.....	15,754.78
Cash in banks:	
Central Trust.....	5,852.07
Bank of Montreal.....	1,233.19
Secretary's contingent fund.....	300.00
Treasurer's cash.....	648.76

Total ledger assets.....\$506,720.31

## Balance in Funds.

Reserve Funds.....	\$382,846.15
Mortuary Funds.....	51,466.58
Sick and Accident Fund.....	34,678.42
Unallocated interest.....	23,184.21
Reserve for Convention expenses.....	8,305.29
General Expense Fund.....	4,310.47
Organizing Fund.....	1,929.19

Total in all funds.....\$506,720.31

## Comment on Investments.

During October, two first mortgages for \$10,000 each and one first mortgage for \$11,000, all at the rate of six per cent, on improved real estate in Chicago were purchased, making a total investment of \$31,000 for the month.

One first mortgage for \$4,300 on improved real estate in the city of Indianapolis was reduced by the payment of \$300.00 principal, and the balance of \$4,000 was renewed at the rate of six per cent. This transaction was approved by the Finance Committee to take effect in November.

## OFFICIAL NOTICES.

Ogden Division, No. 69, has suspended and its members will transfer to Salt Lake City Division, No. 56. This step was not taken until it was seen that it was the very best thing to do. Industrial conditions caused the loss of several resident members by removals and regular meetings as our laws require could not be held. It is hoped the division will be able to resume its place in the circle before long.

Division Secretaries: Please get your December reports in promptly. Be sure to give a complete list of new officers, including trustees, and the names of the hold-over as well as the new trustees.

Division Treasurers: Please close your December reports promptly and make special effort to get a clean sheet for the year. If you have any "arrear" on your books write them a special request to pay up and help you to send in a prompt and "clear" statement.

Members: Please endeavor to make your December payments before the 10th—and for the year, of course. In doing this you will be obliging your division and the grand treasurer and have the satisfaction of knowing you are going into 1924 with a good record behind you.

## BE DIFFERENT.

Everybody aspires to be something different—out of the ordinary. This society of ours is one without a precedent. The way is open—join and be likewise.





### Shall Women Be Admitted?

At the convention in Atlanta in July, 1921, the following resolution was adopted:

"That this convention go on record as favoring the admission of women, not at the present time, but at the next convention, and that in the meantime the question be discussed in The Frat and in division meetings; and that delegates to the next convention be instructed to vote for or against the proposition."

This means two things:

First, that the N. F. S. D. is on record as favoring the admission of women.

Second, that the question is to be settled in St. Paul in 1924.

Therefore it behooves each division to consider the matter seriously and intelligently, and instruct its delegate to St. Paul how to vote.

This is not a matter to be considered lightly or flippantly. It is serious business.

Several articles have appeared in The Frat, all favoring the admission of women. So far as I know no serious or valid objection to their admission has yet been presented.

Before the Philadelphia convention in 1918, Dr. J. S. Long and the writer were appointed a committee to inquire into the subject. We made an exhaustive study of the matter, particularly as to the practice among hearing societies of similar nature. The evidence was overwhelmingly in favor of the admission of women.

We sent inquiries to all the divisions. The replies showed a large majority against the admission of women.

The replies, however, showed no valid or serious objection to the admission of women. Such objections as were made were mostly of a flippant or thoughtless character. Evidently the divisions were not well informed on the subject.

Our report to the Philadelphia convention, as I remember it, (I do not have a copy of the report on hand) favored the admission of women on general principles, but in view of the attitude of the divisions we concluded that the time was not yet ripe for such a move, and recommended that the divisions be given more time to study the subject. The Philadelphia convention accordingly took no action on the matter. The Atlanta convention apparently was not prepared to decide the question. The St. Paul convention should be prepared to settle it. Let the question be discussed from now until the convention both in The Frat and in division meetings.

When the matter is fully understood, I believe the divisions will favor the admission of women.

There can be no serious contention, I believe, that women are entitled to the same privileges as to insurance as men

if they want it. The only question is as to whether it is desirable for men and women to meet together under the conditions that would prevail when women are admitted. That is a question to be considered seriously.

There are about five hundred different organizations of the same character as the N. F. S. D. in this country. NEARLY ALL OF THEM admit women on the same terms as men as far as insurance is concerned. What is good for hearing people ought to be good for the deaf.

The older and larger organizations have separate organizations for men and women. The Masons have the Eastern Star; the Odd Fellows have the Rebekahs; the Modern Woodmen have the Royal Neighbors; the A. O. U. W. have the Degree of Honor; the Improved Order of Red Men have the Degree of Pocahontas, and so on.

But by far the greater number of the younger and smaller organizations have only one organization for men and women, in which both meet on equal terms. So far as I know no difficulty is experienced in these mixed meetings. The deaf have many conventions, socials, clubs, and meetings where men and women meet on equal terms with no serious objection. Why cannot men and women attend our meetings?

Statistics show that up to thirty years of age men are better risks than women; but after thirty, women are better risks.

Admission of women would greatly enlarge the membership in the frats, and the greater the membership the greater stability; also greater responsibility.

Some think that women do not care to become members of the N. F. S. D. This may be true of married women; but at a recent meeting in Seattle a number of young women expressed a desire to join if the frats open the doors to women. Several married women are members of hearing lodges, but expressed a preference for the frats if open to them. I would like to hear from the women in other cities. Gentlemen, do not presume to speak for the ladies, but let them speak for themselves.

I will ask the secretary of each division to read this letter at the next meeting, or ask some one interested to do so. Then discuss it and report to The Frat. Make the question a live one from now on. I hope to have more to say later on.—[Olof Hanson.

### Critics and Criticism.

Every successful organization, be it civic, religious, political or whatnot, owes much of its success to the constructive criticism of those interested in its

welfare. A constructive critic builds. To tear down is foreign to his mind and desire. He is actuated by just one motive—the good of the greater number. If he finds his criticism does not fit in with the proper scheme of things, he promptly wipes his pen, corks his ink bottle, and makes himself scarce. That is, when he has the sense to realize the mischief he is doing.

But the pity of it is, not all critics are blessed with that much acumen. Some of them are determined to rule, to rule by fair means or foul, in which latter case they encompass the utter ruin of the object of their criticism. With them, the good of the order is of but secondary importance, the ego is too strong to be subdued. Rule or ruin is their policy, and the sad part of it is they are generally so benighted that they cannot take the hint and stop while the stopping is good. We exaggerate not, neither do we underestimate the evil that is being done.

That ancient and honorable publication, the Deaf Mutes' Journal, has an excellent corps of correspondents in all parts of the country who see to it that the reading public is well fed with literary pyrotechnics. We have seen many a vituperative broadside hurled through its columns by someone with an axe to grind at someone who had incurred the displeasure of the writer. We have gained considerable amusement from reading them. We recall what was at that time hailed as a pretty clever bit of repartee. Jones (which is not his name) asked Smith (ditto): "What is the N. A. D.?" Smith: "A verbal brickyard, wherein the fellow not in office chucks bricks at the fellow inside; and when the fellow inside is finally bricked out, he takes up the brick throwing, and so on, *ad infinitum*, *ad libitum*, *ad nauseum*." That struck us as being uproariously funny. In our own defense, we will state that this was during the years of our adolescence; now that we are not far from the time for us to go West, we can see it in its true light.

Every man who joins the N. F. S. D. subscribes to an obligation, the gist of which is that he will play fair with the rest of the brotherhood. There is nothing in the laws of the order that in any way presumes to deny him the right to speak out his mind on things pertaining to the order. And when he does speak out, with a desire to be helpful, he is given all the credit that is due him, whether his ideas are accepted or not. But at the same time, our laws do not grant him any right at all to tear down with tongue or pen, with veiled innuendo or blatant bleating. And therein lies the burden of our complaint, the

**Work for the Good  
of the Order**



Chicago correspondent of the Journal, peeved because the Grand Division does not see fit to change The Frat into as yellow a sheet as did ever tickle the journalistic palate of William Randolph Hearst, is using the columns of the Journal to destroy the peace of the family.

Little doubt is there in our mind but that the greater part of the Journal's readers are of the intelligent sort who will pass over those effusions with a shrug of the shoulder, wondering at the same time why in the name of all that is good and proper, the paddle is not administered. Nevertheless, those articles do much harm. There are, roughly speaking, 75,000 deaf men and women in the country. Less than ten per cent of these are affiliated with the N. F. S. D. A rich, unorganized field lies before us, but what happens when an organizer tries to tap it? He is greeted with hoots of derision, "the sins of the N. F. S. D. are too much for them; they got it straight from a member of the order, who being denied the columns of the official organ, denounces the crimes of the men inside through the columns of that sterling champion of free speech, the Journal!"

The upshot of it all is that instead of being able to obtain the strongest men in such unorganized territory, the organizer has to start with the weakest men in the community and trust to the kindly fates that he can, in time, work up to the stronger ones. And that, to a man whose whole soul is enwrapped in the order, is disheartening, to say the very least.

We know whereof we speak. Our certificate number is 205. We fought ourselves sick during the days of the old F. S. D., when fraud and embezzlement were rife, when the silent press, the Journal at the head of them all, lost no opportunity to throw verbal brickbats at us. We recall all too vividly how the parent society went on the rocks. We recall the heroic work of the old-timers, the pioneers, who never lost faith in the ultimate success of the order, Kleinhans, Gibson, Geary, Barrow, Hellers, Dolan, Christenson, and a handful of others, who fought and fought until phoenix-like, the N. F. S. D. rose triumphant from the reefs of internecine strife, dissension and threatened oblivion, to sail forth as the most glorious thing done for the deaf since Gallaudet started his school in Hartford.

Now comes a young man, by his own confession indicted as a poet of renown and a writer of considerable ability, and throws all the force and power of his misdirected mind and pen to the assistance of what and of whom we got rid one time. No one will deny such is his right and privilege, but how can any man serve two masters? Which is the more germane to the good of the American deaf, the upholding of the pure fraternal ideals or the salving of the wounds of men who did not get even a fraction of what was due them?

