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The Frat Volume 31 Number 04 November 1933

The National Fraternal Society of the Deaf (NFSD)

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Thirty-first Year

NOVEMBER, 1933

Number Four

Fraternalist's Decalogue

TO be true to the principles of my organization.

To use whatever gifts I may possess for the good of all.

To do my full share of my organization's work.

To perform my duties to the best of my ability.

To uphold the reputation of my society.

To stand by my fellow members in illness and distress.

To work for harmony and good will.

To exercise optimism and perseverance.

To build up my organization by getting new members.

To safeguard the funds held for the common good of all.

Legal Pointers

By JOSEPH S. GRANT, Attorney

Members desiring information on their legal problems may send their questions to this department, care Editor, THE FRAT.

WHY A WILL IS NECESSARY

ALL persons who own property in one form or another are morally obligated to their families, friends and society to anticipate appropriate disposition of their property upon their death.

Property is never without an owner; at your death your property must pass to someone—and the State has given you the privilege of saying who shall receive it and who shall distribute it for you. This objective is accomplished by means of a will.

If you do not avail yourself of this privilege, then the State, under its Laws of Descent, must determine to whom your property shall go. In that event, the State can take no account of your special wishes or the actual needs of your dependents, but must distribute your property in such manner as the law directs, inasmuch as the laws of Descent and Distribution are designed simply to establish the future ownership of one's property, when he himself neglects to do so by his own direction.

The statutes of the several States provide the minimum age for which one can lawfully enter into and execute a will; for example, under the laws of Illinois, every male person twenty-one years of age, and every female eighteen years of age, being of sound mind and memory, may dispose of his or her property by will.

There are few restrictions and qualifications under the law in the disposition of one's property by will; as a matter of fact, the law relating to this subject and its interpretation by our highest courts permit considerable latitude in the distribution of property in this manner. Consequently, by making a will one can divide his estate in a way which will, under the circumstances, seem most just and equitable, and make gifts to others than his heirs at law under the Laws of Descent.

There are other advantages to be gained in making wills that otherwise could not be accomplished. For example, under a will, you can make trust arrangements for children and loved ones which may run through the lives of persons in being at the time of your death and twenty-one years thereafter. The effects of inexperience, insolvency, and carelessness of the person to be benefited can thus be provided against under a trust arrangement in the will. You can also establish a trust for the benefit of your wife or children, or persons dependent upon you, under the terms of which they will be entitled to the income from it, safeguarded against any liability for their debts.

Since a will is ambulatory; viz., takes effect only upon the death of a testator or testatrix, it may be can-

celled or changed by codicil at the pleasure of any person who previously made a will, provided the statutory requirements in the formation or subsequent changing of the will are complied with. In view of the legal prerequisites set forth in the statutes of our States in the formation of wills, it is advisable to consult an attorney in drafting your will rather than drawing them up to the best of your ability because the possibility of confronting your legatees and devisees with unnecessary litigation when your will is probated in the Probate Courts is inevitable.

Gibson Memorial Committee

THE undersigned Francis P. Gibson Memorial committee takes this opportunity of announcing that while it has had several propositions under consideration, it nevertheless is still in a receptive mood and will welcome further suggestions in THE FRAT. The Committee believes that a free discussion materially helps in maintaining interest in the forthcoming memorial, be the form what it may. Many worthy thoughts can be crystallized into a final outstanding form through the medium of the press. At any rate, the Gibson Memorial promises to be a live issue at the Kansas City confab, and it is to the interest of every frat to cast his bit on the waters of divers plans and schemes to the end that the best may be offered and the final plan submitted without the usual brakes of friction being in the way. So hop to it, brothers, help keep the memorial question aglow. As in the past, every little suggestion will be carefully analyzed.—ARTHUR G. LEISMAN, THOMAS Y. NORTHERN, EDWIN C. RITCHIE.



A MEETING OF THE JAPANESE SOCIETY OF THE DEAF AT TOKIO, JAPAN
Director Hiroshi Miura is speaking. Other officers are Honorary President Viscount Yamao, President Choich Higuchi, Vice President Unosuke Kawamoto. The latter wearing glasses, is seated behind the desk on the right. See article in another column.

The Spotlight

Manipulated by

J. FREDERICK MEAGHER

SPOKANE Division has invented a neat abbreviation for that big word, "Aux-frats." Spokane spells it simply "Frax."

To date, no division has hit on the fan dance scheme to fetch a quorum on a rainy day. Though some brethren sure do love to "hog the floor" with gestures even more meaningless than Sally Rand's.

Oh, that Sally Rand
Glideth great and grand—
She's the "poetry of motion."
But our platform-shoats
Are discordant notes
When they try the self-same notion!

This'n' That

By MURIEL BISHOP

YOU'D be surprised to find how many things you can buy insurance for these days; for instance, you can insure your house from damage in case of falling aircraft.

A friend who has been visiting up in Ohio brings back the story of a farmer who came into town to get a haircut, and every place he went had the N. R. A. emblem in the window. He thought it means No Republicans Allowed. "Gosh," sez he, "ain't there any place a Republican can get a haircut?"

Dr. Willems, of Belgium, who was the noted guest of the Rotarians recently, seeing a football game for the first time in his life, exclaimed: "I'm thankful America was on our side during the World War! For if you Americans call this playing, what do you do when you fight?"

Death

September 22—Wife of Otto Schnoor, Dubuque, Iowa.

September Collections

Grand Division.....	\$ 55.52
Chicago No. 1.....	333.31
Detroit.....	256.75
Saginaw.....	29.53
Louisville.....	84.28
Little Rock.....	106.23
Dayton.....	62.98
Bay City.....	17.99
Cincinnati.....	163.62
Evansville.....	16.14
Nashville.....	45.80
Olathe.....	73.95
Flint.....	137.71
Toledo.....	114.75
Milwaukee.....	159.58
Columbus.....	167.99
Knoxville.....	42.58
Cleveland.....	165.95
Indianapolis.....	233.75
Brooklyn.....	560.87
St. Louis.....	309.93
New Haven.....	83.95
Holyoke.....	61.05
Los Angeles.....	263.06
Atlanta.....	81.73
Philadelphia.....	292.00
Kansas City.....	121.45
Omaha.....	114.87
New Orleans.....	165.88
Kalamazoo.....	44.38
Boston.....	193.92
Pittsburgh.....	143.93
Hartford.....	86.27
Memphis.....	47.18
Portland, Me.....	68.39
Buffalo.....	71.49
Portland, Ore.....	137.74
Newark.....	98.20
Providence.....	101.30
Seattle.....	95.97
Utica.....	140.13
Washington.....	162.64
Baltimore.....	150.49
Syracuse.....	45.27
Cedar Rapids.....	47.20
Huntington.....	90.81
Albany.....	60.19
Rochester.....	104.68
San Francisco.....	121.71
Reading.....	117.07
Akron.....	331.99
Salt Lake City.....	243.05
Rockford.....	66.82
Springfield, Ill.....	42.56
Davenport.....	43.65
Worcester.....	43.48
St. Paul-Minneapolis.....	190.49
Fort Worth.....	59.83
Dallas.....	107.10
Denver.....	106.28
Waterbury.....	33.70
Springfield, Mass.....	76.76
Waco.....	55.07
Bangor.....	58.50
Kenosha.....	47.31
Birmingham.....	49.48
Sioux Falls.....	28.84
Wichita.....	43.29
Spokane.....	84.32
Des Moines.....	58.85
Lowell.....	39.27
Berkeley.....	57.24
Delavan.....	142.64
Houston.....	146.68
Scranton.....	59.99
Richmond.....	80.50
Johnstown.....	38.08
Manhattan.....	275.07
Jacksonville.....	64.78
Lewiston.....	72.63
Peoria.....	50.20
Jersey City.....	57.88
Bronx.....	84.13
Columbia.....	39.92
Charlotte.....	35.55
Durham.....	74.09
Dubuque.....	27.89
Grand Rapids.....	28.87
Toronto.....	338.99
Duluth (August).....	22.31
Duluth (September).....	38.07
Canton.....	47.07
Faribault.....	59.42
South Bend.....	67.23
Council Bluffs.....	88.74
Fort Wayne.....	28.45
Schenectady.....	45.72
Chicago No. 106.....	117.62
Miami.....	88.88
Binghamton.....	134.54
Wilkinsburg.....	86.08
San Diego.....	52.35
Eau Claire.....	56.68
Sulphur.....	27.55
Vancouver.....	33.38
Westchester.....	23.02
Queens.....	70.64
Total collections.....	\$11,024.63

Treasurer's Report for
September, 1933

Balance and Income	
Balance, August 31, 1933.....	\$1,705,223.88
Division collections.....	11,024.63
Interest, mortgage loans.....	3,726.35
Interest, bonds.....	255.00
Refund to expense fund.....	43.41
Exchange on checks.....	1.70
Subscriptions to The Frat.....	2.60
Recording and registry fees.....	11.25
Total balance and income.....	\$1,720,288.82
Disbursements	
Death benefits.....	\$ 1,807.00
Sick benefits.....	2,275.00
Accident benefits.....	1,250.00
Old Age Income payments.....	69.22
Furniture and fixtures.....	115.00
Investment expenses.....	283.35
Office expenses.....	52.53
The Frat.....	193.30
Postage.....	15.60
Rent.....	200.00
Officers' and Trustees' salaries.....	562.49
Clerical and medical services.....	335.00
Total disbursements.....	\$ 7,163.49
Recapitulation	
Balance and income.....	\$1,720,288.82
Disbursements.....	7,163.49
Balance, Sept. 30, 1933.....	\$1,713,125.33

Trustees' Report

Ledger Assets, September 30, 1933	
Real estate.....	\$ 11,000.00
First mortgage loans.....	1,235,499.80
First mortgage bonds.....	222,926.32
Government bonds.....	134,457.84
Canadian bonds.....	10,996.79
Cash in banks:	
City National Bank & Trust Co.....	8,935.88
Continental Illinois National Bank & Trust Co.....	72,849.61
Bank of Montreal.....	14,223.33
Grand Secretary-Treasurer's cash.....	2,235.76
Total ledger assets.....	\$1,713,125.33
Balances in Funds	
Reserve fund.....	\$1,513,768.65
Mortuary fund.....	40,233.30
Sick and accident fund.....	89,121.86
Accumulated interest.....	42,987.34
Convention fund.....	11,567.57
General expense fund.....	15,446.61
Total in all funds.....	\$1,713,125.33

September Death
Claims

Paid to Lillian G. Lepley, Hollywood, Calif., for death benefit of Albert G. Lepley, certificate No. 6100-C, deceased August 13, 1933, \$250.

Paid to Mary Hodes, Orange, N. J., for death benefit of Joseph P. Hodes, certificate No. 4138-C, deceased August 2, 1933, \$500.

Paid to Joseph Rousseau, Springhill, Quebec, for death benefit of Alphonse Rousseau, certificate No. 9994-D, deceased August 18, 1933, \$250.

Paid to Dolly Flood, Omaha, Neb., for death benefit of John R. Flood, certificate No. 8915-D, deceased February 18, 1933, \$307.

Paid to Etta A. O'Leary, Los Angeles, Calif., for death benefit of Stephen J. O'Leary, certificate No. 7062-D, deceased August 3, 1933, \$500.

Marriages

September 2—Gerald Javore, Milwaukee, Wis., and Mildred Schemann, Wauwatosa, Wis.

September 9—William Schurman and Lillian Moshenberg, both of Brooklyn, N. Y.

September 24—Lonnie Baird and Ruth Stevens, both of Springfield, Ill.

Engagements

Philip Staples, Whitefield, Me., and Louise Adams, Portland, Me.

