

7-1-1914

## The Frat Volume 12 Number 11 July 1914

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Twelfth Year

JULY, 1914

Number 11



CLEVELAND DIVISION, NO. 21, N. F. S. D.

Total membership, 52; represented in the group, 39.

Members in the group, left to right, top row: Isaac Bialoski, William Toomey, Philip Schilling, John Campbell, Adam Faulhaber, John Reye, William Grinfin, Herschel Taylor, Carl Godenschwager, Park Myers, Paul Bengsch, John Zoeller.

Second row: Arthur Adams, G. H. Homrighausen, August Faulhaber, Frank Bauer, A. G. Lepley, Mitchell Grimm, Henry Furman, Ralph Dann, Thomas Dennaahy, Alfred Pudvan.

Third row: Thomas Saulter, Wilbert McKibben, Anton Wagner, Fred C. Krull, William Rich, William Reinhold, Martin Stelzer, Ernest Schmeidl.

Lower row: Kreigh B. Ayers, Herman Koelle, Louis Williams, Charles Wasserstrom, Master Wasserstrom (Mascot), William Meade, Thomas McGinness, John A. Smolk, John Boettner, Charles Ortolf.

Members not in the group: Gustave Ehlert, Frank Wankowski, Arthur Gabel, William F. Durian, Joseph Rothman, Brewster L. Allabough, George Kimmich, Robert Dunlap, Pretlow Munger; Chester Huffman, John Brochak, Thomas Crowley, James McGrattan.

## OMAHA CONVENTION DATES.

BY A vote of the Board of Directors the date of the Omaha—1915 convention is set for the week of July 5. The opening session will be that of Tuesday morning, July 6th, because July 5th will probably be observed as a holiday owing to July 4th falling on Sunday. This notice is official.

Omaha—July 5, 1915.

## CALIFORNIA'S ENDORSEMENT.

AT A recent special meeting of the Board of Directors of the California Association of the Deaf the following resolution was adopted:

Resolved, That the California Association of the Deaf places itself on record as endorsing the work and objects of the National Fraternal Society of the Deaf

Read the special assessment call.

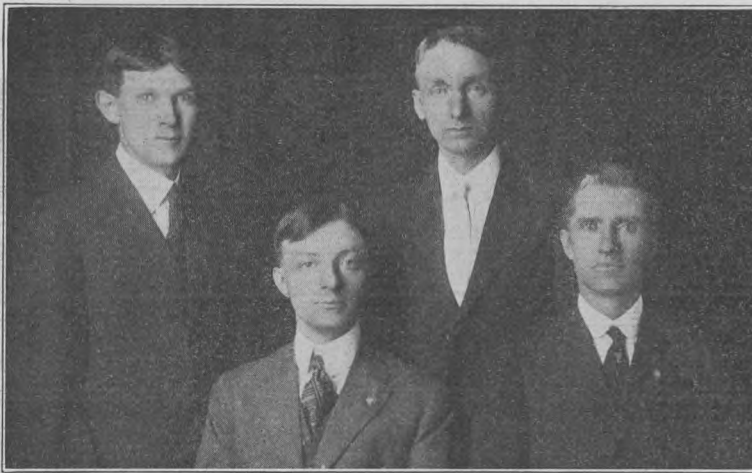
## Milwaukee Division's Picnic.

Milwaukee Division was obliged to postpone its annual picnic. The committee has decided to hold it Sunday, September 13th. Fernwood Grove, Kinickinnic and Fernwood Avenues, will be the place.

Moved? Send in your new address.

Wear An Emblem.





### A QUARTETTE OF PIONEERS.

Above we present the portraits of Brothers Peter N. Hellers, John Polk (seated), Alexander McCuaig and John G. T. Berry (standing), who hold, respectively, the Society's certificates bearing Numbers 1, 2, 3 and 4. They are members of Detroit Division and still among the enthusiasts, even though their service stripes entitle them to retire on their laurels. Brother Hellers has served four terms as Division President, four as Secretary and two as Director and is now serving as Vice-President; Brother Polk has served as President, Vice-President and Sergeant; Brother McCuaig has served as Director; Brother Berry as President and Secretary. Going back to the birth of the Society—the Fraternal Society of the Deaf—we find all four of them among the founders and first Grand Officers, as President, 1st Vice-President, 2nd Vice-President and Treasurer, respectively. Brother Hellers has also held the office of 2nd Vice-President of the N. F. S. D., in the 1907-09 term. It is apparent that all are charter members of our Make-Good Degree—as well as of the Society and of Detroit Division. They have made good outside of the Society as well and are prosperous and respected members of Detroit's flourishing colony of the deaf.

### COMING DIVISION EVENTS.

#### August.

- 6. Excursion, Baltimore.
- 8. Melon party, Atlanta.
- 8. Picnic, Syracuse.
- 8. Festival, Nashville.
- 15. Outing, Boston.
- 15. Outing at Amherst, Holyoke.
- 15. Annual picnic, Cleveland.
- 15. Social, Philadelphia.
- 22. Annual picnic, Chicago.
- 29. Annual picnic, Brooklyn.

#### September.

- 5. Social, Seattle.
- 6. Excursion, Buffalo.
- 7. Picnic, Knoxville.
- 7. Picnic, Muncie, Ind., Frats.
- 7. Picnic, Flint.
- 7. Picnic, Toledo.
- 7. Picnic, New Haven.
- 7. Union Home Fund picnic, Chicago.
- 13. Picnic, Milwaukee.
- 26. Social, Cincinnati.

#### October.

- 3. Lecture, Philadelphia.
- 29. Halloween party, Providence.
- 31. Halloween party, Newark.

#### November.

- 7. Masquerade, Philadelphia.
- 25. Social, Boston.

Note the special assessment call.