Think, brother, think! If you are convinced the N. F. S. D. is wrong, do the right thing, hand in your resignation as a member of the order, and lay on with all your might. And then, "cursed

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## De l'Epee



November 24, 1712  
December 23, 1789

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be he that first cries 'hold, enough.' "

If you are a true frat, lay aside that poisonous pen of yours, lend your massive intellect toward the furtherance of the society's high ideals. That is the only true course for a MAN to pursue.—[John H. Mueller.

### Exchanging Methods.

I wonder if it would be a help to the division deputies and the "get one" members to have a column or so in The Frat now and then, under the head, "Exchange of Methods," where new ideas that the various hustlers have found helpful may be given to others. Possibly The Forum would be the proper place for such. It seems to me it would be to the advantage of all concerned and such an exchange of methods might tend to bring renewed vigor and enthusiasm in the campaign for new members. Let's hear from the others—what they think of the idea. I am ready to do my share.—[Preston Barr, Jr.

### WOMEN PROTECTED.

There are many reasons in favor of the women carrying fraternal beneficiary insurance protection, says a fraternal leader. The woman's interest in a family is certainly as great as that of the man. If a woman dies, she will leave just as large a doctor's bill, just as much funeral expense and just as gloomy a husband as a man would leave if the reverse were true. If a woman dies and leaves a family of children, a man cannot rear those children and educate them at less than double or treble the expense as if the wife had lived. No woman should hesitate to carry life protection. Women can do good, and better the family affairs by carrying protection, just the same as men. The widow with young children is duty-bound to protect them with a benefit certificate.—[Monthly Tidings.

### NEW MEMBERS.

1. Frank Collignon.....Chicago
1. E. M. McCarthy.....Chicago
4. F. Morrison.....Cynthiana, Ky.
8. F. L. Simpson.....Piqua, O.
10. R. B. Barrowcliff.....Cincinnati
14. T. C. Simpson.....Olathe
22. I. H. Bickel.....Indianapolis
22. Harold Okes.....Terre Haute, Ind.
23. J. V. Fives.....New York
23. H. H. Brauer.....New York
23. Matthew De Feo.....New York
24. W. H. Maack.....St. Louis
34. G. C. Jareo.....Grand Rapids, Mich.
45. M. D. Shaw.....Ilion, N. Y.
49. O. C. Strain.....Ainsworth, Ia.
57. Vernon Loy.....Galena, Ill.
63. W. W. Jones.....Dallas
63. B. E. Gaston.....Dallas
63. R. H. McAlister.....Dallas
81. Joe Smith.....Orange, Tex.
82. J. B. Milligan.....Seranton, Pa.
83. A. J. Phillips.....Richmond, Va.
84. J. E. Applegate.....Beckley, W. Va.
92. E. P. Bonvillain.....New York
94. W. S. Wishon.....Concord, N. C.

### THE GET-ONE DEGREE.

It is an honor to make this degree. It is a department that is one of The Frat's most-read features, and when your name appears here it means something, and is noted by every member. You then prove the fact that you are mindful of your obligation. Do not forget that your personality, with get-one enthusiasm plus, is the strongest factor in building up your division—and your society.

- Chicago Division—Bernard Taran (2).  
Detroit—Alfred Miller.  
Louisville—John T. Cull.  
Dayton—Ray M. Black.  
Cincinnati—Abraham Goldberg.  
Olathe—Chauncey H. Laughlin.  
Indianapolis—E. J. Anderson, J. E. Houser.  
Brooklyn—A. L. Pach, B. Friedwald, L. C. Schindler.  
St. Louis—A. J. Rodenberger.  
Utica—Jeremiah J. Drumm.  
Cedar Rapids—James Anthony.  
Rockford—Ira B. Hull.  
Dallas—L. E. King (2), Raymond Payne.  
Houston—Richard C. Morriss.  
Seranton—Charles L. Clark.  
Richmond—Guy R. Liggan.  
Norfolk—A. L. Hutcherson.  
Bronx—Louis C. Sarcione.  
Charlotte—D. F. Yerton.

### ASK DAD, HE KNOWS.

Deafness isn't such an affliction if you travel a great deal and like to pass your time in the smoker.—[Chicago Journal.

*Tell Your Friends  
About Our Society*



## BIRTHS.

June 23—Mr. and Mrs. Ferdinand Weidman, Mt. Clemens, Mich., a boy.

July 20—Mr. and Mrs. James L. Bell, Cleveland, Ohio, a girl.

August 6—Mr. and Mrs. Roman Sulski, Chicago, Ill., a girl.

August 15—Mr. and Mrs. Roy Erwin, Sayre, Pa., a girl.

August 25—Mr. and Mrs. Frank S. Bohn, Bridgeport, Conn., a girl.

August 26—Mr. and Mrs. Harry M. Daniels, Springfield, Mass., a girl.

September 6—Mr. and Mrs. J. E. Crough, Windsor, Ont., a boy.

September 9—Mr. and Mrs. Ralph Beaver, Detroit, Mich., a boy.

September 11—Mr. and Mrs. Ellis R. Brown, Flint, Mich., a girl.

September 19—Mr. and Mrs. Theodore Zimmer, Jacksonville, Ill., a boy.

September 18—Mr. and Mrs. Isaac Cutshaw, Knoxville, Tenn., a girl.

October 1—Mr. and Mrs. Herman Schnabelius, Detroit, Mich., a girl.

October 5—Mr. and Mrs. Raymond Rock, South Boston, Mass., a boy.

October 6—Mr. and Mrs. Richard Lloyd, Scranton, Pa., a girl.

October 9—Mr. and Mrs. Howard Cruise, Reading, Pa., a boy.

October 12—Mr. and Mrs. Roland L. Thompson, Danville, Va., a boy.

October 14—Mr. and Mrs. James Langford, Evansville, Ind., a girl.

October 15—Mr. and Mrs. Arthur Sinclair, Malden, Mass., a girl.

October 16—Mr. and Mrs. Felix Bonvouloir, Hartford, Conn., a boy.

October 16—Mr. and Mrs. Robert B. Longworth, Richmond, Va., a boy.

October 16—Mr. and Mrs. Irvin Lynch, St. Louis, Mo., a boy.

October 16—Mr. and Mrs. A. C. Murdock, Chicago, Ill., a girl.

October 16—Mr. and Mrs. Michael Grod, Jr., Jersey City, N. J., a girl.

October 18—Mr. and Mrs. John W. Moore, Spokane, Wash., a boy.

October 20—Mr. and Mrs. Arthur C. Johnson, Rock Island, Ill., a girl.

October 21—Mr. and Mrs. John D. Sullivan, Chicago, Ill., a girl.

October 29—Mr. and Mrs. Charles Ortolf, Cleveland, O., a girl.

October 31—Mr. and Mrs. Henry West, Evansville, Ind., a girl.

## ENGAGEMENTS.

Edward D. Kennedy and Miss Evelyn Wilson, both of Boston, Mass.

Jack M. Ebin and Miss Sallie E. Karsten, both of New York, N. Y.

## DEATHS.

September 28—William C. Neuner, brother of Christopher C. Neuner, Columbus, O.

October 19—Selma Dibble, daughter of Mr. and Mrs. W. Stanley Dibble, Wichita, Kansas.

October 25—Dorothy Loer, daughter of Mr. and Mrs. Jesse H. Loer, Peoria, Illinois.

November 14—Dr. E. P. Murdock, father of A. C. Murdock, Chicago, Ill.

## MARRIAGES.

June 6—William K. Liddy and Miss C. Gabel, both of Windsor, Ont.

July 26—William E. Murphy, Buffalo, N. Y., and Miss Marie Ketchum, Toledo, Ohio.

September 1—James H. Abbott, Revere, Mass., and Miss Julie Gasso, Bridgeport, Conn.

September 16—John D. Jones, Electric Mills, Miss., and Miss Susie L. Adams, Florence, Ala.

September 18—Lawrence Barrett, Avoca, Pa., and Miss Elizabeth Mary Young, Scranton, Pa.

September 23—Joseph Pastori and Miss Lelia Bailey, both of Detroit, Mich.

September 26—Edw. G. Smith, Haverhill, Mass., and Miss Evelyn M. Dailey, Lowell, Mass.

October 5—John Zoeller and Miss Rose Bartha, both of Cleveland, O.

October 14—Maurice Pernick, Detroit, Mich., and Miss Esther Hertzberg, Chicago, Ill.

October 18—Chas. A. Krzykwa, Shammokin, Pa., and Miss Blanche Young, Easton, Pa.

October 27—Frank A. Green, Ilion, N. Y., and Miss Caroline A. Baum, Buffalo, N. Y.

October 29—Jackie S. Lumpkin and Miss Grace Walker, both of Richmond, Virginia.

November 10—Chas. C. Sullivan, Clarendon, Va., and Miss Eloise Leah Dean, Bel Air, Md.

## SMILES ON US.

"What's that yelling?" demanded Mr. Wombat, who is slightly deaf.

Mrs. Wombat, who is also somewhat hard of hearing, gave ear and reported: "Seems to be a peddler in the alley with bananas."

"What, at midnight?"

Mrs. Wombat listened again and then changed her report.

"No, it's an amateur singer who claims to have no bananas."—[Chicago Daily News.

A very deaf old lady was plaintiff in an action for damages in connection with a street accident. The judge, finding the case tedious, suggested a compromise and asked the plaintiff's counsel to inquire what she would take to settle the case.

"His lordship wants to know what you will take," roared the learned counsel into the old lady's ear.

A smile spread over her face as she replied, "I am very much obliged to his lordship. I think I would like a drop of gin."—[Chicago Daily News.

December payments are due. Make yours now and become a paid-up.

"Hesitate to criticize, unless you can do better."