September Disability
Claims

E. E. Mather, Jacksonville.....	\$ 50.00
Archie Stewart, Louisville.....	25.00
A. D. Martin, Huntington.....	75.00
W. A. McIntyre, Philadelphia.....	40.00
H. C. Webb, Houston.....	50.00
*Walter Kalkbrenner, Cincinnati.....	100.00
A. G. Lepley, Los Angeles.....	40.00
Garrie Davis, Baltimore.....	125.00
F. G. Therien, Providence.....	25.00
Stanislaus, Rosiejka, Jersey City.....	25.00
M. A. Higgins, Jersey City.....	50.00
B. L. Craven, Portland, Ore.....	75.00
J. A. Goldstein, Los Angeles.....	15.00
*F. J. Reagan, Little Rock.....	50.00
*J. M. Thompson, Omaha.....	15.00
*A. M. Kloppe, Omaha.....	75.00
E. M. Hazel, Omaha.....	250.00
E. E. Norton, San Francisco.....	50.00
P. E. Williams, Cedar Rapids.....	30.00
H. B. Claussen, Kansas City.....	125.00
William Klein, Cincinnati.....	50.00
*J. E. Brown, Akron.....	125.00
*Louis Seimensohn, Akron.....	250.00
*E. F. Freeman, Richmond.....	175.00
*E. B. Ringnell, Cedar Rapids.....	200.00
*R. E. Lavender, Houston.....	50.00
I. B. Jenkins, Akron.....	50.00
N. M. Zietz, Hartford.....	100.00
M. J. Constantine, Bangor.....	75.00
J. C. Jellison, Bangor.....	75.00
W. A. Wilson, Flint.....	10.00
Louis Garbowitz, Bronx.....	175.00
M. H. Marks, Manhattan.....	125.00
C. C. Dille, Akron.....	50.00
Butler Fierbaugh, Huntington.....	50.00
*T. V. Ercoliani, Waterbury.....	100.00
*J. F. Mancino, Syracuse.....	100.00
R. R. Garbett, Philadelphia.....	30.00
A. K. Penprase, Toronto.....	125.00
C. H. Clarkson, Worcester.....	50.00
*Frank Wondrack, Cincinnati.....	10.00
G. W. Winch, Akron.....	90.00
S. P. Swafford, Akron.....	20.00
S. J. O'Leary, Los Angeles.....	150.00
Total for the month.....	\$3,525.00

*Denotes accident claims.

Obituary

JESSE B. HALL, 37, of Kansas City Division No. 31, died September 20, 1933. He joined the Society October 1, 1920, and held certificate No. 5458-D.

MORRIS N. GARBETT, 67, of Philadelphia Division No. 30, died September 22, 1933. He joined the Society January 2, 1918, and held certificate No. 3669-C.

ALSON L. JONES, 62, of Pittsburgh Division No. 36, died September 23, 1933. He joined the Society December 1, 1917, and held certificate No. 3562-D.

GEORGE S. SULLIVAN, 40, of Chicago Division No. 1, died October 5, 1933. He joined the Society January 2, 1919, and held certificate No. 4281-D.

MARKS S. SAYLOR, 41, of Reading Division No. 54, died October 2, 1933. He joined the Society June 2, 1913, and held certificate No. 1692-D.

JOHN F. TROUGH, 62, of Reading Division No. 54, died October 12, 1933. He joined the Society March 1, 1915, and held certificate No. 2281-D.

FRED R. CONNOR, 35, of Pittsburgh Division No. 36, died October 17, 1933. He joined the Society January 2, 1924, and held certificate No. 6794-D.

New Members

Chicago No. 1—William Clemons, Max Wetherby.

Little Rock—Mark Wagner.

Los Angeles—Dallas Ludwick.

Providence—Joseph Rodrigues.

Seattle—Harry Landreyou.

Akron—George Hart.

Waterbury—Francis Keating.

Toronto—Armand Mayer.

The Get-One Degree

Chicago No. 1—Carl Holland, Max Kestner.

Little Rock—H. E. Adcock.

Los Angeles—I. J. Wittwer.

Providence—Frederick Therien.

Seattle—N. C. Garrison.

Akron—L. T. Irvin.

Waterbury—A. F. Wenslowes.

Toronto—Leopold Lorain.



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In sending changes of address division sec-
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give the old address as well as the new one.

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NOVEMBER, 1933

\$1,713,125.33.

PERSEVERANCE is a great word.

Or STICK-TO-IT-IVENESS might
better describe this quality of mind.

The quality of mind which does not
permit one to quit, to surrender, to
lie down in the face of odds.

When the going is easy, there is no
urge to put forth great effort.

In boom times of plenty, man wal-
lows in luxury, becomes soft. Inef-
ficiency and waste increase. Judg-
ment is warped. Great work cannot
be done when there is no urge or
necessity to do it.

Man is by nature a lazy animal.
Supply him with the comforts and
luxuries of life and he concludes he
has reached the summit of earthly
endeavor.

The greatest achievements of man-
kind have been attained through the
sting of necessity, amid danger and
hardship.

If you don't believe it, read up on
your history. What peoples have sur-
vived under the decaying effect of lux-
ury and license?

It is not a pretty, a pleasant picture.

Some may say that the present con-
dition of mankind is neither pretty
nor pleasant.

It certainly is not. All rational men
instinctively hate the sight of misery

and suffering. They would blot it
from the face of the earth if they
could.

Yet the present condition of man-
kind will have its useful purpose. It
will bring men back to their senses,
lost in an orgy of selfishness.

It will teach them that there can
be no enduring progress where the
few are favored and the many are
ground under the heel of adversity.

Perseverance and optimism will do
wonders in these times. Never were
these qualities in men needed more
than right now. The ills that beset us
are only temporary. Hardship and
suffering, however unnecessary they
are in a world of plenty, will sharpen
men's wits, put a keener edge on the
spirit of initiative that accomplishes
great things.

PERSEVERANCE and OPTIMISM.
These are great words to remember,
and to apply.

Japanese Visitor

DURING the past summer we had
among our visitors to the Home
Office a pleasant and interesting gentle-
man by the name of Unosuke Kawa-
moto, from Tokio, Japan.

Mr. Kawamoto is connected with the
Tokio school for the deaf, is vice presi-
dent of the Japanese Society of the
Deaf. He was his country's delegate to
the International Congress on the Edu-
cation of the Deaf at Trenton last
June. Following this, he made an ex-
tensive tour of the United States for
the purpose of getting all available in-
formation on the education of the deaf,
their social and industrial status. He is
a widely travelled gentleman, having
visited most of the countries of Europe,
and is an authority on the deaf of
Japan. He speaks and writes excellent
English.

While at the Home Office, we were
glad to give him all the information at
our command concerning the deaf. He
was much interested in their progress
in the world of affairs, in the success
of our society in the insurance field,
and in the numerous bodies maintained
by the deaf. He is anxious to improve
conditions in Japan, and carried home
with him voluminous notes and other
material collected during his sojourn
in America.

In another column, we publish a cut
showing a meeting of the Japanese So-
ciety in Tokio not long ago.

On Holding Office

NOVEMBER sees the nomination in
most Divisions of officers for
1934. Holding office is a trust con-
ferred by one's fellow members and
should not be lightly considered. A
man accepting office within the gift of
his Division should feel himself hon-
ored by the trust imposed, should give

to the duties of his particular place the
best that is in him. Strict impartiality
in the performance of duty, adherence
to the rules provided by experience
through the years, initiative in promot-
ing the best interests of one's Division,
these should distinguish any Division
officer and win the acclaim of his fel-
low members. In these times, public
office in all spheres has been taken too
lightly, in many instances office holders
have failed to realize the responsibility
imposed. We believe there is no greater
opportunity in life than to serve a good
cause, to efficiently promote the inter-
ests of our fellow men. Some may
consider it a thankless task to do this,
but he who seeks thanks and plaudits
is generally so engrossed in the pursuit
of these that he neglects the real duties
of office.

While rivalry for Division office may
not always be keen and members may
try to evade their plain duty to do their
part for their Division, the rivalry for
the office of delegate to our quad-
rennial conventions is always spirited,
as the place is much coveted. We be-
lieve we express the opinion of all
thinking members when we say that no
man can with a clear conscience aspire
to the office of convention delegate
who has not gone through the mill of
Division offices. To aspire to this office,
a man should have faithfully served
his Division in the management of its
affairs, should be thoroughly ac-
quainted with its operation. The dele-
gateship should be awarded only to
those members who have proven their
ability, fitness, and public spirited in-
terest in the conduct of their Division.

We hope all Divisions will nominate
and elect good officers for 1934, who
will lead their Divisions into the new
era of better times with colors flying.
This is no reflection on the loyal and
hardworking officers of the present and
past, but a reminder that when the op-
portunity to serve one's Division in
office is presented, it should not be
shirked, but accepted gladly as a duty
to the Society, the efficient manage-
ment of which profoundly concerns
every member.

Here and There

ODIE UNDERHILL of the North
Carolina school, the same irre-
pressible Odie we knew years ago when
he had just emerged from short pants,
dropped in on us one day last summer
with his strapping six-foot son lately
graduated from West Point. As usual,
Odie was full of a scheme to revolu-
tionize things. This time it was to scrap
the present trades teaching methods in
our schools, substitute something on the
order of Cincinnati University, we be-
lieve. Odie would do away with all
the obsolete trades teaching parapher-
nalia in our schools, all the obsolete
trades teachers likewise, and introduce
a plan embracing these ideas: 1. Have
younger pupils take general manual
training under one or two teachers; 2.
Have the older pupils take regular

training in practical trades in outside shops and factories, working in relays. Advantages: No costly machinery in schools that quickly become obsolete; no behind-the-times trades teaching; up-to-date practical experience in trades as they are followed in the workaday world; immense saving of money to schools in salaries to trades teachers and in the purchase of machinery.

Sounds goods, but there are some drawbacks, we think. All schools are not advantageously situated with regard to shops and factories. It is doubtful that a shop or factory would care to experiment with deaf youngsters and spend any worth while time on their education and training. Such a plan might seriously disarrange an orderly school system. But anyhow, Odie's idea might be worth trying in schools where shops and factories are nearby. Anything that might prove of value in enabling our young deaf people to get a foothold in the industrial world and make a living is worth serious consideration.

In these times, with work scarce and income reduced to the vanishing point, the desperate need of money for subsistence looms large on the horizon of most people. The big-time racketeers are hard pressed, reduced to slender pickings. The small-time and occasional operator on the lookout for "easy money" finds his line of activity greatly circumscribed and grabs at anything that promises a few dollars. Among these latter are the gentry who deal in fraudulent claims on insurance companies—automobile, fire, health and accident. With the progress of the depression into its fifth year, claims of this character have mounted to unheard of heights. Automobile owners are soaked for high premiums to protect the companies against expected losses through fraudulent claims; fire insurance companies must likewise boost their rates against dishonesty and fraud, and a good many of them have gone to the wall; health and accident companies struggle along under a mountain of fraudulent claims that cost much money to investigate and sometimes to carry through the courts. The fact remains, however, that the great majority of citizens are honest, the crooks are comparatively few, but there are enough of them now operating to assess a staggering cost upon all. Truth and equity will survive, we have no doubt, but the fraudulent claim operator has become a nuisance and a costly one. He must be eliminated from the picture in short order. "Easy money" from fraudulent claims must be erased from the lexicon of crooks.

Deputy Change

WACO DIVISION No. 68: G. G. Sutherland succeeds Joel D. Loftin as deputy organizer, the latter having moved away from Waco.