### LIST OF APPLICATIONS.

- 50. Grover Burcham, Huntington, W. Va.
- 1. Victor J. Trost, Minneapolis, Minn.
- 8. Santford G. Mapes, Troy, O.
- 8. Jason E. Foulk, Trop, O.
- 36. Audley J. Pitzer, Freedom, Pa.
- 27. Leo C. Williams, Piedmont, Cal.
- 23. Leonard Rabenstein, Brooklyn, N. Y.
- 23. Arthur Bailey, Schenectady, N. Y.
- 23. John F. Koepfer, Schenectady, N. Y.
- 23. Paul F. Sack, Schenectady, N. Y.
- 23. Edward Klier, Schenectady, N. Y.
- 23. John F. Lyman, Jr., Albany, N. Y.
- 23. Milton A. Robertson, Albany, N. Y.
- 23. Robert Armstrong, Albany, N. Y.
- 47. Denton Hamilton, Baltimore, Md.
- 47. Theodore E. Fowble, Greenmount, Md.
- 47. Russell T. Roberts, Baltimore, Md.
- 47. Clarence Goswellin, Snow Hill, Md.
- 33. Andrew J. Sullivan, Baton Rouge, La.
- 30. Samuel Thomas, Philadelphia, Pa.
- 30. Joel Schwarz, Philadelphia, Pa.
- 30. Harry Aldridge, Philadelphia, Pa.
- 49. Earl C. Moss, Waterloo, Ia.
- 49. Walter Fulkerson, Waterloo, Ia.
- 49. Matthew McCook, Riceville, Ia.
- 1. Gulick Ambrosen, Winona, Minn.
- 1. James Boyer, Chicago, Ill.

- 2. Carl J. Riedinger, Detroit, Mich.
- 2. Albert C. Buxton, Detroit, Mich.
- 24. Charles Schwartz, Alton, Ill.
- 24. John Brockmeyer, St. Louis, Mo.
- 28. John F. Kramer, Savannah, Ga.
- 36. Frank M. Holliday, Pittsburgh, Pa.
- 1. John C. Clesson, La Junta, Colo.
- 1. Cleon E. Rogers, Waco, Texas.

### GRAND TREASURER'S REPORT.

For June, 1914.

#### Balances.

As per last report .....\$54,687.87

#### Receipts.

Financial Secretary Neuner ..	\$ 2,239.16
Rent, Chicago Division .....	10.00
Interest, Mortgage loans .....	45.00
Interest, Bonds .....	90.00
Interest, Bank balances .....	1.53
Division bond premiums .....	1.20
Engraving charges .....	5.35
Grand Secretary's fees .....	.75
Button sales .....	30.10

Total balances and receipts ....\$57,110.96

#### Disbursements.

Rent and light .....	\$ 42.00
Death benefit, C. W. Huff .....	250.00
Sick benefits .....	495.00
Accident benefits .....	105.00
Insurance Department fees .....	45.00
Official publication .....	45.00
Postage account .....	9.52
Office expenses, sundries .....	2.10
Electrotypes .....	3.99
Refunded fees .....	20.00
Propaganda committee .....	10.81
Officers' expenses, Davis .....	1.48
Grand Secretary's salary .....	100.00

Total disbursements .....\$ 1,129.90

#### Recapitulation.

Total bal. and receipts .....	\$57,110.96
Total disbursements .....	1,129.90

Total balances, June 30 .....\$55,981.06

### JUNE DISABILITY CLAIMS.

J. J. Brown, Pine Bluff, Ark. ..	\$ 10.00
Alonzo Kingry, Columbus, O. ....	50.00
W. O. Burke, Nashville, Tenn. ..	35.00
*J. D. Tate, New Orleans, La. ....	20.00
C. W. Oliver, St. Jo, Texas .....	20.00
Lafayette Record, Caney, Kan. ....	50.00
A. Zimmerman, New Orleans, La. ..	10.00
J. O. Hamersly, Agency, Ia. ....	35.00
*J. M. Thompson, Omaha, Neb. ...	20.00
H. L. Burdick, N. Adams, Mass. ...	40.00
C. A. Hiller, Cincinnati, O. ....	20.00
Fred Buch, Cincinnati, O. ....	35.00
*Wolf Schulman, Stapleton, N. Y. ..	15.00
C. W. Huff, Columbus, O. ....	25.00
P. S. Perry, Detroit, Mich. ....	50.00
D. J. Moncrieff, Ypsilanti, Mich. ....	10.00
C. W. Lee, Council Bluffs, Ia. ....	25.00
Charles Friday, Chicago, Ill. ....	20.00
*William Gibney, Flint, Mich. ...	50.00
H. E. Arnold, Philadelphia, Pa. ....	10.00
N. A. Gordon, Atlanta, Ga. ....	50.00

Total for the month .....\$600.00

\*Denotes accident claims.



GRAND FINANCIAL SECRETARY'S  
REPORT.

## Collections for June.

Chicago .....	\$ 287.70
Detroit .....	102.02
Saginaw .....	12.70
Louisville .....	55.34
Little Rock .....	95.90
Nashua .....	17.43
Dayton .....	49.54
Bay City .....	6.41
Cincinnati .....	63.90
Evansville .....	16.78
Nashville .....	24.02
Springfield .....	21.64
Olathe .....	45.99
Flint .....	37.78
Toledo .....	26.87
Milwaukee .....	59.63
Columbus .....	36.62
Knoxville .....	40.76
Cleveland .....	64.76
Indianapolis .....	115.18
Brooklyn .....	128.87
St. Louis .....	119.27
New Haven (Not in) .....	
Holyoke .....	55.15
Los Angeles .....	51.80
Atlanta .....	46.95
Caney (Not in) .....	
Philadelphia .....	108.32
Kansas City .....	47.56
Omaha .....	34.64
New Orleans .....	37.91
Kalamazoo .....	27.16
Boston .....	44.86
Pittsburgh .....	45.35
Hartford .....	15.34
Memphis .....	12.16
Portland, Me. ....	64.92
Buffalo .....	45.24
Portland, Ore. ....	19.02
Newark .....	32.19
Providence .....	20.83
Seattle .....	18.75
Utica .....	34.15
Washington .....	17.65
Baltimore .....	22.84
Syracuse .....	7.26

Total collections .....\$2,239.16

Is your friend a Frat?



SYRACUSE DIVISION, NO. 48, N. F. S. D.

Charter members in the group, left to right, top row: James P. Shea, Stafford Dingman, John L. Keller. Center row: Robert E. Conley, J. Fred Keller, Fred Foster. Lower row: Styles R. Woodworth, Jesse Kenyon, George D. Connor.

## STANDING OF THE FUNDS.

## As Reported June 30th.

Reserve Fund .....	\$54,008.71
Mortuary Fund .....	1,000.00
Expense Fund .....	972.35

Total balances .....\$55,981.06

Note—The Sick and Accident Fund has no balance to its credit and is indebted to the Expense Fund for a loan of \$214.21 to cover the deficit in it. This deficit is responsible for the special assessment call in this issue of The Frat.

## JUNE DEATH CLAIM.

Paid to O. W. Pletcher, Administrator, Columbus, Ohio, for claim of Chas. W. Huff, Certificate No. 504, deceased April 18, 1914, Columbus Division; \$250.