## OCTOBER DEATH CLAIMS.

Paid to Misses Lillian and Dorothy Franke, Milwaukee, Wis., for death benefit of Frederick Franke, Certificate No. 416, deceased August 15, 1923, \$500.

Paid to Mrs. Anna Herrman, Birmingham, Ala., for death benefit of Rudolph Charles Herrman, Certificate No. 5678, deceased September 3, 1923, \$1,000.

Paid to Mrs. Catherine Norris, Chicago, Ill., for death benefit of Samuel Norris, Certificate No. 67, deceased September 15, 1923, \$500.

Paid to A. N. Morris and Mrs. Fannie Morris, Grand Saline, Texas, for death benefit of Charlie Morris, Certificate No. 4506, deceased September 5, 1923, \$1,500.

## OCTOBER DISABILITY CLAIMS.

W. M. Boular, Atchison, Kans.	\$ 50.00
J. J. Dold, Olathe	25.00
E. French, Jacksonville	20.00
J. McPherson, Aberdeen, Scotland	10.00
F. W. Schoneman, Jacksonville	45.00
S. L. Wallace, Mobile, Ala.	20.00
J. H. May, Milton, Ind.	15.00
*J. H. May, Milton, Ind.	20.00
*H. L. Bright, Knoxville	10.00
*J. F. Flinn, Ft. Worth	20.00
*J. L. Kelly, Oil City, Pa.	15.00
W. P. Belford, Lombard, Ill.	40.00
Roy Bowman, Penelope, Tex.	35.00
T. Breen, Philadelphia	50.00
E. F. Gardiner, Providence	15.00
R. C. Herrman, Birmingham	10.00
A. L. Howard, Leon, Ia.	10.00
J. H. Kent, New York	40.00
John Moore, Detroit, Mich.	50.00
C. Morris, Grand Saline, Tex.	20.00
M. J. O'Neil, Pawtucket, R. I.	10.00
A. Zackman, New York	25.00
*K. L. Carter, Atlavista, Va.	10.00
*J. H. Dixon, Kalamazoo	15.00
*J. L. Fairchild, Jackson, Mich.	20.00
*G. H. Leavitt, Peoria	15.00
*J. T. Myers, Orono, Maine	10.00
*F. R. Pairet, Levy, Ark.	40.00
*P. J. Slaterry, Buffalo	25.00
*F. L. Tschiffely, Sarasota, Fla.	35.00
*L. Williams, Potter Valley, Cal.	40.00
J. J. Beatty, Olneyville, R. I.	15.00
W. L. Bauersacks, Omaha	10.00
R. J. Collins, Akron	10.00
D. Johnson, Minneapolis	10.00
P. J. Kiernan, New York	35.00
G. G. Martin, Syracuse	10.00
B. E. Maxson, Davison, Mich.	25.00
Morris Rubin, Brooklyn	20.00
A. G. Tucker, Richmond	35.00
W. A. Williams, E. St. Louis, Ill.	10.00
S. Wardman, Lowell	10.00
*V. DeMarco, Baltimore	30.00
*L. Donathan, Jackson, Miss.	10.00
*C. M. Flair, South Bend, Ind.	30.00
*H. B. Lutes, Lynn, Mass.	25.00
*Fred Morris, Fullerton, Mo.	20.00
*John Tolpa, Willimansett, Mass.	25.00
*J. J. Kleinhans, Niles, Mich.	50.00
*W. B. McVay, Cascade, Ia.	10.00

Total for the month.....\$1,155.00

\*Denotes accident claims.

Buy Christmas seals.



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

My son, did it ever occur unto thee that a month's dues receipted in thy due book are worth two held back in thy pocketbook?

Didst ever ponder upon the fact that a hustling division shall gather no cobwebs?

Hast thou ever acted upon the principle that unless thou gettest one, there can be no growth?

Or that when the presiding officer calleth for order, all horse play must cease?

And that when the box hath been opened, that thou hast the right to speak thy mind, but with courtesy and consideration?

Dost thou realize that when the division hath been called to order, no one shall enter until the opening ceremony hath been concluded?

Dost thou observe the altar zone?

Dost thou give unto the presiding officer the sign of respect when thou hast been awarded the floor?

I ask these questions in a spirit of kindness.

The good of the Order doth demand that thou dost observe all the rules of the ritual, mindless of how trivial they may appear.

Forget thou not that the presiding officer hath been put in his exalted position by a majority vote of the members of the tribe.

Therefore, he is entitled unto the respect that goeth with the office.

Vilify thou him not, nor deride his decisions.

Give thou him that support to which he is entitled.

Should he make an error, call thou his attention thereto in a courteous manner.

Should he not satisfy thee, thou canst propose another man for the office when the annual ballot casting cometh around.

Or, if thou thinkest thou canst do better than he did, do thou run for the office thyself.

But fail thou not to be fair, and to grant him that courtesy which is his by right of election.

I would tell thee, my son, that when thou goest through the forms prescribed by the ritual, go through them with a heartiness.

For words are words, and yet the same word can be interpreted in a variety of manner.

When thou sayest "fraternally thine," there may be two meanings thereto.

One may be a matter of form, the other may be a matter of fraternity.

Neither seek thou trouble with thy brethren.

Thou mayest find that they are more adept at giving it unto thee than thou thinkest thou canst give them.

Forget thou not that thy pledge to assist thy brother in time of adversity extendeth beyond his term of life.

When he hath answered the final roll

call and leaveth behind a widow which may at times need assistance and advice, hesitate thou not.

For as much as thou art thy brother's keeper, so much art thou his widow's adviser when she needeth it.

Thou mayest demand thy full pound of respect from thy fellow members, but remember thou that unless thou art willing to give unto them the same measure, thou hast no reason to complain when they fail thee.

For is it not writ, that unto others thou shalt do as thou wouldst they did unto thee?

For fraternity can be a sword of two edges, which cutteth both ways, and giveth protection unto both sides as long as the twain shall be considerate of each other.

Selah.

## THE VALUE OF HEALTH.

Health is something more than merely the absence of disease. It is a quality of one's life. But most people appreciate health only when they have lost it.

How true this is may be realized from such striking experiences as that of the army in the recent World War, or that of certain large industrial concerns, or from examinations made in cities like Framingham, Mass. In the draft army, for instance, over a million and a quarter men realized for the first time in their lives that they were not healthy. In fact more than one-half of this number found out that they were decidedly unhealthy, so much so that they could not fight for Uncle Sam. Examinations of men in large industrial corporations, such as the Metropolitan Life Insurance Company, the International Harvester Company, Sears Roebuck & Company, The Bell Telephone Company, and many others have clearly shown that the average person who thinks he is in good health usually is carrying about in him seeds of disease, and that he has defects and impairments which, if not corrected, will lead to serious trouble in later life. In Framingham, Mass., where practically a whole town was examined, it was found that 77 per cent of those who came for

examination had more or less serious disease problems of which they knew little or nothing.

It has also been found from experience that the only safe way to know whether you are healthy or not is to have an examination at reasonable intervals, say every six months or a year. Most of the large industries of the country are coming to realize that there is a great deal more to production than merely the provision of machines, and the sales and distribution forces. A medical and nursing staff to examine the men and women in the company and to advise with them regarding their health is absolutely essential. Take, for example, the experience of the National Cash Register Company. Last year the average sickness in that plant of several thousand employees was reduced to one and a half days per person. The United States Public Health Service has computed that the average loss from sickness in industrial concerns throughout the country is between seven and nine days per person. The National Cash Register Company achieved its very low record by periodic medical examination and the correction of remediable defects among its employees.

A health examination is nothing more or less than good commonsense. The body is the most delicately adjusted mechanism there is in the universe. Not even the finest watch or other instrument can compare with it in intricacy of adjustment. No mechanic thinks of running his machine indefinitely without giving it a rest and without overhauling it from time to time. Why abuse the body and run it night and day without ever thinking of overhauling it except when it breaks down? The time to overhaul the body is *before* it breaks down.

Take such a disease as tuberculosis, for instance. This can be detected in very early stages and can be cured if it is discovered in time. The private files of thousands of physicians in every part of the country bear tragic testimony to the thousands of men and women who waited until it was too late to overhaul their bodies and who, as a result, were in the advanced stages of tuberculosis before they knew it.

It is a well established fact that a great many minor ills, such as apparently harmless diseases of the teeth, the nose, the throat, the kidneys, or of some other part of the body play an important part not only in causing tuberculosis, but also in other serious and deadly diseases of middle life. The wise man will have his body overhauled as he overhauls his machine and will find out what is the matter with him in time to correct the difficulty.

The Christmas seal sale conducted by the national, state and local tuberculosis associations of the country is an annual opportunity for every one to contribute to a life-saving campaign which will help all alike. It teaches men and women how to live and how to keep their bodies well. It aims to make health a positive quality of life.

Have you bought your Christmas seals?



This is one of our valued contributing deputies in action.

Which one we will allow you to guess.

We wish we had more like him.





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130 North Wells St., Chicago, Illinois.

Articles for publication must reach the  
editor by the 10th of the month.

Correspondence is solicited from all mem-  
bers and others interested in the Society.

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

Entered as second-class matter, August 28,  
1911, at the postoffice at Mount Morris, Illi-  
nois, under the Act of July 16, 1894.

Acceptance for mailing at special rate of  
postage provided for in Sec. 1102, Act of Oct.  
3, 1917, authorized July 17, 1918.



## NOVEMBER, 1923.

\$506,720.31.

St. Paul, July 7-13, 1924.

December dues are now payable.

November 24, De l'Epee Day. Ob-  
serve it.

Next month our divisions elect their  
officers for 1924. May the best men win.

Celebrate De l'Epee Day with a con-  
tribution to the monument fund.

Try to pay up for the year now and  
start the new year with a clear as well  
as a new leaf.

It takes more than requests and sug-  
gestions from the home office to make a  
division's membership drive a success.  
The division itself has to hustle.