DIVISION NOTES

COMING DIVISION EVENTS

November

- | | |
|---------------------------------|--------------------|
| 4. Frat supper | Durham |
| 4. Whist party | Springfield, Mass. |
| 4. Penny social | Port Worth |
| 4. Entertainment | Los Angeles |
| 4. Social | Dayton |
| 4. Red hot roast and card party | Albany |
| 4. Social | Rochester |
| 4. Halloween party | Lewiston |
| 4. Halloween social | Canon |
| 4. Carnival | Omaha |
| 4. Social | Berkeley |
| 4. Halloween party | Duluth |
| 4. Masquerade | Fort Wayne |
| 4. Hunting season social | Wilkinsburg |
| 5. Box supper | Miami |
| 6. Social | Sioux Falls |
| 7. Smoker | Reading |
| 11. Banquet and initiation | Toronto |
| 11. Box social | Cedar Rapids |
| 11. Smoker | Cincinnati |
| 11. Costume party | Reading |
| 11. Card party | Syracuse |
| 11. Annual supper | Washington |
| 11. Smoker | Rockford |
| 11. Mask ball | Detroit |
| 11. Whist social | Schenectady |
| 11. Movies and entertainment | Westchester |
| 11. Costume party | Reading |
| 11. Social | Johnstown |
| 18. Movies and party | Peoria |
| 18. Thanksgiving festival | Brooklyn |
| 18. 15th annual dance | Waterbury |
| 18. Masquerade ball | New Haven |
| 18. Social | Toledo |
| 18. Reception | Utica |
| 18. Harvest social | Pittsburgh |
| 18. Smoker | Baltimore |
| 18. Annual banquet | Salt Lake City |
| 25. Social | Scranton |
| 25. Aux frat social | Akron |
| 25. Thanksgiving party | Bronx |
| 25. Dance and social | Holyoke |
| 25. Banquet | Binghamton |
| 25. Movies | Queens |
| 25. Fraternal night ball | Worcester |
| 30. Entertainment and supper | Olathe |

December

- | | |
|------------------------------|-------------|
| 2. Country supper | Des Moines |
| 2. Frat supper | Durham |
| 2. Keno social | Detroit |
| 9. Gallaudet social | Faribault |
| 9. Christmas social | Reading |
| 9. Social and banquet | Westchester |
| 9. Social | Schenectady |
| 16. 25th anniversary banquet | Cleveland |
| 23. Christmas party | Los Angeles |
| 23. Christmas festival | Bronx |
| 30. New Year party | Seattle |
| 30. New Year card party | Buffalo |
| 30. Annual ball | Boston |
| 31. Watch night party | Albany |
| 31. New Year party | Los Angeles |
| 31. Watch night party | Washington |
| 31. Open house | Boston |
| 31. Watch night social | Baltimore |

January

- | | |
|-----------------------------|-------------|
| 1. Whist social | Boston |
| 20. Dance and entertainment | Jersey City |

NEW HAVEN (By Clarence Baldwin)—New Haven Division No. 25 is planning great things for our annual masquerade ball to be held on Saturday evening, November 18, at Montewese Hall, 210 Meadow Street, New Haven. The affair is our sixth annual one to be held at about this time during November. It was agreed over six years ago that we would have this masquerade ball during the latter or middle part of November. It happens, unfortunately, that the Waterbury Division has also seen fit to have their annual affair at the same time. These Waterbury lads are a fine bunch. We wish them all the success possible BUT we would appreciate the presence of as many out of town as well as local members and their friends at the New Haven Division affair. The Committee consisting of Brother Chagnon, Chairman, assisted by Brothers Youngs and Baldwin, have quite a few new ideas and innovations planned for the evening. To announce them now would be premature. We earnestly request, beg, cajole, and beseech all of you readers of THE FRAT to come to our affair; first that you may enjoy yourselves, and secondly that we may profit thereby. New Haven Division deeply feels the loss of Curtis Caulkins, who has moved from Bridgeport to Providence, R. I., and has transferred to the Division there as his employer moved there. Brother Caulkins is a lad with ideas, and more than a few of the really constructive ideas New Haven Division has adopted for its well-being and the welfare of its members are his.

Harold Howlett lost his father recently, and

has the sympathy of the entire Division, as has Philip Quinn who lost his mother on Oct. 9.

New Haven Division will miss Telesphore Cossette and Mrs. Cossette. They are moving to Waterbury some time this month, and naturally Brother Cossette is transferring to the Waterbury Division. On the evening of October 7 several local members, Brother Chagnon and his sister Mary, Brother Chamerda, Brother Gunning and Mrs. Gunning and Brother Baldwin were present at Brother Cossette's house for a farewell party.

Business hereabouts seems on the upgrade at last—though in several instances it may prove only seasonal, Brothers Youngs, Chagnon, and Bernard Sullivan, having gone back to their regular employment again after being out of jobs for varying lengths of time.

Our November 18 masquerade is going to be the Ball of Balls. Let's hope to see you there.

BROOKLYN (By Jack Seltzer)—Owing to the Labor Day week-end there was just enough present to constitute the quorum necessary to proceed with the business of the meeting. Business was brief. Joseph Sturtz, president of Manhattan Division No. 87 was a visitor. In his good of the order speech he said a lot in a few words.

The Division's picnic and games held at Ulmer Park on August 25 did not turn out as expected. Less than 500 were there nevertheless. It was a success at both ends, financially and socially. Many from out of town spent the day with us, and were satisfied to be jostled around. The Union League boys beat the Clark boys at indoor baseball.

See social column for our Halloween Party.

SEATTLE (By A. W. Wright)—Seattle Division was 20 years old with the October meeting, and it felt so good everybody was invited to come in and help celebrate the occasion. Between 90 and 100 accepted the invitation. There was coffee and sandwiches, cake and ice cream, and enough to go around and some left over. The division meeting opened and closed early so the guests could come in early.

No. 44 was started in 1913 with eleven charter members. Of these seven are still living, but only four have their names on the roster today. Three of these, Brothers McConnell, Christenson and Holcombe were present and made short talks on the early days of the division. Brother Hanson, who passed on in September, held card No. 974 and joined Chicago No. 1 in 1910, and was a charter member.

Speeches were also made by Chairman Kobleystein, President W. E. Brown, Treasurer Bodley and Secretary Wright and a poem, "Honor to The Frats" was beautifully rendered by Mrs. Claire Reeves. Whist was played for a while, and then it was time for the eats.

Out of town members attending the party were Brothers Lowell, Ecker, Hale, Scanlon, Goetz, Holcombe, Frederickson, and Rudnick.

Brother and Mrs. Lohmeyer of San Francisco were visitors in Seattle for a few days.

Plymouth Hall is rather crowded when attendance reaches 90, so Chairman Reeves, of the New Year party committee, has decided to find a larger place for this annual affair.

WESTCHESTER (S. J. Riley)—The Bunco and "500" Party held Saturday, Oct. 14, at Port Chester was quite a success. There was an attendance of about seventy-five. Harry Gutschneider breezed in late at the party a bit disheveled. It was discovered that his Buick sprung a flat tire on the way which he had to patch up.

Several members of our division were missed at the party. A rumor has it that one of the members' car broke down from overload and other members were either waylaid or lost in the traffic maze.

There will be a movie entertainment in Mt. Vernon on November 11. The committee is arranging a novelty play in addition to the movies. Location of show will be determined in a few days and announced at the next meeting.

We are looking forward to the big event of the year—our first banquet. The committee have already reserved the date, December 9, at the popular Park Tavern in Mt. Vernon. Elaborate plans for the event will be announced in the next FRAT issue. Reservations must be made in advance. Tickets will be one dollar and a quarter per person.

John Livingston lost his beloved father recently when the father was run down by an

automobile on the Boston Post road. We sympathize with Brother Livingston and family in their loss.

Brother Riley visited Wm. B. Mellis at the Grassland Hospital, and found him looking much improved. He has gained in weight and strength. Brother Riley presented Brother Mellis with a gift of money from his friends.

PORTLAND, ORE. (By C. H. Linde)—While ye scribe and family lingered at the Midway at Chicago's "Glorified Coney Island" (A Century of Progress exposition, to be more correct), Portland folk enjoyed a frat picnic July 29, and a S. F. L. aux picnic a week later. Both were reported to be well attended.

Brother ("Sphinx") Fay has at his beck the best pick of the local division to help put over a Halloween party with a bang, to be held October 28 at Pythian temple. Fred Wondrack remarked that the social calendar showed November to be without any date for the "fun" and so proposed a smoker for that month. Instantly hands went up in favor of it, and he was then commandeered to take charge of preparations for it.

In the past it was an annual custom for our dear aux to invite huddies and sweethearts to share its anniversary dinner at its expense, but—owing to the necessity for careful spending in spite of the NRA ballyhoo for buying and buying, the ladies unwillingly left their dear ones out October 8, when they celebrated their 12th anniversary with a dinner at Mrs. Bill Cooke's home. No. 41 sent its congratulations to them upon the occasion.

During a social hour following the frat and aux meetings each month, groups of ladies in rotation sell refreshments, and half of the proceeds from that source go to the frats' local fund. This monthly donation is greatly appreciated.

TOLEDO (By N. P. Henick)—During the last month some fellow-members with their mates, Clarence Lee and Otto Reinbolt were World Fair's visitors in the "Windy City." So was Leo Otremba with his hearing friends. All had an enjoyable time. Clarence saw the previous exposition in 1893.

Norbert Pilliod and his wife are arranging for their trip to that city this month before the closing time and so are others from our vicinity. Norbert has a good crop of grapes so far and no wonder that he is awaiting for all states' repeal of prohibition, so that he could make a better income on grape wine.

Brothers I. Robinson and Willard McConnell, of Akron, guests of the Pilliod family and also Miss Lena Miller, of Chicago, Ill., were at the Henick apartment a couple of weeks ago. All had a lot of fun and hope they will bring their wives along with them the next time.

John Curry will be in charge of the November social at the same Kapp Hall, on the 18th.

NEWARK (By Bernard Doyle)—A. Lincoln Thomas, known as the daddy of our division, enjoyed his vacation of one week, motoring through New England states and visiting places of interest. He is employed by the famous Rogers Peet & Co. (New York City) as a clothing salesman. He has been there for so many years that we cannot remember the number.

Our "500" affair on Saturday evening, September 30 was not up to our expectations, although it netted our division about \$2.50.

Our next affair will be on Saturday evening, Nov. 28. We expect to do better.

BUFFALO (By A. E. Ode)—July 27th, No. 40 held an outing at Kaufmann Grove. Sixty deaf attended. Several were from Rochester and other towns. Brother Haecock was the chairman. It was quite a success in spite of the short time for arrangements.

September 30 the Four-in-One Social at Elmwood Music Hall was a big success, due to hard work of Chairman Coughlin, cooperated in by Ode, Landberg and Leo Coughlin. One hundred ten attended. About 25 from the towns swelled the crowd. After cards there was a dance, and refreshments were served.

No. 40 will hold a New Year card party December 30 at Crescent Hall. A good time is assured by Chairman Ode assisted by Lerner, Nowak, and Briel. It will be an "extra" social as it is to be held the Saturday before the night which will bring in New Year, 1934. All are welcome to join the merry time. Come one and all. Twenty-five cents admission. Refreshments will be served at cut prices.

SCRANTON (By H. B. Young)—Our social of September 23 was a fitting opener for our fall and winter activities, a goodly crowd being present and a neat sum realized for our treasury. Chairman Armfield says he has big ideas for our future socials, and only needs the co-operation of all to make a big spurge socially this season, so it behooves all of us to say "Let's Go" everytime the fourth Saturday of the month rolls around. The place? Leonard Hall as usual.

A former Scranton boy, Carl Fragin, got himself engaged recently, and he brought the young lady, Miss Ida Ellingsworth of Wilmington, Delaware, home on a visit to his folks. On the evening of September 12 they were both agreeably surprised when a bunch of local folks descended on them loaded with numerous lovely and useful gifts. Miss Ellingsworth is a petite young lady, and we anthracite City lads and lassies heartily congratulate Brother Fragin on his choice, and wish them both an abundance of wedded bliss, we understand the happy event takes place Oct. 15.

Saturday, October 7, witnessed a return match between the local high school football squad and the P. I. D. warriors of Philly with the locals averging their 25-0 defeat of last year by a 6-0 victory. The P. I. D. defenders played a wonderful game in spite of the heavier weight of their opponents, and an extremely dry and dusty field and we venture to say that the result would have been different if P. I. D. had not been penalized 15 yards in the final quarter thus giving the Dunmoreans a big break paving the way to their 6-0 score. The gallant P. I. D. team battled hard the last few minutes of play having the pigskin on the 30 yard line when the final whistle blew. Ferrone of P. I. D. had the spectators on edges all afternoon with his brilliant playing, this doughty young warrior being described as "a whole ball club in himself" by a local sports writer. Methinks he will make good Frat material later on, so you Fraters in Philly better keep an eye on him.

