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## The Frat Volume 12 Number 12 August 1914

The National Fraternal Society of the Deaf (NFSD)

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# THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Twelfth Year

AUGUST, 1914

Number 12

## RANDOM THINKS.

By A. L. Pach, in the Silent Worker.

The whirligig of time does bring strange things to pass. In connection with the meeting of the Empire State Association at Utica next July, President Kemp plans a "Frat" night as a feature of interest. The idea is to invite everybody to spend one evening, learning all about the "Frats," both from members and non-members.

Now here is the mutation. Some years ago, less than ten, if I remember right, at a meeting of the Empire State Association, the N. F. S. D. of that day had a hired orator and publicity promoter, who tried his hardest to get a hearing and boom the Frats. He was squelched at every point, but he was persistent and finally at an evening session where strawberries and ice-cream and the usual social concomitants were the attraction, the promoter mounted a chair and began "spouting." In a short time everybody quit the room and he hadn't a "prospect" to show for his expense account. But Fraternalism among the deaf was young, raw and inexperienced. New blood and maturer minds and abler heads got the organization shipshape, and now—well, the list of membership embraces almost everybody in "Who's Who" among the Deaf.

Going some?  
Sure!!!

A year ago I happened to mention the Cash Capital. It was some Cash Capital, believe me, and two years ago just before the Columbus Convention I spread the fact in these columns that we had something like \$20,000, but today—well, over \$51,000!!

Headquarters of the organization has just been placed in a three-room suite in the Schiller Building in Chicago, and all vital records are in a fire-proof steel vault. Nothing in the annals of the deaf has ever shown anything like the growth of this organization, which is built on a solid foundation, and which complies to the smallest detail, with the laws of every state in the Union, and because of its sterling methods, is licensed in states where older, and stronger (both numerically and financially), organizations are barred out absolutely.

There isn't any secret to the N. F. S. D.'s success. Of all organizations attempted by the deaf it is the one that offers its members something really

worth while. It is a democratic organization—and the college graduate with two or three degrees isn't necessarily a bigger man than the humblest laborer. Each can aspire for the highest honor—religion, politics, all considerations of every nature are subordinated in Fraternism of the Deaf.

In Greater New York Division, No. 23, is the second largest of the now very near 50 Divisions. It is made up of men from the Fanwood, Lexington Ave., Westchester and other schools. The churches are all represented. A number of members were educated abroad, yet there never was a more harmonious or homogenous whole than this Division. A member comes in at one meeting absolutely green and raw. By his third meeting, he is no longer a rookie but a trained lodge frater. At the beginning of the year an entire new set of officers took charge, but there wasn't the least friction. The wheels went around with their old-time smoothness, for the new men wanted to excel their predecessors, and that will be the story next year, and the year after, and so on.

Indirectly all this growth of the N. F. S. D. is the outcome of a number of hindrances the deaf met with. Two are conspicuous. Life Insurance companies hedged the deaf man in by making him pay extra premiums because of his deafness, or didn't want him at all. The other contributing cause was in that Masons, Odd Fellows, Royal Arcanum, and still other organizations, did not want deaf men. So there you are, cause and effect.

Next year the Frats meet in triennial conclave in Omaha. Again the governing laws will be brought down to date and everything done that the lessons of the past suggest wise for the continued growth and prosperity of the deaf.

For years all but a handful of the deaf were from Cloudville, Mo., where the N. F. S. D. was concerned. That's where I hailed from too, but I saw. Then I began to make others "see."

One evening I took to one of our meetings a guest of mine from Pennsylvania. He thought his being dragged over to Brooklyn, a great joke. I "showed him," but had to give up attendance at that meeting in order to entertain my guest, after the business began. He took an interest. I got him to join and suggested he get others. He did so, and after that

he needed no coaching. Today he is President of one of the biggest Divisions, also he is State organizer and Second Grand Vice-President—all because I dragged him to Brooklyn one night. I am mentioning this not to brag but to show what the N. F. S. D. brings out in the right kind of a man and the N. F. S. D. gets that kind at every meeting.

Not long ago it was stated that President Howard was the first deaf man to be initiated into the Benevolent and Protective Order of Elks. This is the time President Howard's honors don't go. The late Sup't Simpson, of the South Dakota School for the Deaf, was a member of Sioux Falls Lodge, B. P. O. E., and Messrs. E. A. Hodgson, T. F. Fox and the writer were all initiated into Easton (Pa.) Lodge, No. 121, of the B. P. O. E. They were allowed to break down the barrier 26 years ago, largely on the recommendation of their Exalted Grand Ruler, Edwin B. Hay, a Washington, D. C., lawyer, who had at one time been a lecturer at Gallaudet College and argued that deafness per se was no valid reason for barring a man from the Elks, so we were admitted, and initiated and when a new lodge was instituted in a nearby city the present writer was made Esteemed Lecturing Knight for the Installation Ceremonies.