Our members should wear the emblem  
button at all times. It points them out  
as a part of the biggest and best move-  
ment for their class, it advertises, and it  
may be a means of identification in case  
of accident. Then, too, when a stranger  
in some city other than your own, it is  
practically the key to the city when it  
meets the eye of a local man wearing  
one like it.

Sometimes you hear a man say: "I  
do not want any life insurance. No one  
ever left anything for me that way, and  
I don't want to leave anything that way.  
I got along all right by hard work, let  
my children do the same." Such a man  
is not a real man. As a rule, beware of a  
man who makes such remarks. He may  
be legally honest, but he lacks that moral  
honesty which goes to make true man-  
hood. Bad indeed must be the heart  
of a man who has no tender solicitude  
for his dear ones, and which never re-  
sponds to the desire to sacrifice a little  
comfort that others may be benefited.  
—[K.]

Sure, we have a lot of good printers  
in the ranks. Look at Bronx Division's  
ball ticket.

The annual end-of-the-year rush is  
on at the home office. Our correspon-  
dents will please make allowances for  
any delays at this end.

Usually, at about this time, prior to  
conventions, there are quite a few light-  
ning rods up to catch the next one's  
bolts. Denver has been the only active  
suggestion so far—for 1927. Looks  
like there are to be quite a few dark  
horses, or the psychological moment for  
tossing hats in the ring has not yet come.  
The early bird, etc.

Grand Rapids Division No. 97 is to  
be installed at Grand Rapids, Michigan,  
November 24.

We understand our Michigan divisions  
are raising a fund towards a bronze  
tablet to be placed on the building at  
the Flint school which was the birth-  
place of the F. S. D., now the N. F. S. D.

Detroit Division is to observe its  
twenty-second anniversary in January  
and on January 26 will hold a celebration  
in honor of the first five frats, who are  
still on its rolls and active in the division's  
welfare, Brothers Peter Hellers, John  
Polk, Alexander McCuaig, John T.  
Berry and Eugene McCall.

When you cross a street, a railway  
crossing or take to any path where you  
must watch your step, you look both  
ways to guard against disaster to your-  
self. Apply this to the invitation you  
get to join this society, you doubtful  
ones. Look ahead and fortify yourself  
against the same thing and provide  
protection for those dependent upon  
you as well.

In connection with our annual division  
elections, many divisions have hard  
work in getting good men to run for  
offices and the young fellows are notice-  
ably shy about it. That is all wrong.  
When the office seeks the man it is a  
compliment indeed, and when the young-  
sters decline to do their share they are  
passing up opportunities to learn the  
ropes and at the same time do their parts  
in the division's service. The old-timers  
should encourage the younger members  
in these things, they are the officers of  
the future upon whom the continuance  
and permanence of the society's work  
depends. By all means, get the young-  
sters interested and enthusiastic and  
keep them so.

It has been well said that when our  
resident members fail to attend the  
meetings of their divisions they are side-  
stepping their duty and missing oppor-  
tunities to make new and renew old  
friendships. Besides, there is the ne-  
cessity of your assuming your full share  
of the responsibilities others are bearing  
which you shirk when you do not answer  
roll call.

Christmas seals are on sale again.  
Buy all you can and help stamp out  
tuberculosis. Every seal licked puts  
in a good lick for the cause.

One land, one flag, one brotherhood  
through all the coming years.—[Collier.]

The December meetings of the di-  
visions will see the close of the member-  
ship contest for the prize gavel. There  
is still time for some spurring on the  
home stretch. The result will be an-  
nounced in the January Frat.

We have to beg pardon again. This  
time for a slip of the printer who made up  
the October forms. Our Get-One Degree  
in last month's issue was badly mixed  
up—a piece of pi we did not relish.  
Accidents will happen—some day we  
hope to attain that perfect issue degree  
that is the aspiration and inspiration  
of Ye Eds.

### Like Lodge Attendance.

Bishop Flipper said in a humorous  
after-dinner speech in Atlanta: "As the  
weather grows colder the warm and  
comfortable churches begin to fill up.  
This fact always makes me think of the  
Rev. G. Washington White, who startled  
his congregation one freezing night with  
the bitter remark: 'Oh, men folks, men  
folks! Ah knows yo'! Yo' wears out de  
knees o' yore pants prayin' all winter,  
and den yo' wears out de seats back-  
slidin' all summer!'"—[Detroit Free Press.]

### The Way He Was Going.

St. Peter: "You say you didn't leave  
your family any life insurance or other  
income at your death?"

New Arrival: "No, St. Peter, I didn't  
think."

St. Peter: "Elevator number two,  
please."

New Arrival: "How soon does it go  
up?"

St. Peter: "It doesn't go up. It goes  
down."—[The Beaver.]

### OBITUARY.

#### Daniel D. Weaver.

Brother Daniel D. Weaver died at his  
home in York, Pennsylvania, October  
12. He was in his 25th year. He be-  
came a member of the society through  
Philadelphia Division in June, 1918.

#### John F. Bruce.

Brother John F. Bruce died at his  
home in Bruce, Louisiana, October 12.  
He was in his 42d year. He became a  
member of the society through New  
Orleans Division in November, 1921.

#### Morris A. Johnson.

Brother Morris A. Johnson of Golden,  
Colorado, was killed in an automobile  
accident near San Diego, California,  
October 14. He was in his 42d year.  
He was a charter member of Denver  
Division, joining the society through  
Chicago Division in March, 1918.





# Division Notes

Edited by Charles B. Kemp

## Coming Division Events

### December.

1. Mask ball.....Manhattan
1. Banquet.....Dubuque
1. Banquet.....Sioux Falls
8. Gallaudet day banquet.....St. Paul
8. Banquet.....Pittsfield
8. Exercises and social.....Kansas City
8. Smoker and initiation.....Richmond
10. Banquet.....Memphis
10. Gallaudet memorial service  
..... Washington, D. C.
15. Bazaar.....Omaha
15. Santa Claus party.....Toledo
15. Children's Christmas party  
..... Cleveland
15. Social.....Richmond
24. Christmas festival.....Rockford
29. Christmas treat.....Pittsburgh
29. Banquet.....Wichita
29. Annual fancy costume ball.....Boston
29. Christmas festival.....Jersey City
29. Installation—banquet.....Buffalo
29. Public installation.....Bronx
29. New Year's social.....Columbus
31. Watch night social.....Baltimore
31. Smoker.....Indianapolis
31. Masquerade ball.....Philadelphia
31. New Year's ball.....St. Paul
31. Watch party.....Toledo
31. Smoker.....Indianapolis

### January.

1. Open house.....Evansville
1. Open house.....Chicago
1. Open house.....Indianapolis
5. Public installation.....Richmond
12. New Year's party.....Pittsfield
12. Box social.....Jacksonville
19. New Year's party.....Huntington
19. Grand mask ball.....Bronx
19. Bunco party.....Toledo
19. Jap tea social.....Cleveland
26. Grand ball.....Holyoke
26. Masquerade.....Utica
26. Parcel party.....Syracuse
26. First Five celebration.....Detroit

### February.

2. Masquerade ball.....Brooklyn
9. Box party and whist.....Nashua
16. Masquerade.....Cleveland
16. Post office.....Toledo
16. Annual ball.....St. Louis
23. Masquerade.....Wichita
23. Mask ball.....Chicago

### Chicago.

Recent visitors at headquarters were Joe C. Allen, Kansas City, Mo.; Mrs. Regina Olson Hughes, Washington, D. C.; Mrs. R. G. Taylor, Pittsburgh, Pa.; Dr. James H. Cloud, St. Louis, Mo.; and Ziao Fong Hsia, of Ningpo, China, and Rochester, N. Y.

The division's smoker, held at the S. A. C. hall on October 20, was a very enjoyable affair, approximately 140 members turning out for it. A class of seventeen was given the full course, and three from other divisions were introduced to Chicago's goat. Grand Secretary Gibson had charge of the ritual work while Otto Lorenz and his committee saw to it that the class was properly and thoroughly made acquainted with the goat. While this process of education was going on, the members were regaled with cigars and liquid refreshment—strictly Volsteadian—at the expense of the division. The full details, of course, are not for public consumption, but it was one of the most successful initiation smokers we have held. At its conclusion, we adjourned to the dining room, where more solid refreshments were served by the club management.

The next social event is a vaudeville show November 24 at the same place. Mrs. J. F. Meagher has it in charge, and evidently she has something good up her sleeve, which she intends to spring on us, for so far, the writer, at least, has heard no details of what is to be put on the boards. Curiosity whets the appetite, so there will probably be a good turnout.

Following its usual custom, the division will hold open house January 1, winding up with an installation of the new officers for 1924. Plans have not yet been perfected, but will be made known later. Chicago Division's reputation as an entertainer is an assurance that everything will be up to the mark, so you can safely paste that date in your hat.

October 29, headquarters had a visit from Ziao Fong Hsia, of Ningpo, China. He is, we believe, the first Chinese deaf-mute to be sent to this country to be educated at an American school for the deaf. He was sent to the Rochester school when he was a small boy, and has only recently graduated. He is now returning to China, where he expects to do something to repay those who helped him get such a fine education.

A letter from Abe Himmelschein, a former Chicagoan, locates him at Anacortes, Wash. Old-time Chicagoans will remember him. An old F. S. D. man, dating from 1903, he was given certificate No. 52, at the time of reorganization. He was a charter member of Los Angeles Division when it was organized in 1910, later transferring to Seattle Division, with which he is still affiliated, and seems

to be well satisfied with his location. An interesting item in his letter is the statement that he and five other deaf men are members of the Eagles. If this order has opened its doors to the deaf, we shall be interested in learning to what extent the deaf are benefited by association with the hearing in the lodge room. Brother Himmelschein sent his best regards to his old Chicago friends.