## GRAND TRUSTEES' REPORT.

## Exhibit of Balances, June 30th.

First Mortgage Loans .....	\$39,000.00
First Mortgage Bonds .....	11,500.00
In bank subject to check .....	2,388.88
In savings bank accounts .....	295.92
Certificates of Deposit .....	2,296.26
Secretaries' Funds .....	400.00
Treasurer's cash balance .....	100.00

Total balances .....\$55,981.06

## ANNUAL BOARD MEETING.

THE Grand Division Board of Directors convened at the home office, Monday morning, July 6th, and had sessions continued through to July 9th. All members of the Board, excepting Vice-President Davis, were present. Brother Davis was unable to attend.

The work of the past year was reviewed and plans for the coming one attended to and several important matters given attention. The dates for the Omaha convention were set (the week of July 5, 1915) and routine business gone over.

Adjournment came on the 9th. That afternoon the members of the Board were the guests of Chicago Division on an auto ride about the city, and in the evening a reception was tendered them at Irwin Hall, at which the members and friends of No. 1 were given the opportunity to meet and get acquainted with our grand officers.

Keep off the track!

Safety first.

## SPECIAL ASSESSMENT CALL.

By order of the Board of Directors, as authorized by Article XII, Section 5, By-Laws, a special assessment of fifty cents (50c) is hereby called for the benefit of the Society's Sick and Accident Fund.

It is to be paid by each member whose certificate was issued prior to June 30, 1914 (all certificates below and including No. 2081). It is payable in August and September. No other notice than this will be given the members.

Division Treasurers will report collections of this assessment in the "special" columns on their monthly reports. Arrears on this assessment will begin with the close of the October reports.

The recent heavy drain on this Fund has necessitated this call and it is hoped that it will be met promptly, the Fund being now overdrawn and must be brought up to its proper condition.

The assessment is to be paid direct to the Division Treasurers in the usual manner of regular dues.

Chicago, July 8, 1914.

FRANCIS P. GIBSON,

Grand Secretary.



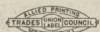


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All communications should be sent to  
**FRANCIS P. GIBSON** - - - - - Editor  
602 Schiller Building, Chicago, Illinois

Articles for publication must reach the editor by the 15th of the month.  
Correspondence is solicited from all members and others interested in the Society.  
Members changing their addresses should at once notify the editor.

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



JULY, 1914.

### SPECIAL NOTICE.

In sending changes of address to this office Division Secretaries and individual members should always give the old address as well as the new one.

\$55,981.06.

Omaha—1915.

July 5-10, 1915.

4,000 by Omaha.

Keep off the tracks!

Grand President and Mrs. Anderson have The Frat's congratulations and best wishes—also those of the Frats, we are sure.

Divisions No. 51 and 52 will be with us in September and hail from New York State—Albany and Rochester. Ohio will be put on even terms with New York then, as to state standing in number of Divisions. The rivalry is getting warm, but at the same time it is for the good of the order as well.

We are indeed pleased to print the two resolutions of endorsement given in another column. The world does move and the N. F. S. D. is keeping up with the procession.

There is a special assessment call in this issue. Every member is expected to read and note it. It is the second such call in two years—a very creditable record. We believe that those who opposed at Columbus the slight increasing of the regular monthly dues for the Expense and Sick and Accident Funds have been able to see their mistake. Omaha will have to provide for the future.

Recent visitors at headquarters were Brother and Mrs. J. S. Long, Miss Dorothy Long of Council Bluffs, Ia., Brother and Mrs. Daniel Tellier of Kalamazoo, Mich., Brothers William Stafford of St. Louis, Frank Holton of Minneapolis, W. O. Branum of Knoxville, Merton Fielding of Colfax, Ill., C. C. Neuner of Columbus, O., H. Lorraine Tracy of Baton Rouge, La., Henry B. Plunkett and Emil Rosenfield of Milwaukee.

In the last Frat we wrote about the way we wanted our Division reporters to send in their copy (on one side of the paper, on sheets of uniform size, etc.) and as a result we had the right kind of copy from the Divisions whose notes are given in this issue. There were others, but, as we said we would do, we used the waste basket. It is time our reporters understood that if the news is worth sending in, it is worth sending in the right way. That's all.

Once again has the lure of the tracks taken heavy toll. The deaths of Brothers Burkey and Johnson are pitiable happenings and could have been avoided with the exercise of the ordinary caution and care the laws of common sense demand of every deaf man, Frat or non-Frat. Our members know what our laws have to say as to the payment of benefits in such cases; they should know that for a deaf man walking the tracks is equivalent to near-suicide. For years, the several papers published in the interests of the deaf have contained warnings in nearly every issue in connection with this failing—the attraction the shining parallel lines have for some. Still, we continue to read of such accidents right along. We have no doubt but what every right thinking man who has the least acquaintance with the class this Society is for will approve of the law it has covering such cases, that, among other things, walking or trespassing on or along railway tracks or right of way resulting in the injury or death of the member releases the Society from all liability, except as noted in the Reserve clause.

### BEATITUDES OF SUCCESS.

Blessed is the man that is not afraid of hard work; for he shall some day be able to take it easy.

Blessed is the man that has push; for he shall some day be in a position to pull others.

Blessed is the man that does not grumble; for success comes as the result of application to work and study, not as the fruit of knocking.

Blessed is the man that grasps the opportunity for self-improvement; for success comes to him that is prepared.

Blessed is the man that keeps everlastingly at it; for he shall attain that to which he aspires.

Blessed is the man that does not know when he is defeated; for victory shall be his.—Ambition.

### GEORGE TAYLOR.

**B**ROTHER GEORGE TAYLOR, a social member of Chicago Division, died at his home in that city, Friday, July 10th. He had been ill for over a year past, with bronchitis, and while suffering greatly at times the end came peacefully. He was 76 years of age. Brother Taylor came to Chicago from New York state some 24 years ago. He received his education at three different state schools, New York, Iowa and Wisconsin, graduating from the last named in the first class it granted diplomas to. He became a social member of Chicago Division as soon as that class of membership was authorized and had delighted in attending the meetings up to the time illness kept him at home. He is survived by a widow, Adelia Perry Taylor, a son, Leonard S. Taylor, and a daughter, Mrs. Francis P. Gibson. The funeral services were held at his late home, Monday, July 13th, the Rev. Dr. Hasenstab officiating, assisted by the Rev. Dr. Nicely. Brothers Heywood and Gibney of Chicago Division and Messrs. Kingon and Howard of the Pas-a-Pas Club acted as pallbearers. The interment was at Rose Hill Cemetery.