## COMING DIVISION EVENTS.

### September.

5. Social, Seattle.
6. Excursion, Buffalo.
7. Picnic, Dayton.
7. Picnic, Toledo.
7. Home Fund Picnic, Chicago.
7. Outing, Holyoke.
7. Outing, Kansas City.
7. Picnic, Columbus.
7. Picnic, Knoxville.
7. Picnic, Muncie, Ind., Frats.
7. Picnic, Flint.
7. Picnic, New Haven.
13. Picnic, Milwaukee.
19. Social, Dayton.
26. Social, Cincinnati.
26. Social, Kalamazoo.

### October.

31. Hallowe'en party, Newark.
31. Hallowe'en social, Columbus.
31. Masked ball, Providence.

### November.

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

GRAND FINANCIAL SECRETARY'S  
REPORT.

## Collections for July.

Chicago	\$ 354.57
Detroit	105.68
Saginaw	6.82
Louisville	70.41
Little Rock	34.35
Nashua	29.07
Dayton	62.98
Bay City	8.40
Cincinnati	58.88
Evansville	25.79
Nashville	28.90
Springfield	20.92
Olathe	41.76
Flint	51.59
Toledo	27.18
Milwaukee	58.07
Columbus	35.32
Knoxville	37.82
Cleveland	64.76
Indianapolis	141.85
Brooklyn	117.07
St. Louis	119.89
New Haven	74.86
Holyoke	36.27
Los Angeles	47.91
Atlanta	28.21
Caney	27.26
Philadelphia	114.99
Kansas City	47.83
Omaha	34.98
New Orleans	33.38
Kalamazoo	20.45
Boston	54.00
Pittsburgh	57.20
Hartford	11.48
Memphis	42.01
Portland, Me.	62.92
Buffalo	58.53
Portland, Ore.	27.08
Newark	18.91
Providence	14.42
Seattle	32.48
Utica	36.16
Washington	17.34
Baltimore	35.75
Syracuse	15.31
Cedar Rapids	28.96
Huntington	10.81

Total collections .....\$2,491.59

## JULY DISABILITY CLAIMS.

E. B. Rignell, Center Point, Ia.	\$ 10.00
J. B. Ward, Newark, N. J.	15.00
D. J. Haas, Kansas City, Kas.	50.00
A. L. Wokal, New York, N. Y.	30.00
David Wax, Brooklyn, N. Y.	10.00
S. A. Goth, Detroit, Mich.	15.00
*James McKenna, New York, N. Y.	10.00
Frank Friday, Chicago, Ill.	35.00
Charles Friday, Chicago, Ill.	15.00
W. R. Pixley, Humansville, Mo.	10.00
Thos. O'Connell, New Britain, Conn.	20.00

Total for the month.....\$230.00

\*Denotes accident claims.

4,000 by Omaha.

Make your Division meetings interesting if you want good attendance.

## GRAND TREASURER'S REPORT.

For July, 1914.

## Balances.

As per last report.....\$55,981.06

## Receipts.

Financial Secretary Neuner	\$ 2,491.59
Rent, Chicago Division	10.00
Interest, savings accounts	4.38
Button sales	18.80
Grand Secretary's fees	3.25

Total balances and receipts.....\$58,509.08

## Disbursements.

Sick benefits	\$ 210.00
Accident benefits	10.00
Rent and light	42.00
Officers' expenses, Board	152.68
Office expenses, sundries	3.65
Furniture, desk	25.00
Official publication	48.00
Surety bond premiums	10.00
Insurance Department fee	10.00
Buttons	73.05
Expressage	.52
Postage account	5.30
Printing and stationery	1.10
Engraving	7.15
Grand Secretary's salary	100.00

Total disbursements .....\$ 698.45

## Recapitulation.

Total balances and receipts	\$58,509.08
Total disbursements	698.45

Total balances, July 31.....\$57,810.63

## GRAND TRUSTEES' REPORT.

## Exhibit of Balances, July 31.

First Mortgage loans	\$39,000.00
First Mortgage bonds	11,500.00
In bank subject to check	1,822.48
In savings bank accounts	300.30
Certificates of Deposit	4,687.85
Secretaries' Funds	400.00
Treasurer's cash balance	100.00