### Louisville.

One of the most convenient things about The Frat is the directory of division secretaries that appears each month in the rear part of the paper. Its usefulness is attested by the fact that whenever a member goes to a city where he has no acquaintances, he can easily have someone direct him to the secretary's address, where he will always be given a cordial welcome and made to feel at home. But this feature can easily be overdone and it frequently is, though we will grant, with no malice aforethought. We frequently have visitors from out-of-town, whose sole claim on our hospitality is the fact that they wear a frat button. We always direct them to a hotel and show them where to meet the deaf when they are down town. Generally, they appreciate this, and we follow up our instructions with a tip to other members to go down and get acquainted with the visitor. But when a member in another city gives our address to a nonmember, and he comes to our house and makes it plain that he expects us to board and feed him during his stay, we beg leave to rise from our easy chair and emit one loud howl. Last week the writer was downtown. At a corner, he was halted by a policeman. Wondering what new crime he was going to be charged with, he pulled out his pad. Says the cop, (an old acquaintance) "Here is someone looking for you." The stranger at his side salutes us with the familiar "Deaf?" We plead guilty, and ask his name. He gives it, also the information that he obtained our name from The Frat. "Oh, you are a member?" we make bold to inquire. "No, the secretary of Blank Division gave me your name, and I thought you could put me up for the night." We told him that we were not running a hotel; there was a very reasonably-priced one right across the street. As for eats, we did not care to take utter strangers to our house without having been able to give the wife due notice. The stranger—well, he did not seem to think much of Kentucky hospitality as displayed by the more or less famous secretary of Louisville Division and turned his back on us without another word. It is a rank imposition to ask such favors of strangers. We beg our brethren in other cities to bear this in mind before they give our name and address to wandering jacks-at-all-trades. Unless a man has the funds with which to establish himself in a strange city, let him stay at home. We positively draw the line at unreasonable requests such as the one described above.

Nonresidents, please take notice. Beginning with the January meeting, you



**HITCH YOURSELF  
TO A FRAT STAR**



will be expected to pay your dues promptly during the month for which they are due. By month, we mean before the fifteenth. We have had many a complaint from the overworked division treasurer to the effect that nonresidents were two and even three months in arrears. Not all, but many. We try to help out the treasurer and write to the delinquents. They reply that it's a bore to send dues every month; that they find it more convenient to allow three months' dues to accumulate, and then pay up for the entire time. Punk excuse, to say the least. Why not pay three months in advance, thus keeping your cards in good standing and saving everyone a lot of postage? Well, to make a long story short: Beginning with the January collections, each and every member of Louisville Division who fails to meet his dues on time will be assessed ten cents a month extra for each and every month he is in arrears. No excuses will be accepted except in case of sickness, and then only when prompt notice is given the proper official. This is the last and only notice that will be sent out, so please govern yourselves accordingly.

And another thing, dear brothers out in the country: Whenever you change your address, please do the right thing and let us know at once. Not long ago we received a protest from one of our nonresidents at having to pay for The Frat, whereas he had not seen a copy for over a year. Investigation showed he had moved and neglected to give us his new address. Headquarters was obliging enough to supply the gentleman with back numbers, and now the postmaster of the water station where he had been for a year and a half, notifies us his mail has not been called for for heaven knows how long. We have our own opinion of such as these, but postal regulations are very strict on the point so we shall keep them to ourselves.

We have seen in several issues of the Deaf Mutes' Journal where our little friend, Jimmie Meagher, of Chicago, is razzing all things connected with the society; the makeup of The Frat; its editorial policies; and lamenting in an indirect way the fact that he is not running the paper. Peace, be still, Jimmie, we down here are highly satisfied with the way The Frat is being run. True, the printer makes a slip every now and then, but tell us, O, little one, how often does your newspaper get out a perfect issue? And to call Louisville a "dinky" little division. Ye gods! We will wager that Louisville is more nearly thoroughly organized than any other city of its size in the country, or even Chicago or New York, for that matter. There are but two eligible men in Jefferson County who are not yet members of the Society. How does that compare with Chicago? Did not the late lamented Luke McLuke say something about folks living in glass houses not taking a bath in the daytime?

#### St. Paul.

Our annual smoker, held at Thompson hall, November 2, was a very enjoyable affair, thanks to the able management of

the smoker committee and the splendid cooperation of the members. For the first time in the history of our smokers, members were permitted to bring their ladies, and their presence added much to the enjoyment of the occasion. The feature of the evening was the bountiful refreshments, candy and cigars served by the division to the 125 or more present at the smoker. James S. Bowen was master of ceremonies, and introduced President Fred Brant, who responded to "St. Paul Division." He was followed by Anton Schroeder, "The Frats"; Gordon Allen, "The Minnesota Association of the Deaf"; James Bowen, "The Convention"; and Mrs. B. L. Winston wound up with an earnest plea for the members' patronage of the bazaar to be held November 16 and 17 for the benefit of the convention fund. It was indeed a very enjoyable affair, and one that will linger long in our memories.

At the regular business meeting November 2, Syvor Bjorlee, Joseph Easthouse and Gordon Allen were initiated in such a way that they announced after the ceremony that while they had never before undergone the experience of riding a goat, they enjoyed it, anyhow.

From now on until further notice, a "500" party will be under the auspices of the ladies' auxiliary at the clubhouse, on the second and fourth Wednesdays of each month. The proceeds will go to the convention fund.

Another affair that swelled our convention fund was the lecture at the club by the Rev. Dr. James H. Cloud, of St. Louis. Dr. Cloud stopped off in St. Paul on his way home from Duluth, and stayed two days with Brother Schroeder. The lecture was given on the evening of November 6. The subject was "An Hour of Life." It gave us all a good laugh, and his kindness in giving it was much appreciated. So was his expressed desire that the proceeds of the lecture go to the convention fund.

Under the skillful management of Mrs. Nyhus, a party of about 200 business and professional women of St. Paul were served with a fine dinner at Thompson hall. The profit on the dinner was a handsome one, and went to swell the convention fund. After the dinner, they adjourned to the auditorium, where a talk was given by Mrs. Nyhus regarding

the deaf and their conditions. James S. Bowen and Anton Schroeder also gave talks relative to the deaf and their problems. Mrs. Swangren rendered several hymns in signs, also "Yankee Doodle," which elicited much applause. Several of those present announced that they would give parties and dinners to their hearing friends in St. Paul and Minneapolis to help increase the convention fund. Their offer was very much appreciated.

A serious and near-fatal accident happened to several of our leading deaf people on the evening of October 29. John J. McNeil, chairman of the Local Committee, Mrs. McNeil, Secretary Max Cohen, and Mrs. Swangren, chairman of the Ladies' Auxiliary were returning home from the Hallowe'en dance at the club, when they were struck by a large auto, driven by a drunken driver, which passed the car they were alighting from at a speed of something like fifty miles an hour. Mrs. McNeil had both arms broken, Mrs. Swangren's head was badly cut, and Brothers McNeil and Cohen were badly bruised, but able to walk. The injured were promptly taken to a hospital and attended to. Mrs. McNeil will have to remain in the hospital for some time, but the others were able to be taken to their homes. It was a miracle that no one was killed. The drunken driver was arrested and will be prosecuted.

#### Philadelphia.

The division celebrated its thirteenth anniversary with a banquet on October 13. And that thirteen was no hoodoo was evidenced by the "standing room only" sign we had to hang out. If we had space to give the menu in full, many would open their eyes and wonder if the division had opened a delicatessen store. Enough that everyone was satisfied with the eats, and also with the price, 4,000,000,000 German marks—if you can figure that into Uncle Sam's currency. The committee in charge of the affair was headed by Wilbur Dornworth, with Brothers Richards, Aschman, Steer and W. Foster as his aides, and they deserve great credit for the success of the affair.

Our division treasurer, like all division treasurers, is a collector of dues. And he collects. When a member is in arrears, "Bill" writes him a letter. If that does not bring results, he writes the member's beneficiary. And nearly always the dues are forthcoming. This is written as much in appreciation of his efforts to keep the members paid up as to give a hint to other treasurers, who might follow the same plan with profit to the division. Lapsation is caused mainly by lack of interest, lack of work, grudges against beneficiary, absence of initiative in paying and personal quarrels. We can often prevent members from falling out from any cause by a few cheerful words of advice or argument, but when one is sore with the world at large, and believes he can spite the society in general, and his beneficiary in particular, we have a hard proposition and can only wait for time to heal the hard feeling.

#### ST. PAUL—1924



Hat and coat off, sleeves up, determination in every feature, one of the Local Committee is vigorous in telling us it is to be the very best ever.



Am reminded of one, a member for eight years, who allowed himself to be dropped to spite his wife. It would have been a simple matter to change his beneficiary—he has two little girls. He could have, but he did not. Now he is out. The pity of it.

Brother Meagher's question regarding the right of a member to tell another member outside of the division's meeting place what transpired at a meeting, is a very interesting one. We are cautioned by our ritual to be clams regarding our affairs, after the "box" is closed at meetings, and that is proper. But when a member in good standing cannot, for some good reason, attend the meetings, yet wants to keep in touch with events transpiring therein, he would appear to have the right to ask for facts. To me, it is merely a question of judgment as to the place where the information is given, so that other eyes, not of the elect, cannot take it in. Common sense, brothers, that's all.

Our division has been losing members through transfer, and gaining others by the same route. We wish our former pals all sorts of good luck, and hope they will speak a few good words for the old division. One has been transferred to the Golden West, and we are waiting accounts from him of the climate, the ladies, the mountains, the everything superfine, and—vain hope—about their cute little earth tremors. We understand it is sacrilege for a native to even mention the terrible underground doings. It is not California's fault; it is just the earth doing something peculiar and unprintable. Oh, you lovers of the shimmy!

What would you think of a man who hung out a "for sale" sign, and then advertised the defects of his house? You would call him a plain nut, who in time would be cracked. Yet what is the difference between this man with the upper story vacant and the member who goes around publicly making derogatory remarks about the society? There is none. Both are birds of a feather, needing the attention of an alienist.