### SAMUEL BURKEY—HARRY JOHNSON.

**B**ROTHERS SAMUEL BURKEY and Harry Johnson of Reading, Pa., non-resident members of Philadelphia Division, were run down and killed by a freight train, Sunday, July 5th, while walking the tracks about three miles out of Hoisington, Kas. From the information we have been able to glean, it seems the two had gone West to work as harvest hands and were walking into town by the railroad track when struck. Eye witnesses testified that the engineer of the train did all he could to warn them, using both bell and whistle for some time. He stated he expected they would leave the tracks when the train approached and it was too late for him to stop when he saw that they did not intend to. The remains were shipped to Reading. The boys—they were not yet 22 years of age—had been close friends and companions, joining the Society together in April, 1913. The funeral was largely attended, they being well and favorably known in their home city. The Reverend Brother Franklin Smileau officiated at the funeral services.

### G. C. A. A. ENDORSEMENT.

**A**T ITS recent meeting at Washington the Gallaudet College Alumni Association adopted the following resolution:

Resolved, That this Association heartily endorses the National Fraternal Society of the Deaf, as a fraternal and insurance organization that has demonstrated its value to the deaf of America.

Safety first. Pay in advance.



## A FOOL THERE WAS.

(Apologies to Kipling.)

A fool there was, and he knew it all,  
 (Even as you and I.)  
 A fool he stayed and his goods he spent,  
 (Even as you and I.)  
 Insurance was not his good intent—  
 It wasn't for that his money went—  
 But a fool must follow his natural bent—  
 (Even as you and I.)  
 But sickness came and his job he lost  
 And the excellent things he planned  
 Went upward in smoke and the fool's  
 little wife  
 Took up his part in a battle of life  
 She did not understand.  
 The fool, to be sure, had no money  
 aside,  
 (Even as you and I.)  
 Which he might have had when the  
 trouble arrived  
 (But it isn't on record the fool ever  
 tried),  
 He left not a cent when he finally died—  
 (Even as you and I.)  
 The fool was to blame, but all of the  
 shame  
 The woman, alas, must stand;  
 Insurance, of course, would have helped  
 her a lot,  
 But the fool never gave insurance a  
 thought,  
 He never could understand.  
 —G. J. Ganer, in the Standard.

## ANDERSON-McMAHON.

MONDAY evening, July 6th, the home of Brother and Mrs. Francis P. Gibson at Chicago was the scene of the marriage of Grand President Harry C. Anderson to Mrs. Grace M. McMahon. The event was a surprise to everyone but those having parts in it. Brother Gibson invited the members of the Board of Directors, then in session at Chicago, and a few close friends of the contracting parties to "spend the evening" at his home. At the psychological moment the wedding party took their places before the Reverend Brother Flick and the beautiful ring ceremony of the Episcopal church was gone through, Mrs. Gibson reading it orally. Brother Gibson acted as best man and Mrs. Samuel Orr was matron of honor. Those witnessing the ceremony were: Brothers and Mesdames Washington Barrow, Francis P. Gibson; Mesdames George Taylor, Belle Steere; Misses Susie Sullivan, Beulah Christal; Mr. and Mrs. Samuel Orr; Messrs. Leonard Taylor, Donald Gibson; Brothers H. Lorraine Tracy, Christopher C. Neuner, Henry B. Plunkett, Edward M. Rowse.

Brother and Mrs. Anderson are at home at 637 E. 21st St., Indianapolis, Ind., where they are receiving congratulations from all over the country, and many fine gifts for the adornment of the new home are finding their way there. The Board of Directors sent them a set of Community silver knives and forks.

If this paper comes to a non-member possessing the necessary qualifications, let him consider it as an invitation to join us.

## DIVISION NEWS.

## Springfield.

The picnic at the Hines farm, Jeffersonville, O., on the Fourth was well attended, and thanks to Old Sol and the man in the moon, the merry picnickers spent as enjoyable a day and evening as they could have wished for. The Frats of Springfield, with their families, relatives and friends, were there in force. Columbus was well represented, too, for a wonder. Ladoit Miller came down from the capital on his motorcycle, and as he didn't have to consult those pesky time-tables he must have grinned a lot. The Dayton Frats were not expected, having previously given notice of their inability to attend. Brothers Pitzer, Redington and Swords co-operated with Brother Hines as the picnic committee.

A five-inning ball game started things going in the afternoon. A. W. Ohlemacher of Columbus served in the double capacity of umpire and human target for the pop-bottle tossers. The score 14 to 12 indicates that both teams were well-matched. While the playing was not of the sort to cause any of the players to be surprised with fat offers from the Feds, yet several sensational plays were made, including a home run drive over the R. R. tracks skirting the back field fence. After the game various contests were indulged in and suitable prizes given the winners. All that prevented a grand climax to the day's enjoyment was the fireworks. They were not ordered by oversight.

We are glad to report that the Frats here who were laid off from their jobs owing to the business depression have been called back to work once more.

Harry Porter has gone to the Hines farm at Jeffersonville to help with the harvesting.

We were in error when we said in last month's Frat that L. A. Hess had resigned as Sergeant. He is still on the job. Also the Folkemers did not take one of the pupils of the Columbus school to board during the summer as was reported. We were misinformed as to the facts in these two items.

## Cleveland.

See us at the "You Never Saw It Before" Park on August 15, 1914. Where is that park? you may ask. Well there is nothing to explain as to what it is, for you simply have to come out and be there to appreciate the sights we have in this particular park.

The committee will now get busy and tell you what they have to offer if you are thinking of coming to our picnic.

The picnic is to be held on August 15, 1914, in Cleveland under the auspices of the well known Cleveland Division, No. 21. We say well known, because we believe we are a mighty good bunch of live wire Frats.

There will be games of all kinds which will call for a strenuous program arrangement to satisfy the demands. There will be all kinds of drinks at this park

too (soft drinks are the strongest permissible). When you buy a ticket, you will find that the ticket will give you a big trade when you redeem it to the cashier. We do not mean that you will get your money back, but mean to say that you all will get one dollar's worth of good time and pleasure for your investment, which is only 25 cents.

The ticket will admit you to a nice lunch box that we are going to give. Each box will contain the most delicious home made meat (ham) or cheese sandwiches whatever you may like. And a lot of other nice things that we think if we say what now, it will spoil your appetite. We will not say what else we have in the box, but be assured that there will be a lot of them to eat in these boxes.

Come on, you Frats, and be sure to bring your sweethearts, wives, sisters, little kiddies, and most everybody that you can think of.