Total balances .....\$57,810.63

## LIST OF APPLICATIONS.

47. George Koenig, Jr., Baltimore, Md.
47. Edward L. Sterling, Crisfield, Md.
47. Joseph M. Kalal, Baltimore, Md.
47. Thomas Blake, Eckhart Mines, Md.
40. Ira D. Todd, Pittsford, N. Y.
40. Rudolph Schmidt, Rochester, N. Y.
40. James Devitt, Rochester, N. Y.
49. Harry A. Wagner, Alberton, Mont.
49. Charles DeForest, Cedar Rapids, Iowa.
46. Harry Turner, Washington, D. C.
26. Raymond Rock, Holyoke, Mass.
10. Robert Cottner, Cincinnati, O.
10. Joe Jansen, Cincinnati, O.
30. Samuel S. Haas, Shamokin, Pa.
30. Ray W. Stites, Millersburg, Pa.
39. Keith Leighton, Westbrook, Me.
1. William LaMotte, Chicago, Ill.

Safety first.

Watch your step.

## THE PROPAGANDA COMMITTEE.

THUS far the National Propaganda Committee has received only 22 responses to its circular letter sent out some time ago. Those failing to make any response are the following Divisions: Nos. 2, 3, 9, 10, 15, 16, 17, 18, 20, 23, 26, 28, 29, 30, 31, 33, 35, 36, 40, 41, 42, 46, 47, 48, 49, 50; total, 26.

It is hardly encouraging to have so many overlook our letters, and it really looks as if there was no interest in spreading the idea of Fraternal insurance among the deaf. The work of the Propaganda Committee is in no way intended to interfere with the spread of our Fraternity through the personal work of individuals. Rather it is intended to aid in this work.

Therefore we ask again that these tardy ones will hurry up, as it is expected shortly to give each Sub-Committee work to do. Refusal to respond will spell FAILURE for the work planned. So it is earnestly expected that the President of each of the above named Divisions will select their Sub-Committees at once and send the names to the undersigned.

The members of the Sub-Committees in each Division are requested to secure the names of all the eligible deaf men in their neighborhood, and beyond, for immediate future use. The National Committee has worked up some special literature, which it is believed will be readily understood by the ordinary deaf person, and if arrangements can be made for its printing it will be distributed through the Sub-Committees of each Division.

C. O. DANTZER, Sec'y-Treas.,  
3525 N. 19th Street,  
Philadelphia, Pa.

By order,  
JAMES F. BRADY,  
Chairman.

## TO DIVISION TREASURERS.

PLEASE bear in mind the following rules:

Don't close your report (account) for the month before the 15th, unless every member is paid up.

Don't hold back any fees of applicants. As soon as acted on the Grand Division portion must be sent in.

Get your reports off on or before the 20th of the month as the rule requires.

Have them complete in every respect or they will be sent back. Your Trustees must see to this or they will be called on the carpet.

After you have reported the paid special assessments just leave the space blank, but for those in arrears (not paid) put in the "X" mark that denotes not paid. Read the second notice in this issue of The Frat. It would be wise to remind all your members who do not pay the "special" in September that they must do so in October if they wish to keep their good standing. A postal card should never be used for an "arrears notice," however. Such notices should go under enclosure.

In August headquarters sent back ten

of your reports for completion and correction. Let's figure this up. It cost headquarters 20 cents postage, and the Divisions as much on the return; time that could be used to good effect on other business; perhaps a few unpleasant opinions on both sides; the envelopes and stationery cost something. Why? Just because some of you were careless. The Trustees were, too. They had no business to approve incomplete reports. "Watch your step." "Safety first." "Be sure you are right, then go ahead." There are three good mottoes for you; take your choice, or use them all.

#### IN MEMORIAM.

**A**T A meeting of the Los Angeles Division, No. 27, N. F. S. D., the following resolutions were adopted:

Whereas, In the death of Brother Oscar H. Regensburg the society has lost a sincere and loyal Frat, and the family a loving husband and father, and

Whereas, As a former member of the Division, he always showed the true fraternal spirit, and was ever painstaking in his efforts to further the interest of the society and his associates.

Resolved, That in the death of Brother Regensburg the Division has sustained the loss of a brother and a counsellor whose fellowship was a pleasure to enjoy; that we offer to his bereaved family our heartfelt condolence.

Resolved, That these resolutions be spread upon the records of the Los Angeles Division.

Resolved, That a copy of these resolutions be transmitted to the family of the deceased brother, and a like copy be spread upon the minutes of the Division for permanent keeping, and to The Frat and the Deaf-Mutes' Journal.

ZIBA L. OSMUN, Pres.,  
LEON A. FISK, Sec'y,  
SIMON HIMMELSCHIEIN,  
CLARENCE H. DOANE,  
LEON A. FISK,  
Committee.