#### Toledo.

Our mask ball on October 27 was a swell affair. About 100 attended, both deaf and hearing. Over twenty were in costume. Charles F. Pope, attired to represent a frog, and David A. Gerner, as King Corn, were awarded the two principal prizes, \$10 each.

The date for our watch party at Kapp hall has been changed from December 29 to December 31. A good vaudeville show will be staged and lunch will be served. Come prepared to spend the night with us, celebrating the advent of the new year. A big time is assured. But if that does not furnish you with enough fun, come around again January 19 and be bunco-ed at our bunco party. And come and get your mail at the "Post Office," February 16. Something doing every minute.

#### St. Louis.

Our annual ball will be held on February 16, 1924. Prizes will be awarded, as usual. Charles W. Haig is chairman

of the ball, and can be trusted to see to it that it goes off as it should.

The local frats have been hustling around lately, trying to see what could be done in the way of establishing a clubhouse, patterned after the Silent Athletic Club, of Chicago. They have organized a club, called the St. Louis Gallaudet Club. Watch it grow.

Rev. Dr. Cloud recently made a trip to Duluth, St. Paul and Chicago, paying a visit to the home office while in the latter place.

#### Indianapolis.

Indianapolis Division will hold its annual banquet in February. Out-of-town frats who desire to attend should get in touch with either Secretary Jackson or Treasurer Binkley. It is the desire of the committee to make it better and bigger than ever. All you nonresidents, attention. Your cooperation is sought.

The Syracuse Bowling League, composed of frat members of our Syracuse Club, got under way October 13. The league is composed of four teams—"House Committee," "Water Dogs," "Bathing Beauties" and "Boatmen." A close race is anticipated as the strength appears to be evenly divided. All the last year stars are back and a newcomer or two has shown up.

No. 22's annual mask ball was a big success—so successful and so well attended that all the games requiring floor space had to be cancelled. A Virginia reel was attempted but no one knew who were dancers and who the crowd, so it just naturally kicked and died in process of formation. Since there were no games, there were no prizes; and since there were no prizes, ergo our local fund benefited accordingly. The committee's report has not yet been made public but from private sources, usually reliable, we learn that the receipts had to be taken to the bank in a wagon.

#### Wichita.

The latest addition to our circle is H. R. Henderson, who recently transferred from Dallas Division. He is a lather, and makes big wages. He recently com-

pleted a bungalow, which he now occupies, at Derby, Kansas, a suburb some ten miles to the south of us.

Frank Masopust has started a shoe repairing establishment on Pattie Ave. We wish him luck and good patronage.

Archie Grier has been laid up for a few days with an injured digit. He is oven man at the Campbell bread plant.

We expect to have Edward Foltz and his charming wife with us during the holidays, and at our banquet. Brother Foltz is now teaching at Olathe.

Earl R. Peter, who works at one of the local Ford agencies, now shares with his boss all the work taken in, sharing on a fifty-fifty basis. This gives Brother Peter much better pay.

Quite a few are talking St. Paul these days, and if plans materialize, our 200-pound tug-of-war team may attend the convention. Detroit will please take notice.

#### Boston.

Boston Division, more, perhaps, than any other division regretted the passing of Philip Morin, for he was called, and justly so, the father of Boston Division. No one did more to put the society on adequate rates than Philip Morin—the rates which gave it the necessary start on firm ground—and it has remained on firm ground ever since. At our last meeting, glowing tributes were paid him by several leaders of the division who worked with him to give us the right start, and at the close the division stood one minute in silent tribute to the departed.

Plans for our annual New Year's ball are now complete. As stated before, Convention hall, St. Botolph and Garrison Streets, has been engaged. This hall is more accessible than the halls we have had in the past. All Huntington Avenue cars pass Garrison Street, so that out-of-town people who want to find the hall have only to tell the conductor to let them off at Garrison Street, then walk to St. Botolph Street, and there is the hall. We expect a record-breaking crowd, so engaged this hall, as it is the second largest hall in Boston. Among the features presented will be an exhibition of interpretative dancing by Miss Martha C. Dunder, who thrilled those who attended last year's ball. Miss Dunder is a classical dancer of note, and we are patting ourselves on the back for being lucky enough to obtain her services. Of course there will be prizes, as usual, and this year will see the introduction of new novelties, with prizes.

Arthur Sinclair came to our last meeting with a smile that simply refused to fade. And he had good reason. October 15, Mrs. Sinclair presented him with an eight-pound girl. Brother Sinclair is at present employed in Boston. The happy couple are receiving the congratulations of their friends from all over New England.

#### Richmond.

The division's social committee has awakened to the fact that the St. Paul convention is not far off, and if we wish

#### FRATERNAL BEATITUDES

Blessed is the member who payeth his dues promptly, for he shall sit in safety both in lodge and at home and his benefits shall not fail.

Blessed is the officer who fulfilleth his whole duty promptly and cheerfully and without fear or favor. He shall have his reward in a clear conscience and a growing lodge.

Blessed is he who giveth heed to the words of the ritual and forgetteth them not, for he shall not be made ashamed.

Blessed is he that seeketh after new members to pursue them. His undertakings shall prosper, and all that he doeth shall flourish.

Blessed is he who cometh each meeting to lodge and faileth not to stand in his place when the gavel falls. He shall be a pillar to his lodge and fill the heart of his officers with joy.

Blessed is he who keepeth in his own bosom the business of the lodge and so keepeth himself and his lodge in good report with outsiders.—[The Royal Highlander.



to send a delegate we will have to get busy and raise the wherewithal to pay his expenses. You will probably hear from the committee soon. We are preparing to end the year with a smoker, and have a good-sized class of novitiates ready to tackle the goat. This will be followed by a public installation of officers.

We have had our eye on that prize gavel and hoped we might be the fortunate ones to win it, but we have had hard luck. Still, six new members so far, and prospects for more before the end of the year isn't so bad and as the award is to be made on the basis of percentage, we stand a chance.

We note what Wichita Division says about its tug-of-war team, and think it is a bit over-confident. We would be glad to give them a whirl with our own little team of huskies, but the distance seems to make it rather hard to bring about a match. So maybe we both will have to keep on thinking that ours is the one and only.

The division is mourning the loss of Meade B. Dalton, who has removed to Washington and transferred to that division. Brother Dalton was one of the organizers of Richmond Division, its first secretary, and its delegate to Atlanta, and always an active, enthusiastic member. We shall miss him, but we all wish him every success in his new location.

#### San Francisco.

The local frats are congratulating themselves on the big success of their Hallowe'en social held October 29. Oakland and Berkeley joined with us in celebrating the occasion, and it was sure a great one. D. S. Luddy, W. S. Runde and Mrs. Henry Selig were the judges to whom fell the difficult task of awarding the prizes. Mrs. Chester Beers, as a Follies girl, won first prize for the ladies, and Hugh Metscher, as a hula dancer, that for the gentlemen. The prizes for the most grotesque costumes went to Mrs. E. W. Lohmeyer, as "Old Mother Hubbard," and to Martin Johnson as "Pumpkin Head Hick." Near the close of the evening several candidates for office in the coming municipal election, having got wind of our meeting, came up and gave us brief talks. They told us that the deaf should have the same privileges as the hearing and should be allowed to drive automobiles like any one else; also that impostors should be prosecuted.

The division is planning for a public installation of officers at a big entertainment to be held in the latter part of December. With our regalia, flag and pennant, we hope to make an impressive showing. If it impresses a few young fellows to the point of joining, we will feel amply repaid for our efforts. And we have a lodge room to be proud of, too. A member who recently transferred here from another division, and who has visited many other lodges, says we have the most beautiful lodge room he has ever seen and he was also much impressed with the way in which we conduct the

business of the meetings. Excuse us if we toot our own horn a little. It is only a bit of pardonable pride. (Sure. There ought to be more tooting.—Ed.)

#### Seattle.

At the October meeting it was suggested that we should give some consideration to the subject of the admission of women to the society, so that our delegate to St. Paul could be instructed how to vote on the matter if it came up at the convention. Three years ago the division voted against the admission of women, but sentiment seems to have changed somewhat since then, and a second discussion of the matter may result in a different vote.

The division has changed its meeting place from the Y. M. C. A. to Carpenters' hall. This hall is familiar to all the northwest deaf as the regular meeting place of the Puget Sound Association of the Deaf.

Figuring that our local dues of ten cents a month would prove insufficient to pay the local sick benefit of \$2 per week, the division voted to increase them to fifteen cents a month, effective January 1, 1924.

While descending the stairway at her home recently, Mrs. Root, wife of Division President W. S. Root, had the misfortune to trip, and plunged to the bottom, dislocating her shoulder and fracturing one arm. She will be in bandages for about six weeks.

#### Rockford.

At the close of its regular business meeting November 3, the division held a smoker that was the largest attended affair of its kind ever held by the division, over forty being present. Visitors from Chicago and Dubuque Divisions helped swell the crowd, and added materially to the enjoyment of the occasion. Refreshments were served, and then everybody lit up their "smokes," and had a real sociable time until after midnight. Among the visitors noted were William La Motte and Ernest Schroeder, of Chicago; H. Riordan, W. Riordan, L. Burns, R. S. Herrington, W. R. Koschine, H. S. Ferguson and A. Sweeney, of Dubuque Division; B. E. Thornberg, Omaha Division; G. E. Jackson, Wichita Division; H. V. Hanson, Des Moines Division, and G. H. St. Clair, New Orleans Division. With the exception of the two Chicago brothers, all the visitors came down from Dubuque. (If they live in Dubuque, why don't they transfer to Dubuque Division?—Ed.)