SCHENECTADY (By T. P. Sack)—On October 14 Schenectady Division made a big hit with its barn costume dance, and Chairman Koepfer reported it was a great success. It drew the largest crowd we have seen in several years. Of course, Old Man Depression was no friend of ours, so we threw him into the Mohawk River, because we all were so tired of hearing about his rotten business. We had 100 per cent co-operation from everybody in regard to games and social activity. Over 100 people attended, and the party did not break up until two o'clock Sunday morning. Everybody really enjoyed new games and dances. Half of the crowd wore attractive country and farm costumes, and promoted a real farm atmosphere by bringing some live animals with them. Three judges from out of town quickly picked out three ladies and three men wearing the best costumes. They received cash prizes. Charles Morris of Albany was one of the lucky six, he gave us an imitation of an old fashioned girl trying to flirt with some handsome fellows. Over a score of visitors from all places around this city spent an enjoyable evening here and said it was worth double the admission price of 35 cents. On account of the slow picking up of business, we thought charging a small admission would be fairer and would draw a crowd larger than before, and it worked successfully. We received many commendations from Albany, Utica, Binghamton and other divisions for our good entertainment. They told us they would not forget it. The Division and its committeemen want to express their thanks to everybody who attended the dance.

Now, let us look forward to the time when our old rival neighbor, Albany Division, will hold its annual new year celebration on December 31. We hope all of us will be able to attend and enjoy it with the Albanians.

For November 11, after the meeting, we will hold an Armistice Day Social under the management of Brother Bedell. Come one and all, old and young.

CINCINNATI (F. J. O'Brien)—Norwood, Ohio, is fortunate in having a playing card plant, the largest of its kind in the world, the U. S. Playing Card Co., which is responsible in a large measure the bridge fashion which has possessed the country for many years and probably the cause of a bridge club for the deaf being started eight years ago at the home of Mr. and Mrs. Wm. E. Hoy, which has continued to this present time. The members are Dr. and Mrs.

A. H. Clancey, Mr. and Mrs. Wm. E. Hoy, Mr. and Mrs. F. J. O'Brien, Miss Ethel Pollard and Julius Salzer, who is subbing for Miss Edith Ely during her absence East.

Mr. and Mrs. Leslie B. Honicon celebrated their silver wedding anniversary Oct. 8, at their home at Bromley, Ky. About 40 guests were invited, who presented the happy couple with a fine silver gift.

Not to be outdone by his brother Clarence, Albert Bender and wife, with their fine Terraplane as motive power visited the Century of Progress Exposition.

John Breen and Miss Helen Wondrack will be married Oct. 28, and will honeymoon around Chicago. Congratulations.

Ancil Lippert is one of the fortunate regular linotypers on the Cincinnati Enquirer, the only morning paper. Always on the go with his Plymouth, he will leave shortly with Mrs. Lippert to visit his parents at Toronto, Ohio.

TORONTO (By A. H. Jaffray)—Robert Brackenborough worked for the Canadian National Railway as trucker at Depot Harbour for thirty-two years. As his health was beginning to fail, he made a request to be granted a pension on his leave last July. He will be given his pension at the end of this year.

Charles Golds decided to move to a better situation, and so he tried to sell his shoe repair shop in this city and was unable to find a buyer owing to the depression. A bright idea entered J. R. Tate's mind to establish a co-operative share company and to help unemployed deaf-mutes and they bought the shop and are starting to employ an unemployed shoemaker. Good work for Brother Tate.

We want to convey our heartiest congratulations to Jack Herman of Montreal. He dared to take Miss Lily Waxman of Montreal to the altar in spite of the depression, on Sunday, September 10. Best wishes for their future.

The Board of directors are preparing to have our banquet at the Church of the Deaf on Saturday evening, Nov. 11 in honor of the frat visitors from Montreal. Brother Chicoine promised to bring a big crowd from Montreal to make acquaintance with the Billy goat at our initiation, following the banquet. They want to learn how to sing "The Rocky Road to Dublin" before a charter is to be granted to Montreal division.

Attention, members! Some of the Division officers who have been in harness for a long time will not be candidates again at the December meeting. There will be a hot time at the election of officers. Be prepared to have new candidates in training for the election, and get the best men to run for offices, for the good of the order. Keep your eye open for good men.

WASHINGTON (By H. L. Tracy)—The Kendall Green Frats are all back, now that their summer vacation is over. H. D. Drake and son got close to nature on the farm out in Ohio; F. H. Hughes and better-half kept their coupe going trying to locate a number one tourist camp in the New England highlands; Walter J. Krug and the Mrs. motored here and there; Byron Zimmerman and family Forded back and forth between the old homestead in Maryland and the farm whereabouts.

After being laid off from work in the Department of Agriculture for quite a time due to illness, Wallace D. Edington has resumed employment in a totally different bureau in the same Department. He has to work from midnight till about the time others are preparing to eat breakfast.

The National Literary Society, considered one of the most important in the National Capital deaf circles, held its initial meeting for the ensuing year, Sept. 20, and elected new officers which resulted as follows: Robert Werdig, President; Mrs. S. B. Alley, Vice-President; E. E. Bernsdorff, Treasurer; H. S. Edington, Secretary; R. J. Stewart, Sergeant-at-Arms; Gerald Ferguson and S. B. Alley, Members of Program Committee—all closely affiliated with No. 46. Mrs. R. P. Smoak, another Aux-Frat, will be chairman of the program at the October literary meeting.

One day during the closing events in the American League baseball contest, Thomas Wood found himself famous upon making his exit from the ball grounds, for a bevy of charming young fans gathered around him, requesting his autograph on balls in their possession, thinking him one of the Nationals. To this day Brother Wood has been wondering what famous player he resembled at the time.

The North Carolina Alumni Association meet-

ing attracted the attendance of W. W. Hauser and W. P. Souder and wife, all reporting themselves as having a most pleasant time. All are back home, Brother Souder resuming his duties as Secretary of the Division.

No. 46 will soon celebrate its twentieth anniversary. At the October meeting a suggestion was broached for plans for reminding the Frat world that Washington is still in the limelight. President Ferguson will take up the matter at the proper time and see what eclat can be produced.

MONTREAL (By A. Chicoine)—Sept. 25, the Stork Air Mail delivered at Brother T. Lafortune's house two packages. He was delighted to find two baby boys. Our congratulations, brother. On Oct. 11, there was another surprise awaiting him and his wife when the Montreal frats invaded their house and showered them with presents and a purse.

We have not forgotten our unfortunate Brother Rousseau. At our recent meeting, every one responded heartily, and gave our chaplain a substantial purse for a Holy Mass to be held in the Deaf-Mutes College for the repose of his soul.

Our bowling team is practicing regularly. When they are ready, then en route for Syracuse. May we ask you, Syracuse, to come here first. You do not know the half of Montreal, eh!... Brother A. Drainville, the reputed magician of the Siecle, is very busy with some mysterious acts to show us at our next smoker... Due to the increasing number of members, we had to find a larger hall for our meetings. We have reserved the Circle St. Francis de Sales hall for the first Tuesday of each month... Our Secretary, had everything fixed for his annual leave and was going to Chicago when news came of the coming strike by the C. P. R. and C. N. R. employees in protest of a third 10% cut in their salary. So he decided to remain here... Our President A. Gervais came back from the country where he was hunting and fishing, with a remarkable collection of insects.

Nos félicitations à notre confrère T. Lafortune. Deux beaux garçons sont arrivés dans sa famille, déjà fort nombreuse, le 26 Sept. dernier. A cet effet, ses confrères se sont réunis chez lui le 11 Oct. dernier et lui ont présenté une bourse bien garnie. Cela le remettra un peu de toutes ses émotions. Un c'est bien, mais deux c'est trop.

A notre dernière assemblée une collecte fut faite parmi les Membres, par L. Lorrain, nous a permis de faire dire une messe pour le repos de l'âme de notre regretté confrère Alp. Rousseau. Cette messe fut chantée dans la chapelle du collège le 27 Sept. dernier.

Notre équipe de quille pratique ferme sous la direction de J. P. Gratton. C'est un secret qui est parvenu à l'oreille de l'auteur de ces quelques lignes, qu'il veut rencontrer l'équipe de Syracuse dans un avenir rapproché... Notre Grand Magicien A. Drainville est à se perfectionner dans quelques tours de passe-passe pour notre prochain Smoker... Le nombre de nos membres allant toujours en augmentant, et notre salle étant devenue trop petite il nous a fallu en chercher une plus grande. Nous avons réservé la salle du Cercle St-Francois de Sales pour le premier Mardi de chaque mois... Le secrétaire A. Chicoine n'a pu aller à Chicago pour ses vacances. A la dernière minute, les journaux ont annoncé la prochaine grève des employés de chemin de fer et il a décidé de rester ici... Notre Président A. Gervais est revenu plus tôt de la campagne car sa présence parmi nous était nécessaire il travaille ferme pour la prochaine ouverture de notre Division.

PITTSBURGH (By E. A. Ludovico)—President Graves has appointed a social committee with William Stewart as chairman. Brother Stewart announced there will be a Harvest Social at the P. A. D. Hall on November 18. The committee will have a surprise for you. The admission price will be decided in the next regular meeting. Be on hand and have a good time.

Hear ye! Hear ye! Banquet in February. President Graves has appointed a banquet committee with Harry Zahn as chairman. But we have not decided about the place and date. Watch for full details in THE FRAT.

On September 17 there was a good crowd in attendance at our Corn Roast and outing at the Old Farm House, Highland Park. Most of the day was given to various athletic contests with prizes going to the winners. Everybody enjoyed

the affair. We wished to thank the committee for their good work.

CHICAGO, No. 106, (By F. B. Wirt)—In our October meeting, there was an unoccupied chair, draped in black. A sombre reminder of what the N. F. S. D. really stands for: peace of mind for the living and protection for the widow. We have been apt to forget the future empty chair in our petty squabbles whether it is worth while to stick to our membership in the N. F. S. D. Whose chair would it have been? Brother Zientarski's! He was the last man we would have thought would be the next one to go. He was a quiet fellow, well thought of, who minded his own business, did his day's work with a smile, paid his dues promptly—in fact, an ideal member. The best bowler in our team, he bowled on other hearing teams as well, and popular with them. They collected \$70.00 and presented it to the widow in lieu of flowers. His funeral occurred on Sept. 21. Brothers Hodgson, Hinrichs, Ursin, Haarvig, and Bauer were pall bearers. Burial at Mt. Carmel Cemetery. There was an unfortunate mix-up at time of his death that the Secretary was not able to send out funeral notices to all members, so this paragraph is written in for the benefit of those who may still be in ignorance.

Our Annual Ball went off smoothly. Well planned were all arrangements, thanks to Chairman Nelson. It was the most successful affair we have had for a year or so. We had over 300 present. As a token of amity between the two Chicago Divisions, Brother Craig, former President of No. 1, presided at the bar. All in all, we had a full house and a swell time.

The N. R. A. seems to have pervaded this Division; more of the members are paying up their arrears. Make it our motto. N. R. A.: Now rush applications.

BALTIMORE (By A. P. Herdtfelder)—"It is so good to be here. By just joining you in your fun and games I forget my worries and cares." How good and encouraging it is to hear those words in appreciation of our efforts to provide relaxation to our members and their wives and friends, who attend our after-meeting socials. And what a hilarious time we had at our October School Days' Social! What reminiscences "Going to Jerusalem," "Dropping the Handkerchief," "Wink," etc., recalled of the days when we boys wore short pants and mat the girls coyly playing with their pig tails. School day chatter, a packed house, nice refreshments, and kind words of encouragement all coupled to make us determined to provide a greater variety of entertainment for our friends.

There is a section of Baltimore near the wharf where produce houses are lined up for blocks around, and where the traffic is so thick automobiles proceed at a snail's pace. Going in and out of this maze of vehicles is the daily task of Brother Vincent Demarco who is in the hauling business. His three ton Chevrolet shows no marks of a smash up which attests for his dexterous driving abilities. Brother Demarco says his deafness is no handicap to the conducting of his business and that it is a good way for a deaf man to earn a decent living.

The stork while hovering over Baltimore and vicinity found the city a most profitable source of business and brought to the King family on Sept. 8, a nice little boy weighing seven pounds and one ounce; to the Joseph Pfeiler couple on Sept. 20th, a chubby bit of humanity with all the car marks of his dad, tipping the scales at eight pounds and four ounces, at the St. Joseph's Maternity Hospital; to the Herbert Leitch family out in Nutwell twins, a boy and a girl; to the Oberlander Family on Sept. 15, a boy who, we are sorry to say, lived only three days. We congratulate the parents of these babies for helping cast away the lingering shadows of the depression by giving work to the doctors, nurses, baby apparel manufacturers, etc., and so, it is no wonder the stork felt extremely reluctant to leave this town.