In order to reach the park and our picnic. Well, come to Cleveland any old way you like. Go to the Public Square and get on the car marked this way: "Fulton" on the sides of the car roof, and "West" on the front door (motorman's end) and ride on this car for about thirty or thirty-five minutes to West 95th St. Tell the conductor to stop at West 95th and Dennison Ave. for you. Walk about two blocks south of the car tracks. And there you are with the happy crowd.

We have said enough, and we are waiting for you all. Remember the date, August 15th, and the place is open all day long. MEET US AT "YOU NEVER SAW IT BEFORE" PARK.

## Brooklyn.

Brother E. Berg spent the 4th of July with his brother Ferdinand in the Catskill moutnains.

Brothers Seelig and Bluementhal are also on No. 23's engaged list.

Brother Buckley won a handsome goldplated Gillette safety razor at the annual outing of his employer's. He was the last to purchase a ticket and it seems Dame-Fortune smiled on him.

Brother Pach has just returned from a visit to the "Staunton Convention" and a short trip to Montreal.

Brother Taplin paid a visit recently, to relatives in Connecticut and on returning reported a pleasant trip with plenty of beautiful scenery thrown in.

Quite a number of the members have sent their wives and children off to seashores to spend the rest of the summer.

We note Philadelphia is hot on Brooklyn's trail. This ought to make our members get busy.

The late arrivals, Brothers A. and N. Miller are twins and most likely the only ones in the Society. There was a time when it was necessary to ask "which was which" but it's different now.

The three Schenectady boys, Brothers Bailey, Klier and Koeper are well-known in and around New York City. Brother Bailey is known as a hustler and makes a fine addition to the society.



Brother Hughes of St. Louis Division has been in Brooklyn for some time. He will leave pretty soon for Montreal, Can. for a short visit.

Our medical examiner's (Dr. O'Rourke) address is 73 Seventh Ave., New York City, and his office hours are 11 a. m. to 1 p. m. and 6 to 8 p. m. Brooklyn's members please note.

#### Los Angeles.

Meet us in California in 1915.

Brother Marsden is in San Francisco on a business, and a pleasure trip.

Brother Doane attended the special convention in San Francisco of the C. A. D., and later joined his wife at Montalvo where she is visiting at the home of friends. He has prolonged his stay, and we are looking forward in anticipation of a newsy account of the 1915 N. A. D. Convention plans.

The Los Angeles Frats and their friends gathered at Seal Beach the Fourth to spend the day. The morning was taken up by bathing in the surf. By noon the salt air had whetted the appetites of the bathers. Taking advantage of the spacious pavilion the ladies soon had lunch spread out. Bolstered up by the meal the crowd gathered on the beach, and had its picture "took." The afternoon was spent in games. Prizes were awarded to the winners. The affair was the Division's fourth annual picnic, and was a success. A picnic can not be beat for people to gather, and become acquainted. Seal Beach is just the place for a picnic of this sort. It has not been built up along the lines of Coney Island with its numberless places of amusement, therefore it had nothing to detract the visitors from each other's company. The picnic arrangements were ably managed by Brothers Abe Himmelschein, Lewis and Marsden.

#### Atlanta.

The meeting of the Georgia Association of the Deaf was held in Atlanta, July 3rd and 4th. Acting-President Percy W. Sigon presided over the meetings. Twenty-one Fraters of Atlanta Division and one of New Orleans Division attended. The new officers for the 1914-1916 terms were elected as follows: John M. Jones of Stone Mountain, President; James Stallings of Lithonia, 1st Vice President; Arthur Chambers of Atlanta, 2nd Vice President; L. B. Dickerson of Leesburg, Secretary. The Treasurer is a non-Frat.

Miss Etta McCullough of Newnan, Ga., was married to President Arthur Chambers of Atlanta Division on the 28th of June. They made their home on No. 249 Whitehall St., Atlanta. President Chambers has a lucrative position with Western Electric Co. Congratulations.

Frederick J. Hart and Melvin Wiel of Savannah, Ga., were in town, having their one week vacation. Both attended the G. A. D. Convention and the Banquet given under the auspices of Atlanta Division.

L. H. Weinbrenner and P. J. Sheridan of Macon, Ga., were in town enjoying

their week-end time. Both were present at the State Convention of G. A. D. and the Banquet under the auspices of Atlanta Division.

W. H. Brannon of Columbus, Ga., L. E. Mills of Calhoun, Ga., Byron Whitehead of Hamilton, Ga., James Bartlett of Forest Park, Ga., were our visitors during the G. A. D. Convention. All attended the banquet.

Howard Whitley of New Orleans Division was at the G. A. D. Convention. He and his wife are now summering at Fairburn, Ga., 14 miles south of Atlanta. The banquet was given under the auspices of Atlanta Division at Durand Cafe on the night of 4th of July. The table was decorated with ferns and cut flowers. Those who were present at the table are as follows: Toast-Master, John E. Stockard, Ross Johnson, Jesse B. Martin, Patton Rivers, Melvin S. Weil, Herman Ware, P. J. Sheridan, W. H. Brannon, L. E. Mills, W. J. C. Hodges, Fred J. Hart, L. H. Weinbrenner, J. W. Michaels, W. E. Gholdston, N. A. Gordon, Percy W. Ligon. President Arthur Chambers regretted his inability to be present. A good number of Fraters could not get time to attend. Those non-Fraters who were also present at the table are as follows: Oscar Freeman of La Grange, Ga., Herbert Williams of Atlanta, Ga., Hollen Willingham of Atlanta, Ga., Roy T. Wheeler of Savannah, Ga., John F. Kramer of Savannah, Ga., R. H. Steele of Rome, Ga., and Fred Pollock of Orlando, Fla. Toasts at the banquet were as follows: "A Toast to the Widows and Orphans," by Percy W. Ligon; "Atlanta Spirit," by W. E. Gholdston; "Great Georgia," by Nate A. Gordon; "Atlanta Division, No. 28, in 1960," by Ross A. Johnson; "The Great Strength of the N. F. S. D.," by the Rev. J. W. Michaels; "A Toast to Our Brothers," by W. J. C. Hodges.

#### Boston.

The July 4th picnic was largely attended and everyone enjoyed it. The sports and games were keenly contested. Even little Miss Cryan, realizing the responsibility her illustrious father occupied in it, was on her good behavior and helped to make it a howling success.

President and Mrs. Sinclair, and son, left on the 5th after the meeting, on an auto tour to New Hampshire. They intended to be away two weeks.