#### Dallas.

The annual fraternal held on October 20 was a success in every way. The number of visitors was especially large, and they all looked prosperous. Maybe cotton at \$.30 a pound had something

to do with it. The center of attraction, of course, was the queen's throne. It was gorgeously decorated, and piled up beside it were large boxes of chocolate. The honors of the throne were dispensed by Miss Lorena Russel, assisted by Miss Helen Carley, who saw to it that the boxes of chocolate were awarded properly to the holders of the lucky numbers. Mrs. Troy Hill won the guessing contest in guessing the price of a large basket of assorted fruit.

Sunday, the 21st, practically the whole deaf colony went over to the state fair and helped to break the attendance record of 225,000. Some crowd.

#### Birmingham.

Monday evening, October 15, the deaf of Birmingham enjoyed a supper and party at the home of Mr. and Mrs. Osce Roberts, on Elm Street. Games were played and prizes given. The first prize was won by M. S. Weil. J. E. Stiles lugged off a fat Irish potato as the booby prize. Miss Virginia Roberts and a boy friend gave a dancing exhibition. Miss Naldo Roberts gave a 'tableau, in which she was assisted by Miss Beulah Christal, of Denton, Texas, who represented Fall, and Miss Virginia Roberts, who represented Winter. All of the resident frats were present, and like all the rest, enjoyed a splendid evening. Mr. and Mrs. Roberts are very popular in Alabama, and their affairs are always much enjoyed. We regret that age bars Mr. Roberts from being a frat. (Why not admit him as a social member?—Ed.)

#### Worcester.

James Stirling, a member of Worcester Division, who resides at Barre, Vt., had the misfortune to have his auto stolen on the night of October 20. He left the car parked, with the switch locked, taking the key with him, while he and his family attended a moving picture show. Returning from the show, they found the car missing. The local police and the authorities of surrounding towns were notified, but no trace of the car has been found. It was a Ford touring car, 1923 model, Vermont license No. 44746. Serial No. 8851106. Switch, 74. Car was equipped with side mirror, luggage carrier and spare tire. Inside the car was a traveling robe or rug that was a wedding present to Mrs. Stirling from her employers in Edinburgh, Scotland, eighteen years ago. If any of the readers of The Frat happen to run across the car, they will please at once notify the police and have the driver arrested.

There's a lot of satisfaction in getting a member. Try it and see.

Safety first—paying your dues that day each month.

#### Exception Proves the Rule.

George: "Ma, if the baby was to eat tadpoles would they give him a big bass voice like a frog?"

Mother: "Good gracious, no! They'd kill him!"

"Well, they didn't."

ST. PAUL—1924





This is  
your fight,  
too!



Stamp out  
Tuberculosis  
with  
Christmas  
Seals

**Y**OU are happy in your health. Do you know that for eighteen years Tuberculosis Associations have been fighting to keep you healthy?

The campaign against tuberculosis, supported largely by the sale of Christmas Seals, saved more than a hundred thousand lives this year. Who knows but that this campaign has saved you and your family from the scourge of consumption? Buy Christmas Seals.

THE NATIONAL, STATE, AND LOCAL TUBERCULOSIS ASSOCIATIONS  
OF THE UNITED STATES



# National Fraternal Society of the Deaf

(Chartered by the State of Illinois)

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

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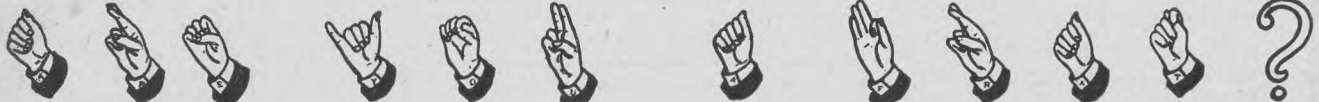
## DIVISION DIRECTORY.

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

CHICAGO, No. 1.....Chicago, Ill.  
8. A. C. Hall, 5536 Indiana Ave.—Second Saturday  
Chas. B. Kemp.....Suite 905, 130 North Wells St.  
DETROIT, No. 2.....Detroit, Mich.  
G. A. R. Grand River & Cass Ave.—First Saturday  
J. A. Braithwaite, 1211 Assumption St., Windsor, Ontario  
SAGINAW, No. 3.....Saginaw, Mich.  
108 So. Hamilton St.—First Thursday  
John Janicko.....139 Robinswood St.  
LOUISVILLE, No. 4.....Louisville, Ky.  
Robinson Hall—First Saturday  
John H. Mueller.....1013 E. Kentucky St.  
LITTLE ROCK, No. 5.....Little Rock, Ark.  
Moore Hall Bldg.—First Saturday  
Arthur L. Smith.....c-o School for the Blind  
NASHUA, No. 7.....Nashua, N. H.  
Lafayette Hall—First Saturday  
John Shea.....378 Main St.  
DAYTON, No. 8.....Dayton, Ohio  
Pruden Bldg. E. Fifth St.—First Saturday  
Jackson Bates.....43 Calm St.  
BAY CITY, No. 9.....Bay City, Mich.  
First Monday  
C. F. W. Lawrence.....806 N. Henry St.  
CINCINNATI, No. 10.....Cincinnati, Ohio  
Court & Central Ave.—First Saturday  
Emil Schneider.....1859 Kinney Ave.  
EVANSVILLE, No. 11.....Evansville, Ind.  
Y. M. C. A.—First Monday  
William Wiggins.....1118 Elliott St.  
NASHVILLE, No. 12.....Nashville, Tenn.  
McBlevine Key.....222 Ninth Ave., North  
SPRINGFIELD, No. 13.....Springfield, Ohio  
Memorial Bldg., West Main St.—First Saturday  
John E. Pershing.....421 S. Belmont Ave.  
OLATHE, No. 14.....Olathe, Kan.  
First Tuesday  
E. H. McIlvaine.....Route 1, Box 100  
FLINT, No. 15.....Flint, Mich.  
428 Buckham St.—First Tuesday  
Ellis R. Brown.....413 Eleventh Ave.  
TOLEDO, No. 16.....Toledo, Ohio  
Kapp Hall—First Saturday  
Edward M. Hetzel.....1514½ Oakwood Ave.  
MILWAUKEE, No. 17.....Milwaukee, Wis.  
Samuel Sutter.....1403 20th St.  
COLUMBUS, No. 18.....Columbus, Ohio  
I. O. O. F. Hall—Second Saturday  
Clarence B. Jones.....202 Comstock Bldg., 209 S. High St.  
KNOXVILLE, No. 20.....Knoxville, Tenn.  
1. Arthur Palmer.....Fountain City, Tenn.  
CLEVELAND, No. 21.....Cleveland, Ohio  
3915 Lorain Ave., West Side Turn Hall—First Saturday  
Fretlow D. Menger.....14909 St. Clair Ave.  
INDIANAPOLIS, No. 22.....Indianapolis, Ind.  
I. O. O. F. Hall—Second Wednesday  
Harry V. Jackson.....811 N. Jefferson Ave.  
BROOKLYN, No. 23.....Brooklyn, N. Y.  
308 Fulton St., Brooklyn—First Saturday  
Benjamin Friedwald.....4307 12th Ave., Brooklyn  
ST. LOUIS, No. 24.....St. Louis, Mo.  
Eagle's Hall, Lafayette and Jefferson Sts.—Second Friday  
Charles H. Fry.....1455a St. Louis Ave.  
NEW HAVEN, No. 25.....New Haven, Conn.  
Hotel Royal—Second Saturday  
Phillip Quinn, Jr.....311 Grand Ave.  
HOLYOKE, No. 26.....Holyoke, Mass.  
Bridge Street Turn Hall—First Saturday  
Frank Kuslak.....200 Montgomery St., Chicopee Falls, Mass.