Last but not least—BOOST BALTIMORE FOR 1939!

SAN FRANCISCO (By H. O. Schwarzlose)—We regret to report the death of the mother of our Vice-President, Charles Martucci, in Rochester, New York, on Sept. 9th. Our sympathy is extended.

A Halloween Mask Ball is to be held on Oct. 28. Prizes for best costumes. Come one and all. Bro. Moore and wife of Reno, Nevada, were

made happy by the arrival of a baby girl during the first week of August. Congratulations.

No social was held after the October meeting, and we settled down to business to improve our membership "batting average." So far, Bro. McNeilly is still batting 1000. Don't let him do it all, brothers, join the Never Refuse Assistance!

A. Curtiss, whose brother was killed in a fall in August, 1932 has suffered a nervous breakdown, and has been unable to work. We hope he will soon be his old self again.

SALT LAKE CITY (By Geo. L. Laramie)—The work of No. 56 has progressed thus far in a very satisfactory manner. We have changed the place of holding our monthly meeting, with the admirable result that they have become enjoyable gastronomically, as well as socially.

Sponsored by the Division, the annual dance was held at the Y. W. C. A. hall on Saturday, October 7. Brother Keeley in charge, with the assistance of his colleagues managed a great turnout of over half of a hundred in attendance. We wish to thank the generous committee who showed such a spirit of cooperation in arranging the entertainment, without which the evening would have been lacking a necessary item.

The next thing in order is to write something but what? A glance at the calendar reminds me that we shall have a Halloween party on the last Saturday evening of October. Says Chairman Keeley, the running of this occasion will take so much of time—what does he mean by that? Maybe plenty of stunts or sumpin' else? I predict a great attendance and no more. I'll have to wait until the deadline and then tell what is supposed to occur and what actually happened. The scene will be the unusually large basement of Brother Keeley's new house.

The "Big Event" we are looking forward to is our annual banquet to be held in the spacious hall of the Keeley store No. 5 on the evening of November 18. The foresaid fellow disappointed us when he said we would not be served T-bone steak but had something called filet mignon to offer. Perhaps we can have some demitasse. With the aid of the committee, this affair promises to be one of the most colorful of the season. It seems that nothing can take its place. We wish each of you could come.

JACKSONVILLE (By Ernest Tilton)—Our annual picnic held Sept. 17 was a success, with a good crowd present, including several brothers from out of the city.

We all welcome Luther Taylor, who has been appointed House Father up at the I. S. D., and hope to see him show up at our next meeting.

School has opened, and all members who work up there are back on the job after spending vacations at several points. Brother Molohon spent his vacation in Michigan; Brothers Fancher and Orman took the basketball team to the tournament at the New Jersey School and found time to take in New York City for a visit with home folks. Brother Orman is sporting a new Chevrolet car, as also is Brother Hiram Huff; Earl French went to Colorado and back in his Dodge car, as his vacation.

Robey Burns is busy with his coaching duties, and he seems to have a good team this year.

The closing of the Capps Clothing Factory has thrown several of the brothers out of work, including Brothers Moses F. Mather, C. Upchurch, John Manly and R. Bowman, which is to be regretted.

Wallace McLaughlin of Peoria Division showed up at the last meeting. He now has employment at the school for the deaf.

David Mudgett spent his vacation way down in Texas, and reports having a grand time.

Lee Huff was operated on for appendicitis not long ago, and has fully recovered and is back at work again.

John Huff and family spent their vacation visiting A Century of Progress in Chicago, as did several others.

DETROIT (By A. A. Stutsman)—Frank Millan of Div. No. 32, and Everett Wimp and Percy Astle, both of Wichita Div. No. 75, stopped in Detroit during their recent travels. The first named sat with us at the September meeting.

Claude Ozier was one of the four participants in a car crash which occurred on Oct. 4. He and the driver of the car in which he rode came out of the mix-up uninjured, while the driver of the other car, a fireman, was killed

and his companion was badly hurt. A moral: Don't fall in arrears in your due payments, because you never know beforehand when some disability may befall you.

Thompson Darling made use of his 2-week vacation by taking his whole household, wife, baby, mother and dog, in his Ford V-8, and driving around in Illinois. While there, he stopped at Jacksonville and visited his Alma Mater. On returning, he left his mother at her own home in Illinois.

Ivan Heymanson is seen these days hustling to and fro, invariably coatless and paper in hand. Reason: He promises a big Mask-ball for the Division on Nov. 11. You know what to expect of him in whatever he undertakes, so go blind and buy tickets for the ball from him. 50c a couple, or 35c a person.

The country-store social which was held at C. A. D. hall on Sept. 30, was very well attended, and the crowd enjoyed the evening, the feature of which was a little stage play by four men and three ladies. The stage was fixed up as a country-store with bags of flour and packages of cereals and canned goods loaded on a counter, and baskets of farm produce piled in the corners. The characters of the play were: A. Stutsman as a storekeeper; B. Beaver, a head-clerk; D. DeFazio, a chum of the clerk and a crook; M. Crittenden, a loafer; Mesdames B. Beaver, Kenney and Lobsinger as shoppers. During the play, drawings for prizes in the form of baskets of food products were pulled off amid hurrahs and alases. The committee in charge were: B. Beaver, Chairman; D. DeFazio, M. Crittenden, C. Schrieber and F. Mayville.

Members of the Division who are habitually absent from meetings, please note: For the last six months the Division has had quorums by a hair's breadth. This is a fact the Division cannot well feel proud of. While a bare third (the required quorum) of the division dutifully and patiently attend the meetings to carry on the existence of the division, where are you of the other two-thirds, and what are you doing to deserve your memberships and the benefits obtained therefrom? Stop in your wanderings, and think of your obligations to the Division and of those brother-friends of yours who have been shouldering the division affairs for you, alone and unthanked.

WATERBURY (By S. E. Minicucci)—The big night for our 5th annual dance is near at hand. Remember the date, Nov. 18, Saturday evening, and the place, Odd Fellow's Banquet Hall, 36 North Main St., opposite the Green. The Hall is the same we used last year, has been repainted, and looks dandy. It has a fine dance floor and also plenty of lounging and kitchen rooms. Those who don't dance, and the old people will be entertained with military whist.

Special! Lest perhaps those should suffer from thirst, a new feature will be the "Pretzelburg." What is it? Come and see. The admission will be 60c single, and \$1.00 a couple and the committee headed by Brother Ercoliani has all plans ready to make the affair worth everybody's presence. Reserve Nov. 18 for free sandwiches, free novelties, and other free things.

EAU CLAIRE (By H. F. Hansman)—We were glad to see Henry Hebert back to our meetings after being laid up due to an appendicectomy three months ago.

Harold Linde and family of Portland, Oregon, visited the Hansman family the last of July, and helped them celebrate their twentieth anniversary. The Linde's were on a vacation jaunt enroute to Beaver Dam, Wis.—the parental home, the World's Fair, etc., etc. We don't envy our brother for this pleasure—he sure was entitled to rest after a continuous grind of seventeen years at the key board. We only hope the return to their snug headquarters was made without mishap or a busted pocketbook.

On the evening of July 22 a jolly crowd invaded the home of Brother and Mrs. Harry Hansman to remind them of reaching the twentieth year of wedded bliss. A complete surprise indeed. The mementos left were varied and beautiful.

Fred Kalk of Chippewa Falls, Wis., was never once laid off during the depression, and with the coming of N. R. A. was married on Labor Day to Miss Norma Herold of La Crosse, Wis. Congratulations!

A good basket social and masquerade was held at the farm home of Brother and Mrs. Carl Olson, Prairie Farm, Wis., Saturday evening, Oct. 7. A neat sum was added to the treasury.

Fifty attended despite cold and rainy weather, and it was in the wee hours of morning before the crowd dispersed.

The last outside social will be held at the home of Brother and Mrs. Edward Rasmus, Bloomer, Wis., November 6. This congenial couple always sprang a bunch of surprise games which add much merriment to the crowd. A hint to all—Come!

LOWELL (By C. C. McCord)—Lowell Division will open its fall and winter activities with a social whist party at Odd Fellows Hall, Middlesex Street, after the regular meeting of the division. It is expected a good sized crowd will attend to boost the local division fund. This affair will be in charge of Myles McGeever. James Crain of Leominster, Mass., exchanged his Oldsmobile touring car for a brand new Ford sedan. Some difference in the kind of car, he found. Here is hoping he will come to the future meetings in his new car. The writer spent 2 week-ends at Carl Santesson's farm helping him out with peaches and apples. Carl would be glad to see any brother member of the division drop down for a visit.

Congratulations and happy days of life to Mr. and Mrs. Orrie Harris of Los Angeles, Cal. It is recalled that Mrs. Harris was a former resident of Lowell and was popular with the deaf of the Merrimack Valley.

President Bennett McMahon and his wife are spending over 2 weeks vacation in New Bedford, the former home of Mrs. McMahon.

FORT WAYNE (By J. J. Smead)—Hail, my good friend! And how would you like, by the way of diversion, to lend a few hours of your life to the learning of wonders that only the eerie folk tell truly? Then come to our Masquerade on the night of Nov. 4, 7 o'clock sharp. You must bring a pumpkin lantern or some other kind of Halloween token as your ticket of admission.

The division will on that date stage one of its greatest halloween events, that will surpass all former activities of the division. All arrangements are in charge of J. J. Smead, ably assisted by several committeemen. The hall will be decorated in keeping with the Halloween spirit. In fact we are inviting all the spooks and other Halloween characters on this festival night, when the spirits of the departed are supposed to return to visit their old haunts. Mischief, sure, will be in the air with fitting forms everywhere, eerie wailings and wild shrieks of mad, unholy mirth.

And so, dear friend, we invite you to come in full costume, as there will be prizes for the handsomest, the funniest and the meanest costume, as well as other prizes. No cash admission will be charged at the door. But you are urged to bring a pumpkin lantern or something relative to the Halloween Spirit. If you don't, then you will have to pay the admission charge at the door, so my friend, a token will be by far the cheapest way in as your ticket of admission.

Three splendid menus will be in order, one consisting of Cold Ham, Potato Salad, Olives,

Cheese, Sandwiches, Doughnuts and Cider. Menu Nos. 2 and 3 is a secret not to be divulged here.

Come and help us entertain the spooks and enjoy the fun. If you miss it, well, it will be just too bad. We may not have another like it. Remember the date, time and place, NOVEMBER 4 at the Y. M. C. A., 7 sharp.

OMAHA (By R. W. Mullin)—Our leading sportsman, optimist and daredevil driver, Brother Klopping, is the proud owner of another baby girl, delivered Sept. 25. Ma is doing nicely.

Edwin Hazel is the proud owner of his first daughter, born Sept. 6 at Pittsburgh. He is rapidly recuperating from lead poisoning contracted from an Omaha monotype concern during several years' steady service. Although his physician does not permit him to work, he walks five miles daily. His auto misses him.

The secretary was sick last month, thus the reason for no news. Just an ornerly case of hay fever kept him sneezing the news sheets off his desk.

Errol Warren of Div. 77 was our visitor at the time of our initiation, and it happened that he was never initiated. So he was thrown in with Brothers Ricker and Sinclair, and they met the old goat in a head on collision only to come out much wiser. And it happened during the midst of this collision that Treasurer Hladik, like the rest of us, was so interested in the melee that he forgot to watch his desk. Brother Treuke, who has seen plenty of goat wallops noticed that Treasurer Hladik left the money chest unprotected, so he hid it, expecting to teach him a lesson. But when Treasurer Hladik noticed this chest missing he seemed unconcerned, and Treuke was puzzled, and all because Hladik already had the money in his own pocket, while the chest was empty. Smart guy!

On Nov. 4 we will have a Carnival at the Nebraska School Auditorium by the Frat Board. All games are to be new and amusing to every one. The admission fee will be about the price of a good cigar, so be a good sport and come play with us.