Harry T. Faucher has fully recovered from his operation for appendicitis. Writing in the hospital, Harry said, thanks to being a Frat, he was not lonesome, even though he was the only deaf man there. The July meeting was held on the 5th instead of the 4th, and was more of a social nature. Brothers Morin of Holyoke, Smith of Nashua, Ruckdeshel and Newberg of Providence were present and helped the enjoyment of the meeting.

William J. Rudolph with Mrs. Rudolph has moved to Somerville, in order to be near his work. The Roxbury col-

ony will miss their well known hospitality.

An outing on the 15th of August to Oak Island. Revere is next on the programme.

Herman A. Perkins, accompanied by Stephen Henry, went down to Provincetown to spend the 4th with Mrs. Perkins and children. About the middle of August Herman expects to settle in Everett with his family.

He was a little man, a credit to his name, albeit it is spelled in French, and had been celebrating the 4th in the good old way. He ordered something for his little inner man, via the finger point route, in the pompous way as only little men can. Obliging Tim Keough, with a wicked, mischievous gleam in his eyes, took him at his word, and handed it to him in rolls, hot and well mustarded. He took a bit, felt his teeth in surprise, bit again and again. The damned thing would not even crack. Wiping the trickling mustard off his lips he started to investigate, and hurled it at Tim, trembling with suppressed laughter. Now he knows a clothespin from a frankfurt.

Miss Josephine McCarthy, one of the foremost feminine Fraters, is the proud possessor of a silver cup, which she won for showing her heels to the rest of the bunch, at the picnic.

Harry E. Babbitt, Frederick W. Wood and D. McG. Cameron compose Boston's Propaganda Committee.

Ira A. Betts is the proud father of a son. Congratulations.

#### Huntington.

Things are beginning to look lively in Huntington since the local Division raised its standard of "We're Frats; Are You?" to the breezes that come from the river and the hills and mountains of the State. A picnic was held on the 4th, and among those in attendance were lassies and laddies from Charleston, Parkersburg and other West Virginia towns, and Portsmouth and Ironton, O. Brother Elasco Burcham, of Columbus, O., and Brother Whildin, of Baltimore, Md., were present also, and the "Hello, Frat" greeting was very much in evidence.

Brother Sam McCarthy, following the strenuous life of the picnic, had a bad attack of the tummyache, and put in the next day resting up. Sam says he is glad that picnics will only be once a year.

Keep your eyes on the Mountain State. There will be a big Frat rally starting there soon. Converts limited only by the population. Every local Frat is talking Frat when he meets a non-member. That's the stuff that Frats are made of—enthusiasm ever.

Plans are now under way to hold an ice cream festival in the early future. Also to get quarters for the Division. The outlook is indeed bright for No. 50.

#### Baltimore.

For sure, each and every Frat of No. 47 extends the glad hand to the newly organized Divisions, Nos. 48, 49 and 50,



and can truly say that we all sincerely wish them all the prosperity and good-luck in store for earnest workers.

On June 13th, seven members of "47" went over to Washington No. 46 to pay a fraternal call, and in fact, to be present at its first initiation ceremony. Those who made the trip were Director Brown, Vice President Kauffman, Treasurer Nicol, Brothers Foland, Duvall, Sandebeck and Secretary Price.

The 6th Reunion of the Maryland School for the Deaf at Frederick, held June 15th to 18th, was largely attended by Fraters of 47 who are graduates.

Director Brown was of the opinion that "the choo-choo" cars were too "dirty" for such a clean organization to re-

turn on so a couple of large automobiles were chartered and the trip made to Balto.

The Grand Drawing pulled off June 25th, proved to be a big success. We all are congratulating ourselves for starting it when we did, for we made quite a harvest at the Frederick Reunion. Secretary Price was the winner.

An enjoyable time is expected when No. 47 goes on its first excursion to Chesapeake Beach on August 6th. As our destination is not far from Washington, we hope to pull off several athletic games with our neighboring brothers of 46.

Brother Stem, a non-resident member, who was initiated on June 6th, shook

the dust of Baltimore off his feet and made a bee line for Cleveland, Ohio, the next day where he is now employed as a press feeder. No wonder Cleveland is ahead of Baltimore in population.

Brother and Mrs. Sandebeck are passing away the time for a week at Sunnyside, Md.

The heartfelt sympathy of every member goes out to Brother Stone upon the recent death of his mother.

### Labor Day at Muncie.

The Frats at Muncie, Ind., are to have a picnic on Labor Day and extend a cordial invitation to their neighbors to join with them. Information may be had of State Organizer Norris.

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)  
Home Office: 64 W. Randolph St., Chicago, Ill.

### GRAND DIVISION. Board of Directors.

HARRY C. ANDERSON ..... President  
150 E. Market St., Indianapolis, Ind.  
HENRY B. PLUNKETT ..... 1st Vice-President  
782 Cass St., Milwaukee, Wis.  
WILLIAM L. DAVIS ..... 2nd Vice-President  
228 S. Third St., Philadelphia, Pa.  
H. LORRAINE TRACY ..... 3rd Vice-President  
917 Asia St., Baton Rouge, La.  
FRANCIS P. GIBSON ..... Secretary  
602 Schiller Bldg., Chicago, Ill.  
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Route 4, Columbus, Ohio.  
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602 Schiller Bldg., Chicago, Ill.  
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FREDERICK G. SCHWARTZ ..... Columbus, Ohio  
EDWIN I. HOLYCROSS ..... Columbus, Ohio