LOS ANGELES, No. 27.....Los Angeles, Calif.  
730 S. Grand Ave.—First Saturday  
Malville J. Matheis.....1422 N. Coronado Terrace  
ATLANTA, No. 28.....Atlanta, Ga.  
Red Men's Wigwam—First Friday  
Leon B. Dickerson.....122 N. Wellington St.  
PHILADELPHIA, No. 30.....Philadelphia, Pa.  
1826 Arch St.—First Friday  
James F. Brady.....426 Locust St.  
KANSAS CITY, No. 31.....Kansas City, Mo.  
Bookbinders' Hall, 12th and Central—First Thursday  
Paul R. Wye.....630 Riverview Ave., Kansas City, Kans.  
OMAHA, No. 32.....Omaha, Neb.  
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday  
Harry G. Long.....312 S. 49th Ave.  
NEW ORLEANS, No. 33.....New Orleans, La.  
B. K. A. Building 627 North St.—First Sunday  
Henry Fux.....633 Eleonore St.  
KALAMAZOO, No. 34.....Kalamazoo, Mich.  
Portage St. Auditorium—First Saturday  
Daniel Tellier.....1130 W. North St.  
BOSTON, No. 35.....Boston, Mass.  
3 Boylston Place—First Saturday  
William H. Battersby, 45 W. Neptune St., West Lynn, Mass.  
PITTSBURGH, No. 36.....Pittsburgh, Pa.  
McGeagh Bldg.—First Saturday  
Frank A. Leitner.....929 East End Ave., (Wilkinsburg.)  
HARTFORD, No. 37.....Hartford, Conn.  
28 Chapel St.—First Saturday  
A. W. E. Anderson.....252 Curtis St., Meriden, Conn.  
MEMPHIS, No. 38.....Memphis, Tenn.  
Y. M. C. A.—First Saturday  
W. G. Goodwin.....Box 715, Y. M. C. A.  
PORTLAND (Me.), No. 39.....Portland, Maine  
514 Congress—Second Saturday  
Thomas J. Prinn.....92 High St.  
BUFFALO, No. 40.....Buffalo, N. Y.  
390 Pearl St.—Second Wednesday  
Frank H. Krabbing.....543 Plymouth Ave.  
PORTLAND (Ore.), No. 41.....Portland, Ore.  
Red Men's Hall, 9th and Hawthorne Ave.—First Saturday  
Wayne Thierman.....1081 Glendene Ave.  
NEWARK, No. 42.....Newark, N. J.  
Alfred King.....46 Wayne St., Jersey City, N. J.  
PROVIDENCE, No. 43.....Providence, R. I.  
860 Westminister St.—First Saturday  
Arthur H. Enger.....520 Hope St.  
SEATTLE, No. 44.....Seattle, Wash.  
Carpenter's Hall—First Saturday  
A. W. Wright.....528 E. 79th St.  
UTICA, No. 45.....Utica, N. Y.  
53 Franklin Square—First Saturday  
John H. Thomas.....P. O. Box 943, Frankfort, N. Y.  
WASHINGTON, No. 46.....Washington, D. C.  
N. E. Masonic Temple—First Wednesday  
Wallace Eddington.....1331 D St., N. E.  
BALTIMORE, No. 47.....Baltimore, Md.  
Claggett's Hall, 614 N. Fremont Ave.—First Saturday  
O. K. Price.....3107 Baker St.  
SYRACUSE, No. 48.....Syracuse, N. Y.  
Larned Building, S. Warren St.—Second Saturday  
J. Fred Keller.....233 Fifth St.  
CEDAR RAPIDS, No. 49.....Cedar Rapids, Ia.  
First Wednesday  
T. F. Boyle.....217 Tenth Ave., W.  
HUNTINGTON, No. 50.....Huntington, W. Va.  
Carpenters' Hall—First Saturday  
J. A. Pring.....C. & O. Freight Office  
ALBANY, No. 51.....Albany, N. Y.  
734 Broadway—First Saturday  
Harry A. Barnes.....35 Bridge St., Schenectady, N. Y.  
ROCHESTER, No. 52.....Rochester, N. Y.  
97 State St.—Second Saturday  
William L. Hughes.....321 Murray St.  
SAN FRANCISCO, No. 53.....San Francisco, Calif.  
Native Sons Hall—First Saturday  
David S. Luddy.....124 Primrose Road, Burlingame, Calif.  
READING, No. 54.....Reading, Pa.  
612 Court St.—Second Saturday  
William A. Burkert.....527 Mulberry St.  
AKRON, No. 55.....Akron, Ohio  
60 B. High St.—Second Saturday  
Iva M. Robinson.....1599 Preston Ave.  
SALT LAKE CITY, No. 56.....Salt Lake City, Utah  
249 S. Main St.—First Wednesday  
Alfred C. Keeley, Jr.....816 E. Seventh South St.  
ROCKFORD, No. 57.....Rockford, Ill.  
1010 S. Main St.—First Saturday  
Fred W. A. Hammer.....1426 Rural St.  
SPRINGFIELD, No. 58.....Springfield, Ill.  
N. E. Cor. 5th & Monroe Sts.—First Saturday  
Earl H. Shaffer.....1010 E. Jefferson St.  
DAVENPORT, No. 59.....Davenport, Iowa  
I. O. O. F. Hall, 510 Brady St.—First Saturday  
Arthur Johnson.....3123 18th Ave., Rock Island, Ill.  
WORCESTER, No. 60.....Worcester, Mass.  
306 Main St.—Second Saturday  
Preston Barr.....North Uxbridge, Mass.  
ST. PAUL, No. 61.....St. Paul, Minn.  
Fairview and Marshall Aves., St. Paul—First Friday  
Max Cohen.....611 Central Park Place

FORT WORTH, No. 62.....Fort Worth, Texas  
Eagles' Hall, W. 5th St.—First Wednesday  
Albert Tully.....3209 Jennings Ave.  
DALLAS, No. 63.....Dallas, Texas  
Labor Temple—First Saturday  
Wallace K. Gibson.....Route 8, Box 356  
DENVER, No. 64.....Denver, Colo.  
1715 California St.—First Saturday  
Joseph V. Haldeman.....2440 15th St.  
WATERBURY, No. 65.....Waterbury, Conn.  
Garden Hall—First Saturday  
William J. O'Connell.....P. O. Box 122  
BRIDGEPORT, No. 66.....Bridgeport, Conn.  
O. U. A. M. Hall—First Saturday  
Gilbert F. Marshall.....495 Newfield Ave.  
SPRINGFIELD, No. 67.....Springfield, Mass.  
48 Pynchon St.—First Saturday  
Philip Beauvoile (Acting).....157 Wilbraham Ave.  
WACO, No. 68.....Waco, Texas  
First Saturday  
Harvey L. Ford.....Route 4, Box 229  
OGDEN, No. 69.....Ogden, Utah  
2445 Grand Ave.—First Thursday  
William Cole.....504 31st St.  
PITTSFIELD, No. 70.....Pittsfield, Mass.  
101 Fenn St.—First Saturday  
Edward Gilman.....18 Lincoln Terrace  
BANGOR, No. 71.....Bangor, Maine  
Albert L. Carlisle.....27 Forest Ave.  
KENOSHA, No. 72.....Kenosha, Wis.  
G. A. R. Hall—Second Saturday  
George R. Hebard.....1084 Pearl St.  
BIRMINGHAM, No. 73.....Birmingham, Ala.  
1920½ N. Fourth Ave.—First Saturday  
James Stiles.....1802 Whitaker St.  
SIOUX FALLS, No. 74.....Sioux Falls, S. Dak.  
First Saturday  
Peter L. Dalsgaard.....Route 1, Harrisburg, S. Dak.  
WICHITA, No. 75.....Wichita, Kans.  
F. A. U. Hall, 119 S. Lawrence St.—First Saturday  
Ross Davison.....1232 S. Santa Fe Ave.  
SPOKANE, No. 76.....Spokane, Wash.  
Y. M. C. A. Bldg.—First Saturday  
Erva W. Chambers.....E. 2001 Glass Ave.  
DES MOINES, No. 77.....Des Moines, Ia.  
Y. M. C. A.—First Saturday  
J. A. Robinson.....809 Guthrie Ave.  
LOWELL, No. 78.....Lowell, Mass.  
84 Middlesex St.—Second Saturday  
J. Bennett McMahon.....46 W. Fifth St.  
BERKELEY, No. 79.....Berkeley, Cal.  
Ashley Hall, 2080 Adeline St.—First Friday  
D. H. Goodrich.....2923 Newbury St.  
DELAVER, No. 80.....Delaver, Wis.  
First Saturday  
Fred J. Neesam.....Elm St.  
HOUSTON, No. 81.....Houston, Texas  
400 Quitman St.—First Friday  
Richard C. Morris.....400 Quitman St.  
SCRANTON, No. 82.....Scranton, Pa.  
232 Wyoming Ave.—First Friday  
Orley J. Schooley, Jr.....407 Simpson St., Peekville, Pa.  
RICHMOND, No. 83.....Richmond, Va.  
2047 W. Broad St.—First Saturday  
Guy R. Ligan.....Route 7  
NORFOLK, No. 84.....Norfolk, Va.  
First Saturday  
Nathan Schwartz.....826 County St., Portsmouth, Va.  
JOHNSTOWN, No. 85.....Johnstown, Pa.  
Moose Temple—First Saturday  
Roland M. Barker.....61 Church St.  
MANHATTAN, No. 87.....New York, N. Y.  
41 W. 124th St.—First Monday  
V. R. Anderson.....1618 Commonwealth Ave., New York  
JACKSONVILLE, No. 88.....Jacksonville, Ill.  
Gallaudet Club Hall—First Thursday  
Ernest Tilton.....414 Kosciuszko St.  
LEWISTON, No. 89.....Lewiston, Maine  
223 Lisbon St.—First Saturday  
Mahlon A. Bradbury.....Route 3, Elm St., E. Auburn, Ma.  
PEORIA, No. 90.....Peoria, Ill.  
Procter Center—Second Saturday  
Charles J. Cunningham.....1713 N. Madison St.  
JERSEY CITY, No. 91.....Jersey City, N. J.  
Odd Fellows' Hall, Bergen Sq., First Saturday  
Charles T. Hummer.....92 Tonnelle Ave.  
BRONX, No. 92.....New York, N. Y.  
Castle Hall, Walton Ave. at 149th St.—First Friday  
Jacob Ebin.....2089 Vyse Ave., New York  
COLUMBIA, No. 93.....Columbia, S. C.  
Elk's Hall—First Saturday  
H. R. Glover.....2304 Park St.  
CHARLOTTE, No. 94.....Charlotte, N. C.  
I. O. O. F. Temple, 21½ W. Trade St.—Second Saturday  
William R. Hackney.....6 W. Fifth St.  
DURHAM, No. 95.....Durham, N. C.  
I. O. O. F. Hall—First Saturday  
J. M. Robertson.....Route 6, Bloomsburg, Raleigh, N. C.  
DUBUQUE, No. 96.....Dubuque, Iowa  
First Friday  
Henry Riordan.....3135 Central Ave





# REQUIRED MONTHLY PAYMENTS

## CLASS A

### ORDINARY WHOLE LIFE PLAN

#### Without Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

After joining, a member pays each month:

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

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

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

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

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

#### Surrender Allowances

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

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

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

## CLASS D

### TWENTY-YEAR PAYMENT PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.26
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

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

## CLASS C

### ORDINARY WHOLE LIFE PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

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

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

## CLASS E

### PAID-UP AT AGE 60 PLAN

#### With Surrender Allowance

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

#### Monthly Net Rates for Death Benefit

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

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.80	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

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



# NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

## *When and How Organized.*

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

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

## *Its Objects.*

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

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

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

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

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

## *Social Membership.*

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

## *Death and Sick or Accident Benefits.*

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

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

## *Payments Required of Members.*

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

## *Social Features.*

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

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

## *Safeguards.*

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

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

## *Why You Should Join.*

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

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

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

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

## *Cost of Joining.*

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

## *How to Join.*

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

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

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

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

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

For addresses of Grand Officers, and a Directory of Divisions, see Page 14.