Riley Anthony had a special assignment to tear down a 100 ft. wall partition in a building last month, and it had to be done between supper time and midnight. As he is only a mite of the mighty, he hired three Frats, Brothers Klopping, Macek and Mullin to hasten the job, which was done so quick that the wall of China would seem only imaginary.

ATLANTA (By Muriel Bishop)—Congratulations to Brother and Mrs. Rosenmund of Harrisburg, Pa., who are now the proud parents of a son. Mr. and Mrs. Rosenmund toured as far south as Havana, Cuba, in 1931, and stopped over in Atlanta, where they are pleasantly remembered. Mrs. Rosenmund is a former Tennessee girl. Our division passed around a box of cigars at a recent meeting. The smokes were a treat from Brother Rosenmund who wanted us to help him celebrate the arrival of his son and heir.

Bill McCanless is back from his European trip with the Boy Scouts, and is now serving as assistant supervisor of the deaf boys at the Cave Spring school.

Warren Yeagan hopped to the D. A. D. convention in Birmingham, making the trip of over 100 miles in an hour and 20 minutes. He is delighted with air travel and wants to try it again.

George Ewing accompanied his hearing sister to Chicago to see the sights of the World's Fair, and so far is the only member of No. 28 to have his name on the visitors book.

P. W. Ligon spent a recent week-end in Nashville, Tenn.

Our Annual Hallowe'en Mask Party comes off October 27, and has been widely advertised by the cards sent out. We are looking for a record crowd. Write-up in next issue.

CLEVELAND (By P. D. Munger)—All set for the banquet at Hotel Carter on Dec. 16 to celebrate the 25 years of No. 21's existence. The writer is chairman, and thinks he has the easiest of any tasks accomplished because the entire membership apparently will not let a scarcity of jobs stand in the way of putting over a proud moment in commendable style. The Division has appropriated expense money so that celebrators can reserve plates at cost—\$1.25. The following charterites are still on the roster: Herman Koelle, William Meade, Charles

KEEP IN TOUCH—THE WORLD IS MOVING

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THE AMERICAN DEAF CITIZEN

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THE AMERICAN DEAF CITIZEN

R. B. Conkling, Editor
L. J. Gunckle, Manager
VERSAILLES, OHIO

Wasserstrom, Gustave Ehlert, John Reye and Frank Wankowski.

Not many of the local members are getting the benefit of the NRA, but all have hopes of better days in the near future. During the last nine months \$210.95 has been loaned out by No. 21 on dues, without interest, and Treasurer Clarence Graves assures us that twice that amount is still available.

Orville Johnson and Robert Young, Jr., are about the choicest new-member snares in a long time. There was no mistake in appointing Herman Cahen deputy for this district. The alert and college-bred go-getter should soon be eligible for J. Frederick Meagher's "Spotlight."

BOSTON (By D. McGregor Cameron)—A movie show will be given after the meeting in November. This is our last after-meeting social for the year. Whether the Division will continue these affairs next year remains to be seen, as the attendance has not been up to expectations. Evidently there seems to be a preference for longer and more deliberate meetings of the Division, as the attendance of meetings on nights where there is no social following have been much larger, as was evidenced at the last meeting.

Brother Carlisle of Lawrence was an interested guest at the meeting last week. He remarked that while he holds an earlier certificate than any of us, joining Chicago Division long before our Division was organized and has lived practically all his life in New England, this was his first visit to our meetings. He was a charter member of Portland and Bangor Divisions, transferring from there to Nashua and later to Lowell Division, and not until the N. R. A. put restrictions on the hours of employment in his business has he been able to make a visit to a meeting of Boston Division. Brother Carlisle, who is spry for his age, reminded us he is still in the casket making business, to which the writer remarked that he too is still behind him in the monument business.

The attendance at the October meeting surely gladdened the hearts of us officers and regulars, with the appearance of many faces we have not seen for months and years. The out of town members were also in evidence, among them we noticed J. Daniel Nichols, who has closed his Tea Chat at the beach, after a successful season; William P. Hill, of Lawrence, back from the Chicago Exposition; Ernest Reade of Brockton, reporting better times for the shoe workers in that city; Hiram Brown from the Green Hills of Vermont, and last but not least, J. Stanley Light, who is always unavoidably out of town on missionary work on meeting nights. There may have been others which did not give the Secretary's desk a call. Next time step up and make your presence felt and known. There will be a warm welcome from here for you.

SPRINGFIELD, MASS. (By F. L. Ascher)—It is noted very plainly that certain divisions do not practice the meaning of fraternity. Any good dictionary gives the true meaning: "Brotherhood of members held together by a common tie." Why not put it in good practise! The writer concludes that any division should support a certain matter which is beneficial to the division as a whole, otherwise keep its hands off anything which is harmful to the whole membership of one division. The success of any division falls upon the shoulders of officers who are elected by members. Officers need co-operation and have to exercise their own judgment. No matter how hard they work for the mutuality or how many mistakes they make, they should be supported by members of their division. It is hard to patronize any kind of affair which is not favored by an established division, for it gets various members into trouble if they should sympathize with one faction or other. The fact, that we are brothers, should not be stressed in patronizing affairs which are outlawed by divisions. Anybody can use his own judgment about attending all sorts of affairs—it is nobody else's business. To be on the safe side, brothers of one division should cooperate and get behind anything which is good for their own benefit. Certain divisions expect too much from outside divisions and wrongly believe that an eye should be exchanged for another eye. The old saying, Charity begins at home, is much abused. It is also noted that Depression is a big factor, but Good Spirit is needed. On the whole, three factors which spell the success of one division are COOPERATION, HARMONY, and TEAMWORK. "Chiselers," take notice. The

article: "Crack Down" on page 4 of the October FRAT is worth while reading.

Because of great expenditures, our division voted to get a cheaper place for its monthly meetings. The new place will be Hotel Clinton, 1976 Main Street, on November 4. If the new meeting place meets with favor, it may be the permanent "home" of the division next year. The move will provide many advantages over the old place. To celebrate that event, a "New Home" Party will be held after the meeting at the same place. Brother Cosby will have charge of the party, and this energetic fellow will show that he can produce a neat profit. The meeting will start at 6:45 p. m. promptly, in order to allow more time for frivolity. Admission to the party is 25 cents. Let's go!

Our division was represented at the World's Fair last month by Brother Damin, "globe trotter," who reported that he had a grand time getting acquainted with many brothers in Chicago and St. Louis. . . . The family of James Trainor from Pittsfield, Mass., is now established at their new home in this city. Brother Trainor, as you remember, who became a good friend of our Billy Goat at our Smoker, two years ago will find cordial welcome among brothers at our next meeting. . . . Be it known to interested parties elsewhere everything goes well with every deaf local motorist, especially in the insurance matter. . . . Due to the fact that he belongs to a "non resident member" list, Brother Cameron has had to relinquish the duties of Secretary and Brother Krason was appointed to take his place for the remainder of the year.

SAN DIEGO (By Willard Foster)—Last week the news traveled over San Diego among the deaf that Brother Kemp, our Grand Sec. Treas., was in town. It created a lot of excitement, but later we heard that Brother Kemp was not here, but his wife was. She was the guest of Brother and Mrs. Grimse for a week. Of course we were very glad she came to town. President Lau took her to visit Mt. Helix, and Mrs. Sticht took her to see the Historical Ramona Marriage palace. Mrs. Lau also took her out on an afternoon to see Balboa Park, which is the largest one in California and the most beautiful and famous for its zoo. Mrs. Kemp also came to our Oct. 7 social. She gave a speech after the meeting, and sang some songs. The best was "The Frat" song. It received lots of applause. She left for Los Angeles the next day with Brother Berg in his car. She hopes to return with her hubby next time.

Brother Hinton left for the East on a vacation Oct. 1. He will visit the World's Fair in Chicago, and with friends in Indianapolis, where he used to go to school. We hope he has a good time.

Our socials have been a success all year and we hope to do better next year so we can start our Delegate Fund.

Faribault (By Toivo Lindholm)—Brother Doheny generously offered his home as the place for the Frat Hallowe'en Social, Tuesday evening, Oct. 31. A committee is working on the program for the evening—and the committee is headed by Brother Doheny, himself. You may safely expect a spooky evening and a great time for all.

A Gallaudet social is scheduled at the Eagles Hall Saturday evening, Dec. 9, to start at 7:30 p. m. A committee will be chosen to arrange an appropriate program in memory of Thomas Hopkins Gallaudet, who brought light to drive away the darkness in the lives of the deaf in America. No man stands higher in our love and gratitude. Hence the time-honored custom of a Gallaudet program that dates from the earliest days of the defunct Faribault Association of the Deaf and before, and which we are proud to carry on, and shall carry on as long as there is a grain of gratitude in our hearts. The public program will follow the regular business meeting of the Division.

Jens P. Hansen has up and left us flat. He has changed his residence from Faribault to Minneapolis, where it appears he has a position in a tailoring establishment. We regret his leaving us, but you know one must have a place wherein to earn one's bread and butter. Jens hasn't yet asked for a transfer, so we are satisfied he is still connected with us more than just in spirit. We don't doubt but that he and the missus will come to visit friends in Faribault once in a while.

California claims Margaret Bruns, daughter of Brother and Mrs. H. E. Bruns. No fair! She was born and raised almost to womanhood

right here in Minnesota. In fact, right here in Faribault. Her parents moved to Berkeley, Calif., where Papa has a teaching position at the California School for the Deaf. She has gone through the University there, and won her B. A. Now she is enrolled in the Normal Class at Gallaudet College, and listed as from California. Thus is credit given one locality when it should belong elsewhere. It will be recalled that Brother Bruns was a charter member of our Division and has served as its president for one and one-half years before he changed his stamping grounds.

ST. LOUIS (By R. M. Hutchings)—At the October meeting Brother Ralph M. Hutchings was unanimously elected Secretary to succeed Carl B. Smith, who resigned to become instructor of Barbering, and Supervisor of boys' at the School for the Deaf in Fulton.

Note to non-residents: All correspondence should be sent to Ralph M. Hutchings, 1739 Waverly Pl.

Chairman Joell has arranged for a Mask Ball at Jeffla Hall on Jefferson and Lafayette Ave., Saturday night, Feb. 10. This will be a great affair. We missed the ball last year.

Chairman Ralph Hutchings reported a most successful picnic held at Point Breeze Grove Sept. 16. Attendance receipts were small because many were not present, having to work on Saturday.

Mrs. A. O. Steidemann, wife of Brother A. O. Steidemann, was confined to St. Luke's hospital by an operation for appendicitis Sept. 6, but is on the road to recovery. Mrs. Henry A. Stumpe, wife of Brother Henry A. Stumpe, was sent to St. Luke's hospital for a like operation about the same time as Mrs. Steidemann, and is now back at home.

HARTFORD (By H. V. Jarvis)—Don't forget to attend Nov. 11 meeting as we will discuss our local rules. It is your duty to help form the rules. Remember where there is no law, tyranny begins.

The local rules committee consists of Brothers James A. Sullivan, chairman, W. F. Durian and N. M. Zietz.

Treasurer Szopa was back with us again at September meeting, hale and hearty. We missed him badly for two months.

Secretary Jarvis attended the Maine convention on Labor Day at Waterville and enjoyed meeting Frats. His wife slipped away to Reading, Pa., for two weeks' rest.

Memorial

THE Officers and Members of THE NATIONAL ASSOCIATION OF THE DEAF bow with profound sorrow at the death of their esteemed associate

EDWIN ALLAN HODGSON

In his passing, on August 13, 1933, the Association of which he was one of the founders and a zealous worker, sustained an irretrievable loss. His genial personality, abiding interest and staunch advocacy of our common cause endeared him to all. His memory will long remain with us.

BE IT RESOLVED that THE NATIONAL ASSOCIATION OF THE DEAF, as a tribute of respect, spread these resolutions upon its minutes, and transmit a copy thereof, suitably engrossed, to the bereaved family to whom we extend our sincere sympathy.

FURTHER, That a copy thereof be forwarded for publication in the Deaf Mutes Journal, The American Deaf Citizen, and THE FRAT.—MARCUS L. KENNER, THOMAS F. FOX, WILLIAM A. RENNER, Committee.