### STATE ORGANIZERS.

CHARLES P. COKER ..... Arkansas  
c-o School for Deaf, Little Rock.  
LEON A. FISK ..... California  
1507 Maple Ave., Los Angeles, Cal.  
EDGAR C. LUTHER ..... Connecticut  
Walter Ave., West Hartford, Conn.  
WILLIAM PFUNDER ..... District of Columbia  
611 Morris St., N. E., Washington.  
WILLIAM E. GHOLDSTON ..... Georgia  
370 E. Georgia Ave., Atlanta, Ga.  
EDWARD A. HART ..... Illinois  
3436 W. Flournoy St., Chicago, Ill.  
ARTHUR H. NORRIS ..... Indiana  
704 E. Ninth St., Muncie, Ind.  
CARL W. OSTERBERG ..... Iowa  
1412 Third Ave., W., Cedar Rapids, Ia.  
EDWARD H. McILVAIN ..... Kansas  
Lock Box 212, Olathe, Kan.  
WILLIAM C. FUGATE ..... Kentucky  
318 Stein Court, Louisville.  
H. LORRAINE TRACY ..... Louisiana  
917 Asia St., Baton Rouge.  
ALBERT L. CARLISLE ..... Maine  
27 Forest Ave., Bangor.  
GEORGE C. BROWN ..... Maryland  
2330 E. Baltimore St., Baltimore, Md.  
D. MCGREGOR CAMERON ..... Massachusetts  
119 Warren St., Roxbury.  
COLLINS C. COLBY ..... Michigan  
c-o General Delivery, Detroit, Mich.  
JOHN H. BURGHERR ..... Missouri  
1953 Utah St., St. Louis.  
JOHN W. BARRETT ..... Nebraska  
Route 2, Council Bluffs, Iowa.  
DANIEL SHEA ..... New Hampshire  
Derry, N. H.  
JOHN M. BLACK ..... New Jersey  
25 Quitman St., Newark.  
LOUIS A. COHEN ..... New York  
72 E. 96th St., New York, N. Y.  
LOUIS J. BACHEBERLE ..... Ohio  
2421 Moerlein Ave., Cincinnati.  
WILHELM F. SCHNEIDER ..... Oregon  
Aloha, Oregon.  
WILLIAM L. DAVIS ..... Pennsylvania  
228 S. Third St., Philadelphia.  
ARTHUR J. MYERS ..... Rhode Island  
17 Asia St., Cranston, R. I.  
WILLIAM H. CHAMBERS ..... Tennessee  
Box 443, Knoxville.

PHILIP L. AXLING ..... Washington  
316 Pacific Building, Seattle.  
ROY B. CONKLING ..... West Virginia  
West Huntington, W. Va.  
HENRY B. PLUNKETT ..... Wisconsin  
782 Cass St., Milwaukee.

### DIVISION DIRECTORY.

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

CHICAGO No. 1 ..... Chicago, Ill.  
Masonic Temple—Second Saturday.  
J. D. Sullivan, Y. M. C. A., 3210 Arthington St.  
DETROIT No. 2 ..... Detroit, Mich.  
Bamlet Bldg.—Second Saturday.  
Clyde R. Barnett ..... 232 Richmond Ave.  
SAGINAW No. 3 ..... Saginaw, Mich.  
Engineer's Hall—Second Wednesday.  
F. O. Ramage ..... 529 S. Fourth Ave.  
LOUISVILLE No. 4 ..... Louisville, Ky.  
Robinson Hall—Second Saturday.  
William C. Fugate ..... 318 Stein Court  
LITTLE ROCK No. 5 ..... Little Rock, Ark.  
First Saturday.  
C. Frank Lux, School for Deaf, Little Rock, Ark.  
NASHUA No. 7 ..... Nashua, N. H.  
Mechanic Hall—First Saturday.  
Daniel Shea ..... Derry, N. H.  
DAYTON No. 8 ..... Dayton, Ohio  
A. I. U. Hall—First Saturday.  
James M. Shepherd ..... 726 Keewee St.  
BAY CITY No. 9 ..... Bay City, Mich.  
White Eagle Hall—First Monday.  
C. F. W. Lawrence ..... 3312 N. Water St.  
CINCINNATI No. 10 ..... Cincinnati, Ohio  
5th & Central Ave.—First Saturday.  
Wm. Cooper ..... 808 Terrace Ave., Dayton, Ky.  
EVANSVILLE No. 11 ..... Evansville, Ind.  
1718 Canal St.—First Monday.  
Adolph Brizius, Sr. .... 519 Olive St.  
NASHVILLE No. 12 ..... Nashville, Tenn.  
Y. M. C. A.—First Saturday.  
L. E. Leach ..... 835 Joseph Ave.  
SPRINGFIELD No. 13 ..... Springfield, Ohio  
Zimmerman Bldg.—First Saturday.  
W. J. Hoverstick ..... Dayton Ave., Xenia, Ohio  
OLATHE No. 14 ..... Olathe, Kan.  
First Tuesday.  
E. H. McIlvain ..... Lock Box 212  
FLINT No. 15 ..... Flint, Mich.  
Baker Business University—Second Tuesday.  
E. M. Bristol ..... 926 Root St.  
TOLEDO No. 16 ..... Toledo, Ohio  
Mitchell Hall—First Saturday.  
Dennis Hannan ..... 1020 Marmion St.  
MILWAUKEE No. 17 ..... Milwaukee, Wis.  
300 Fourth St.—First Saturday.  
O. H. Angelroth ..... 1359 Buffum St.  
COLUMBUS No. 18 ..... Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.  
C. C. Neuner ..... Route 4  
KNOXVILLE No. 20 ..... Knoxville, Tenn.  
Masonic Temple—Second Tuesday.  
W. J. Kennedy ..... 510 Union Ave.  
CLEVELAND No. 21 ..... Cleveland, Ohio  
West Side Turn Hall—Second Saturday.  
Herman Koelle, 1262 Beach Ave., Lakewood, O.  
INDIANAPOLIS No. 22 ..... Indianapolis, Ind.  
216½ N. Meridian St.—First Thursday.  
Beaufort Banta ..... 336 W. 30th St.  
BROOKLYN No. 23 ..... Brooklyn, N. Y.  
Imperial Hall, 360 Fulton St.—First Saturday.  
T. J. Cosgrove ..... 37 Douglas St.  
ST. LOUIS No. 24 ..... St. Louis, Mo.  
1210 Locust St.—Second Friday.  
A. O. Steidemann ..... 4139 Carter Av.