Births

March 15—Mr. and Mrs. G. F. Bristol, Green Bay, Wis., a girl.

August 17—Mr. and Mrs. Earl Metty, Cumberland, Md., a boy.

August 31—Mr. and Mrs. Michael Weinstein, Baltimore, Md., a girl.

September 2—Mr. and Mrs. Ralph Glenn, Salt Lake City, Utah, a girl.

September 8—Mr. and Mrs. Irvin King, New Freedom, Pa., a boy.

September 13—Mr. and Mrs. Anton Malinger, Syracuse, N. Y., a boy.

September 16—Mr. and Mrs. John Conley, Lewiston, Idaho, a girl.

September 20—Mr. and Mrs. Joseph Pfeiler, Baltimore, Md., a boy.

September 27—Mr. and Mrs. Herbert Leitch, Nutwell, Md., twins, a boy and a girl.

Visitors

THE following visitors have registered at the Home Office since our last issue:

F. E. Ridgway, Washington, D. C.; A. J. Sullivan, Jackson, Miss.; F. A. Lessley, Denver, Colo.; J. C. Ewing, Danville, Ky.; Karel and Margaret Macek, Sen Hellsten, Johanna Stillahn, Omaha, Neb.; Mr. and Mrs. Duncan Smoak and two children, Washington, D. C.; Mr. and Mrs. Prettyman and daughter, Peoria, Ill.; F. X. Zitnik, Akron, O.; Richard Spater, St. Paul, Minn.; Abram Cohen, Providence, R. I.; W. S. Ball, Pottsville, Pa.; Leroy Gerhard, Philadelphia, Pa.; T. P. Hurley, Providence, R. I.; Mr. and Mrs. H. S. Weber, Cincinnati, O.; Mr. and Mrs. A. D. Ruggero and son, Los Angeles, Cal.; E. F. Kaercher, Philadelphia, Pa.; Gus Straus, L. R. Duning, Hilbert Duning, Cincinnati, O.; Charles Miller, Columbus, O.; Andrew Hamant, Greenwich, Kans.; W. E. Wait, Wichita, Kans.; S. C. Boggs, East Akron, O.; Mr. and Mrs. W. H. Zorn, Mr. and Mrs. C. B. Jacobson, Columbus, O.; F. J. Neesam, Delavan, Wis.; Mr. and Mrs. T. W. Osborne and daughter, Akron, O.; Everett Wimp, Wichita, Kans.; P. L. Astle, Haven, Kans.; H. S. Suckle, Philadelphia, Pa.; Eugene McConnell, Council Bluffs, Ia.; E. N. Zell, Columbus, O.; J. J. Kerns, Three Rivers, Mich.; Oscar Hoffman, Monroe, Mich.; Louis Berlin, Jesse Grow, Sol Rubin, Detroit, Mich.; Mr. and Mrs. M. J. Grimm, Akron, O.; Odell Ballman, Detroit, Mich.; B. F. Jackson, Rockford, Ill.; Carolyn and George Ewing, Atlanta, Ga.; Mr. and Mrs. Theo. Goeltz and son, Sandusky, O.; Mrs. J. M. Jones and daughter, Akron, O.; Mrs. Wm. McGrain and son, Sandusky, O.; Frances Ciresi, Sandusky, O.; Mr. and Mrs. L. Spangler, Centralia, Ill.; Mr. and Mrs. W. J. Phillips, Cincinnati, O.; Mr. and Mrs. C. Pettypiece and daughter, Winnipeg, Canada; Mr. and Mrs. A. J. Becker, Columbus, O.; Cynthia Baird, Beloit, Wis.; A. O. Wilson, Dallas, Texas; Louis Bauer, St. Louis, Mo.; F. S. Milan, Lincoln, Neb.; Wm. Lustgarten, New York City; A. A. Maertz, Racine, Wis.; Ward Small, Van Nuys, Cal.; Ida Lucado, Memphis, Tenn.; Miriam Kelly, Jackson, Miss.; Mr. and Mrs. G. R. Worleim, Waterville, Minn.; Mr. and Mrs. Edward Harmon, Washington, D. C.; Mrs. M. I. Gilmour, Pittsburgh, Pa.; Mr. and Mrs. M. E. Costello, Bemus Point, N. Y.; Geo. Sherman, New York City; Geo. Clark, Collinsville, Ill.; Mr. and Mrs. Wendell Haley, Devils Lake, N. D.; Adolph Kresin, Port Huron, Mich.; Nathan Zimble, Little Rock, Ark.; Mrs. F. X. Zitnik, Akron, O.; Ray G. Wenger, Salt Lake City, Utah; Sol Henoch, La Porte, Ind.; Mr. and Mrs. W. G. Boyd, Litchfield, Ill.; W. H. Schaub, St. Louis, Mo.



Sonnet for Thanksgiving

By JULIA BOYNTON GREEN

NOW at the long year's close what shall we stress?

What shall we single out for gratitude—
Material provision, shelter, food,
Our glutted granaries, our high success
In shop and counting-house? Due measure,
yes,

Of thanks for these, but let our praise include

The intimate common benefits, renewed
With every sunrise, lovely, wonderful;
That daily miracle—a flower; the far
Sky pageantry of piled and painted mist;
Night's brilliant muster—star by glowing
star—

Beauty, and man's response to it. The list
Grows long; with earth's best blessing it
shall end—

Love—the rich intercourse of friend with
friend. —American Mutual Magazine.

Notes on Health Attainment

Many persons can not see why they should not do what the other fellow does—eat what he eats, lift what he lifts, accomplish what he accomplishes. You may be one of these persons.

YOU are in many ways unlike the other fellow. You had different birth, different rearing and training, have different habits and mode of living. You have to do with yourself, not with the other fellow.

You must eat foods that meet your own requirements, lift only what you can, and accomplish what lies within the scope of your mental and physical abilities. Your business is to study yourself.

You should find out how many hours of sleep you need for complete refreshment, regulate your diet, limit the exercise of your mind and body, and so on. You should heed the slightest warning that you have exceeded your limitations.

Never should your limit be what you can stand, but what comes within your mental and physical powers and capabilities. You are an individual in every sense of that word, and what you can or can not do is personal.

To know yourself and govern yourself accordingly, rather than habitually to try to imitate some one else, is one of the secrets of a long and healthy life.—Grit.

The Pace That Kills

THE two most precious things in the world are time and health, yet how many people throw away one and trifle with the other! Speed, speed!

To what need? No time for reading, and personality sinks to the cash-register level. No time for contemplation, no time for helpfulness, no time for courtesy, no time for companionship. Speed, speed, speed!

One-tenth of a second clipped from a racing record, one hour less for the transcontinental run, an hour clipped from the transatlantic voyage.

Three hundred and fifty miles covered in a Sunday motor ride, and not one lasting memory of a shadowed mountain or a sunlit valley. Two thousand miles traversed on a two weeks' vacation and no recollections save reeling roadway and blurred landscapes. Precious days wasted and no store of health laid up. Speed, speed! It's the pace that kills.

The train at the crossing cleared by a split second. What will you do with that second you saved? Would you bet a million dollars against a cent? No? But you bet eternity against seconds.

Call a halt! Take stock! Soothe your jangled nerves. Take time to live. Enjoy life as you go. Take time to get acquainted once more with the good things of life—books, friends, family.

SLOW DOWN!—Frank P. Haggerty.



● IT IS a national habit, being everlastingly busy, until we have lost the sense of leisure and the repose that mark the patrician, gentlemen. Mr. Beecher told the students of Yale College that the first thing to be remembered was leisure. Take all the time you need, he used to say, for sleep and exercise and flawless health. Then begin your study and your work. When hurry comes, growth goes.—N. D. Hillis.

Safe Stimulant

A SAFE stimulant in all cases of accident is aromatic spirits of ammonia. It may be used externally by breathing it in, or internally by taking a half-teaspoonful in a half-glass of water and taking it by sips.

Never give alcoholic stimulants to the injured without the doctor's orders. There is usually a reaction, and after the effects are worn off the person is worse off than he would have been otherwise.

A man's disposition is largely controlled by his digestion.

Your Health and Yourself

VENTILATE every room you occupy. Wear light, loose and porous clothes. Seek out-of-door occupations and recreation.

Sleep out-of-doors if you can.

Avoid over eating and overweight.

Avoid excess of high protein foods, such as meat, flesh foods, eggs; also excess of salt and highly-seasoned foods.

Eat some hard, some bulky, some raw foods daily.

Eat slowly and TASTE your food.

Use sufficient water internally and externally.

Secure thorough intestinal elimination daily.

Stand, sit, and walk erect.

Do not allow poisons and infections to enter the body.

Keep the teeth, gums and tongue clean.

Work, play, rest and sleep in moderation.

Breathe deeply; take deep-breathing exercises several times a day.

Keep serene and wholehearted.

National Fraternal Society of the Deaf

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

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SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1.....	Chicago, Illinois
Corinthian Hall, Capitol Building—First Friday	
Horace Perry, 720 South Lombard Ave.—Oak Park, Ill.	
DETROIT No. 2.....	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Friday	
Asa A. Stutsman, 22504 Nona Ave.—Dearborn, Mich.	
SAGINAW No. 3.....	Saginaw, Michigan
Saginaw Silent Club—First Thursday	
G. J. Janicke.....	2323 Robinswood
LOUISVILLE No. 4.....	Louisville, Kentucky
Robinson Hall—First Saturday	
J. Wm. Ferg.....	311 N. 30th St.
LITTLE ROCK No. 5.....	Little Rock, Arkansas
W. Markham and Cross Sts.—First Saturday	
H. E. Adcock.....	School for the Deaf
DAYTON No. 8.....	Dayton, Ohio
Ben Hur Hall—First Saturday	
H. P. Munday.....	140 N. Garland Ave.
BAY CITY No. 9.....	Bay City, Michigan
Y. M. C. A.—Second Tuesday	
Charles F. W. Lawrence.....	808 N. Henry St.
CINCINNATI No. 10.....	Cincinnati, Ohio
I. O. F., 7th and Elm Sts.—Second Saturday	
Adelbert Watters.....	6456 McHugh Place
EVANSVILLE No. 11.....	Evansville, Indiana
925 W. Pennsylvania St.—Second Friday	
Nathan Greenberg.....	925 W. Pennsylvania St.
NASHVILLE No. 12.....	Nashville, Tennessee
Y. M. C. A.—First Friday	
W. O. Burke.....	400 Rudolph St.
OLATHE No. 14.....	Olathe, Kansas
Hyer's Hall—First Tuesday	
E. H. McIlvaine, Box 73.....	Olathe, Kansas
FLINT No. 15.....	Flint, Michigan
109 W. Second Ave.—First Friday	
L. F. Williams.....	2505 Begole St.
TOLEDO No. 16.....	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan Henick.....	119 E. Woodruff Ave.
MILWAUKEE No. 17.....	Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday	
Samuel Sutter.....	1535 N. 18th St.
COLUMBUS No. 18.....	Columbus, Ohio
Knights of Columbus Temple—First Tuesday	
Israel J. Crossen.....	364 S. Eureka Av.
KNOXVILLE No. 20.....	Knoxville, Tennessee
Y. M. C. A.—First Friday	
L. Arthur Palmer, 208 Garden Ave., Fountain City, Tenn.	
CLEVELAND No. 21.....	Cleveland, Ohio
Sphinx Club, 2515 Franklin Blvd.—First Friday	
Howard L. Judd.....	3334 W. 95th St.
INDIANAPOLIS No. 22.....	Indianapolis, Indiana
I. O. F. Hall—Second Wednesday	
Richard H. Phillips.....	2945 Kenwood Ave.
BROOKLYN No. 23.....	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Nicholas J. McDermott.....	954 Broadway
ST. LOUIS No. 24.....	St. Louis, Missouri
Jeffa Hall, Lafayette and Jefferson Ave.—First Friday	
Ralph M. Hutchings.....	1739 Waverly Pl.
NEW HAVEN No. 25.....	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin.....	1586 Dixwell Ave., Hamden, Conn.
HOLYOKE No. 26.....	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kusiak.....	32 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27.....	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane.....	4731 Budlong Ave.
ATLANTA No. 28.....	Atlanta, Georgia
Red Men's Wigwag—First Friday	
L. B. Dickerson.....	260 Haas Ave., S. E.
PHILADELPHIA No. 30.....	Philadelphia, Pennsylvania
1628 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31.....	Kansas City, Missouri
813 Walnut St.—First Friday	
Oscar L. Sanford.....	3310 Garfield
OMAHA No. 32.....	Omaha, Nebraska
Nebraska School for Deaf—Second Saturday	
Robert W. Mullin.....	5512 N. 27th St.
NEW ORLEANS No. 33.....	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Sunday	
Henry Soland, Jr.....	5821 Prytanla St.
KALAMAZOO No. 34.....	Kalamazoo, Michigan
224 E. Cedar St.—First Saturday	
John P. Cerdano.....	P. O. Box 262, St. Joseph, Mich.

BOSTON No. 35.....	Boston, Massachusetts
Ritz Plaza, 218 Huntington Ave.—First Saturday	
D. McG. Cameron.....	146 Howard Ave., Roxbury, Mass.
PITTSBURGH No. 36.....	Pittsburgh, Pennsylvania
208 Federal St.—First Saturday	
Enza Ludovico.....	442 Pearl St.
HARTFORD No. 37.....	Hartford, Connecticut
I. O. F. Hall, 327 Trumbull St.—Second Saturday	
Harry V. Jarvis.....	18 Orange St.
MEMPHIS No. 38.....	Memphis, Tennessee
Y. M. C. A.—First Saturday	
Leland Maxwell.....	506 Pontotoc Ave., Apt. 3.
PORTLAND No. 39.....	Portland, Maine
514 Congress St.—Second Saturday	
Ed. P. Coyne.....	12 Orange St.
BUFFALO No. 40.....	Buffalo, New York
262-264 E. Utica St.—First Saturday	
Albert E. Ode.....	54 Andrew St., Pine Hill, Buffalo, N. Y.
PORTLAND (ORE.) No. 41.....	Portland, Oregon
Ivanhoe Hall, 388 Yamhill St.—First Saturday	
Mayhew Norton.....	2043 N. W. Pettygrove St.
NEWARK No. 42.....	Newark, New Jersey
851 Broad St.—First Saturday	
Bernard L. Doyle.....	116 Conant St., Hillside, N. J.
PROVIDENCE No. 43.....	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Joseph C. Pierce.....	R. F. D. Box 158, Barrington, R. I.
SEATTLE No. 44.....	Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday	
Albert W. Wright.....	6840 15th Ave., N. E.
UTICA No. 45.....	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Silver.....	67 First Ave., Ilion, N. Y.
WASHINGTON No. 46.....	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
Wilbert P. Souder.....	% Edington 428-11th St.
BALTIMORE No. 47.....	Baltimore, Maryland
Sons of Italia Hall, St. Paul and Read Sts.—First Saturday	
August Wriede.....	1909 Kennedy Ave.
SYRACUSE No. 48.....	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
Carl G. Ayling.....	622 Cannon St.
CEDAR RAPIDS No. 49.....	Cedar Rapids, Iowa
K. of P. Hall, 420-1st Ave., N. E.—Second Saturday	
Carl Osterberg.....	1320 First Ave., N. W.
HUNTINGTON No. 50.....	Huntington, West Virginia
I. O. F., 8th Ave. and 6th St.—First Saturday	
Domenic J. Biagi.....	629 4th St.
ALBANY No. 51.....	Albany, New York
Community Hall, 33 Quail St.—First Saturday	
Henry A. Mineker.....	920 Second St., Rensselaer, N. Y.
ROCHESTER No. 52.....	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday	
L. A. Samuelson.....	156 Birr St.
SAN FRANCISCO No. 53.....	San Francisco, California
Native Sons' Hall—First Saturday	
H. O. Schwarzklose.....	1537 Octavia St., Apt. 5
READING No. 54.....	Reading, Pennsylvania
508 Court St., 4th floor—Second Saturday	
Edwin C. Ritchie.....	54 W. Wyomissing Ave., Mohnton, Pa.
AKRON No. 55.....	Akron, Ohio
Cor. N. Arlington & E. Market Sts.—First Saturday	
Frank A. Andrewjeski.....	1566 Preston Ave., E. Akron, O.
SALT LAKE CITY No. 56.....	Salt Lake City, Utah
First Tuesday	
George L. Laramie.....	No. 8, Emery Apts.
ROCKFORD No. 57.....	Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday	
Fred Shatwell.....	2319 Andrews St.
SPRINGFIELD No. 58.....	Springfield, Illinois
Carpenters Hall, 505 E. Monroe St.—First Saturday	
John G. Otta.....	716 South 13th St.
DAVENPORT No. 59.....	Davenport, Iowa
I. O. F. Hall, 510 Brady St.—Second Saturday	
Charles E. Loughran.....	427 East 32nd St.
WORCESTER No. 60.....	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask.....	347 Packachoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61.....	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill.....	912 Marshall Ave., St. Paul
FORT WORTH No. 62.....	Fort Worth, Texas
Labor Temple, 3rd and Calhoun St.—First Saturday	
C. M. Wilson.....	R. 3, Box 225
DALLAS No. 63.....	Dallas, Texas
839 1/2 Exposition Ave.—First Tuesday	
Wallace K. Gibson.....	433 S. Barnett Ave.
DENVER No. 64.....	Denver, Colo.
Howe Hall, 1548 California St.—First Saturday	
Frank A. Lessley.....	2915 Douglas Place
WATERBURY No. 65.....	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio Minicucci.....	48 Wood St.
SPRINGFIELD No. 67.....	Springfield, Massachusetts
Memorial Hall, 44 State St.—First Saturday	
Anthony J. Krason.....	129 Center St., Chicopee, Mass.
WACO No. 68.....	Waco, Texas
First Sunday	
Andrew M. Bowman.....	Abbott, Texas
BANGOR No. 71.....	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
Leo E. Trainor.....	10 Morse St.
KENOSHA No. 72.....	Kenosha, Wisconsin
Knights of Columbus Hall—First Wednesday	
Ambrose Castonia.....	5134 33rd Ave.
BIRMINGHAM No. 73.....	Birmingham, Alabama
Ben Hur Hall, 517-20th St., N.—First Thursday	
Sam B. Rittenberg.....	1525-36th Pl., N.
SIOUX FALLS No. 74.....	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
B. B. Burnes.....	Box 717

WICHITA No. 75.....	Wichita, Kansas
517 N. 20th St.—First Saturday	
Archie G. Grier.....	1420 N. Emporia St.
SPOKANE No. 76.....	Spokane, Washington
811 Shannon Ave.—First Saturday	
Frank W. Lobaugh.....	N. 4804 Monroe St.
DES MOINES No. 77.....	Des Moines, Iowa
Moose Hall, 920 Locust St.—First Saturday	
John A. Robinson.....	2503 E. 14th St.
LOWELL No. 78.....	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Colin McCord.....	87 Andrews St.
BERKELEY No. 79.....	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
Elbert Dowling.....	4330 Pampas Ave., Oakland, Calif.
DELANAV No. 80.....	Delavan, Wisconsin
I. O. F. Hall—First Saturday	
Marvin C. Goff.....	119 N. Main St.
HOUSTON No. 81.....	Houston, Texas
K. of P. Hall, 312 Fannin St.—First Tuesday	
Richard C. Morris.....	400 Quitman St.
SCRANTON No. 82.....	Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday	
Harvey R. Young.....	115 S. Blakely St., Dunmore, Pa.
RICHMOND No. 83.....	Richmond, Virginia
Y. M. C. A., Room 201	
R. H. Baughan.....	804 N. 22nd St.
JOHNSTOWN No. 85.....	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat	
John E. Hasson.....	174 "D" St.
MANHATTAN No. 87.....	New York, New York
711-8th Ave.—First Wednesday	
Jacob M. Ebin.....	1014 Gerard Ave.
JACKSONVILLE No. 88.....	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton.....	414 Keosciuso St.
LEWISTON No. 89.....	Lewiston, Maine
C. A. R. Hall—First Saturday	
Laurier Toulouse.....	23 Summer St., Waterville, Me.
PEORIA No. 90.....	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham.....	1713 N. Madison Ave.
JERSEY CITY No. 91.....	Jersey City, New Jersey
Odd Fellows' Hall Bergen Square—Second Saturday	
Chas. Hummer, 301 Highwood Ave.....	Teaneck, N. J.
BRONX No. 92.....	New York, New York
Casino, 156th and St. Ann's Ave.—First Friday	
Louis C. Saracalone.....	844 E. 163rd St.
COLUMBIA No. 93.....	Columbia, South Carolina
Y. M. C. A.—First Saturday	
H. R. Smeak.....	P. O. Box 45, Union, S. C.
CHARLOTTE No. 94.....	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
Donald W. Gledhill.....	Box 652
DURHAM No. 95.....	Durham, North Carolina
Y. M. C. A.—First Saturday	
John E. Dermott.....	1022 Trinity Ave.
DUBUQUE No. 96.....	Dubuque, Iowa
1355 Bluff St.—First Friday	
Barney Data.....	228 Locust St.
GRAND RAPIDS No. 97.....	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
William H. Miller.....	421 Quimby St., N. E.
TORONTO No. 98.....	Toronto, Canada
I. O. F. Temple—First Thursday	
Arthur H. Jaffray.....	35 Manor Road, W.
DULUTH No. 99.....	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday	
William L. Nelson.....	29 N. 25th Ave., W.
CANTON No. 100.....	Canton, Ohio
Second Saturday	
Clifford Drake.....	1032 Ambush Rd., Massillon, O.
FARIBAULT No. 101.....	Faribault, Minnesota
Eagles Hall, First Saturday	
Tolvo Lindholm.....	416 Shumway Ave.
SOUTH BEND No. 102.....	South Bend, Indiana
Moose Hall—Second Saturday	
Benj. B. Berg.....	1102 N. Olive St.
COUNCIL BLUFFS No. 103.....	Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday	
Ransom H. Arch.....	221 Prospect St.
FORT WAYNE No. 104.....	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John L. Smead.....	734 Third Ave.
SCHENECTADY No. 105.....	Schenectady, New York
612 Union St.—Second Saturday	
Harry Barnes.....	1560 Myron St.
CHICAGO No. 106.....	Chicago, Ill.
Hotel Atlantic—Second Friday	
Frederick B. Wirt.....	211 Williams St., Aurora, Ill.
MIAMI No. 107.....	Miami, Florida
Y. M. C. A.—First Sunday	
O. W. Stitt.....	R. 1, Box 820, Hialeah, Fla.
BINGHAMTON No. 108.....	Binghamton, N. Y.
Y. M. C. A., Washington St.—Second Friday	
Lewis P. Garbett.....	Route 3, Binghamton, N. Y.
WILKINSBURG No. 109.....	Wilkinsburg, Pennsylvania
1018 Penn. Ave.—First Friday	
F. A. Leitner.....	920 East End Ave.
SAN DIEGO No. 110.....	San Diego, California
Chamber of Commerce Bldg.—First Saturday	
Willard Foster.....	4258 Marlborough Ave.
EAU CLAIRE No. 111.....	Eau Claire, Wis.
Y. M. C. A.—First Sunday	
Lyle L. Bulmer.....	1418 Sherwin Ave.
SULPHUR No. 112.....	Sulphur, Okla.
School for the Deaf—First Monday	
Edwin T. Johnson.....	School for the Deaf
VANCOUVER No. 113.....	Vancouver, Wash.
School for Deaf—First Thursday	
Oscar Sanders.....	School for the Deaf
WESTCHESTER No. 114.....	Mt. Vernon, N. Y.
12 E. First St.—First Friday	
S. J. Riley.....	145 S. 2nd Ave.
QUEENS No. 115.....	Jamaica, L. I., N. Y.
Y. M. C. A., Jamaica—First Saturday	
H. A. Gillen.....	625 DuBois Ave., Valley Stream, L. I., N. Y.
MONTREAL	
A. Chicoine.....	4395 St. Denis, Montreal, Canada

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

Certificate Classes

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

Withdrawal Equities and Income Options

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

Required Monthly Payments

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

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

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

Rate for age at nearest birthday to be taken