NEW HAVEN No. 25 ..... New Haven, Conn.  
890 Chapel St.—First Saturday.  
Joseph L. Leghorn ..... 200 Harriet St.  
HOLYOKE No. 26 ..... Holyoke, Mass.  
Bridge Street Turn Hall—First Saturday  
Philip Beausoleil ..... 41 Phoenix St., Springfield  
LOS ANGELES No. 27 ..... Los Angeles, Cal.  
730 S. Grand Ave.—First Thursday.  
Leon A. Fisk ..... 1507 Maple Ave.  
ATLANTA No. 28 ..... Atlanta, Ga.  
46 W. Central Ave.—Second Monday.  
Percy W. Ligon ..... 46 W. Alabama St.  
CANEY No. 29 ..... Caney, Kan.  
Second Monday.  
Bert Q. Leavitt ..... Box 183  
PHILADELPHIA No. 30 ..... Philadelphia, Pa.  
1617 N. Broad St.—First Friday.  
J. F. Brady, 1419 S. Paxon St., West Philadelphia  
KANSAS CITY No. 31 ..... Kansas City, Mo.  
Arlington Hall—First Saturday.  
Matt L. Ahern ..... 217 W. 34th St.  
OMAHA No. 32 ..... Omaha, Neb.  
Labor Temple—Second Thursday.  
J. S. Long ..... 521 4th St., Council Bluffs, Ia.  
NEW ORLEANS No. 33 ..... New Orleans, La.  
1127 Galennie St.—Second Thursday.  
Max J. Kestner ..... 7630 St. Charles Ave.  
KALAMAZOO No. 34 ..... Kalamazoo, Mich.  
Second Saturday.  
Frank Adams ..... 707 Portage Court  
BOSTON No. 35 ..... Boston, Mass.  
Hibernian Hall—First Saturday.  
D. McG. Cameron ..... 119 Warren St., Roxbury  
PITTSBURGH No. 36 ..... Pittsburgh, Pa.  
McGeagh Bldg.—First Friday.  
James K. Eorbes ..... 7931 Division St.  
HARTFORD No. 37 ..... Hartford, Conn.  
1. O. O. F. Bldg.—First Thursday.  
Edgar C. Luther ..... Walter Ave., West Hartford  
MEMPHIS No. 38 ..... Memphis, Tenn.  
Y. M. C. A.—Second Saturday.  
R. L. Stout ..... c-o Y. M. C. A.  
PORTLAND, (Me.) No. 39 ..... Portland, Maine  
Second Saturday.  
A. L. Carlisle ..... 27 Forest Av., Bangor, Me.  
BUFFALO No. 40 ..... Buffalo, N. Y.  
Hendler's Hall—First Saturday.  
Philip J. Maue ..... 24 Mason St.  
PORTLAND (Ore.) No. 41 ..... Portland, Ore.  
109 Second St.—First Saturday.  
Wilhelm F. Schneider ..... Aloha, Ore.  
NEWARK No. 42 ..... Newark, N. J.  
Hudson and Hartford Sts.—First Saturday.  
R. M. Robertson ..... 20 Melrose Av., N. Arlington  
PROVIDENCE No. 43 ..... Providence, R. I.  
Crescent Hall—First Saturday.  
Fritz Ruckdeschel ..... 17 Roland Av., Cranston  
SEATTLE No. 44 ..... Seattle, Wash.  
First Saturday.  
Philip L. Axling ..... 316 Pacific Building  
UTICA No. 45 ..... Utica, N. Y.  
Pythian Temple—First Saturday.  
J. H. Manning ..... 406 Henry St., Herkimer  
WASHINGTON No. 46 ..... Washington, D. C.  
Eagles' Hall, 6th and E Sts.—Second Saturday.  
Wilbert P. Souder ..... c-o Census Bureau  
BALTIMORE No. 47 ..... Baltimore, Md.  
114 N. Paca St.—First Saturday.  
Orlando K. Price, Sr. .... 3016 Baker St.  
SYRACUSE No. 48 ..... Syracuse, N. Y.  
First Saturday.  
S. R. Woodworth ..... 130 Grand Ave.  
CEDAR RAPIDS No. 49 ..... Cedar Rapids, Ia.  
First Wednesday.  
Jode C. Rains ..... 607 N. Third St., W.  
HUNTINGTON No. 50 ..... Huntington, W. Va.  
R. B. Conkling ..... West Huntington, W. Va.



# National Fraternal Society of the Deaf



## WHAT IT IS.

The National Fraternal Society of the Deaf is a fraternal insurance society composed wholly of deaf men. It works on the lodge system, having branch lodges (Divisions) in various cities and others in process of organization—a combination of white deaf men of good moral character, health and education to help one another and to relieve their families of immediate want in case of death.

## WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf. In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

## ITS OBJECTS.

The Constitution and By-laws of the Society gives its objects in the following words: "To unite fraternally all able-bodied white deaf men of good moral character between 18 and 55 years of age who are possessed of good bodily and mental health and industrious habits; to give moral, financial and material aid to its members in times of need; to establish and disburse a fund for the relief of sick and injured members; and to benefit the relatives and dependents of deceased members who may be named as beneficiaries in accordance with the laws of the Society."

To gather and unite in a genuine Fraternity all acceptable white deaf men who are of the proper age and in sound health, for mutual improvement, protection and benefit, and so cultivate the true spirit of Brotherhood which the deaf, regardless of creed or station, should unite in.

## MEMBERSHIP AND ITS QUALIFICATIONS.

It is open to all white deaf men possessing the qualifications given in the foregoing extract from the Constitution and By-laws, good mental, moral and physical health and between the ages of 18 and 55 years, for beneficial membership; that is, participation in the benefits.

Social or associate membership is open in the Divisions to deaf men who by reason of age or physical condition are not eligible to beneficial or active membership.

## COST OF JOINING.

All candidates for beneficial membership must pay an admission fee of five (5) dollars at the time the application is made. The candidate must also pay the fee charged for his physical examination to the physician making same, which is generally one (1) dollar.

## MONTHLY DUES.

The monthly dues are based on the amount of insurance the candidate wishes, certificates being issued in three different amounts (\$250, \$500 and \$1,000), and the rates therefor are as follows for Death Benefits; these rates being those of the National Fraternal Congress, which are recognized as the standard by the majority of first class fraternal organizations:

## N. F. S. D. TABLE OF RATES.

Certificates issued in both classes for \$250, \$500 and \$1,000. Rates in this table are those per \$1,000; to figure those for \$250, divide by 4; for \$500, divide by 2.

Age	Class A	Class B	Age	Class A	Class B
18	\$0.93	\$1.00	37	\$1.57	\$1.75
19	.93	1.00	38	1.63	1.86
20	.93	1.00	39	1.69	1.95
21	.93	1.00	40	1.76	2.04
22	.96	1.03	41	1.83	2.14
23	.98	1.06	42	1.91	2.25
24	1.01	1.10	43	1.99	2.36
25	1.04	1.14	44	2.07	2.48
26	1.07	1.17	45	2.16	2.61
27	1.11	1.21	46	2.25	2.76
28	1.14	1.25	47	2.35	2.91
29	1.18	1.30	48	2.45	3.08
30	1.22	1.35	49	2.58	3.26
31	1.26	1.40	50	2.71	3.47
32	1.31	1.46	51	2.83	3.69
33	1.35	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

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

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

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

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

## HOW FIGURED.

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (July 1, 1914), it has paid thirty-seven death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

For the Address of  
State Organizers,  
Grand Officers and a  
Directory of Divis-  
ions, See Page 7.