#### IN MEMORIAM.

Whereas, Brothers Burkey and Johnson, non-residents of Philadelphia Division, No. 30, departed this life July 3, 1914, in the full bloom of manhood, and

Whereas, They in life exemplified all the virtues of worthy fraters, be it

Resolved, By Philadelphia Division, No. 30, that its most fraternal sympathy be extended to the families of the deceased, and be it further

Resolved, That a copy of these resolutions be published in The Frat, and spread upon the minutes of the Division.

JAMES F. BRADY,  
W. L. DAVIS,  
FRED GREINER,  
Committee.

#### Oregon State Organizer.

Charles R. Lawrence of Portland, Ore., has been appointed State Organizer for Oregon by Grand President Anderson, succeeding Wilhelm F. Schneider, resigned.



O. H. Regensburg.

#### OSCAR H. REGENSBURG.

**B**ROTHER OSCAR H. REGENSBURG, a non-resident member of Chicago Division, died at his home in Venice, Calif., Monday morning, August 3. This is indeed sad news to a host of friends and fraters all over the country, for where the advancement of the deaf has spread, his name and work have been known. "Reggy," as he was familiarly and affectionately known the breadth of the land, became a Frat in 1909 and for some time was attached to Los Angeles Division, transferring to Chicago Division during his stay in the latter city last year, and not taking out a return transfer since his return to California. The cause of his death was Bright's disease, after an illness of about a year's duration. He was in his 46th year. A widow and little daughter, two brothers and two sisters survive him.

Brother Regensburg was born in Chicago and became deaf at the age of 13. Entering the Illinois school and completing its course and then going to and graduating from Gallaudet College brought him high honors from each, and the degrees of B. A. and M. A. from the college. After his college days, he entered the social life of the Chicago deaf and at once took a leading part in the uplift movements, being one of the charter members of the reorganized Pas-a-Pas club. Up to the time of his marriage and moving to California in 1906, he was active in state and local movements in his home city. In Los Angeles, his new home, he was active in organizing the Club Amapola, the local social and literary organization. From 1910 to 1913 he was Secretary of the National Association of the Deaf, and chairman of its Moving Picture Committee, which committee raised approximately \$5,000.00 for its purposes and performed an inestimable service to the deaf as a class, as we all know. His adopted state, California,

also honored him, with office on its State Association's Board of Directors. As the Deaf-Mutes' Journal says of him, he held high offices in city, state and national organizations of the deaf, and in each and all made a record of never failing to "make good."

The funeral was held at St. Clement's church, Santa Monica, Cal., Wednesday, the 5th, and interment was at Woodlawn Cemetery. The casket was covered and banked with floral tributes, among them pieces from Chicago and Los Angeles Divisions and the Club Amapola. Brothers Leon A. Fisk, Milton M. Miller, Simon Himmelschein and William H. Phelps of Los Angeles Division acted as pallbearers. At the Club's room, the evening of August 8, a memorial meeting was held at which many who had not been able to attend the funeral were present.

It is indeed hard for his old friends and fraters in the old home city—Chicago—to realize that "Reggy" is no longer with them and ready to put his broad shoulder to the wheel in any of the movements of, for and by our class, or why he was taken while in his prime. Those, Frat or non-Frat, who saw him at Cleveland last year, saw him at his best, and can well remember his active interest in all that took place during the N. A. D. and Frat meets.

Some years back, one of his friends dubbed him the Abou Ben Adhem of the deaf, with all it implied. 'Way off, far from old associations but near those who loved him best, where rolls the Pacific, rests our friend and brother, "sleeping the sleep that knows no breaking, morn of toil, nor night of waking"—assuredly one who loved his fellowmen.

#### AMERICAN PATRIOTIC ANTHEM.

(By John R. Dickson.)

Land that we love and revere,  
Home of the starry flag;  
Thine honor dear.

Land where the Pilgrims came,  
Lost prestige to reclaim.  
Where we greet all the same,  
America.

Peace and Protection there be  
Where e'er thy flag doth wave,  
On land or sea.  
Glorious in majesty,  
Blest with prosperity;  
Nations will envy thee,  
America.

Freedom; the Stars and Stripes,  
Fought for in bitter strife;  
Float! float aloft.  
Red, White and Blue, still be  
Emblem of Liberty,  
Welcoming all to thee,  
America.

Lord God of Peace and of War,  
Strengthen our faith in thee;  
Guide thou our way.  
So shall we firmly stand,  
For good—a mighty band;  
Bless, Lord, oh, bless our land,  
America.



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

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

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



AUGUST, 1914.

### SPECIAL NOTICE.

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

\$57,810.63.

Omaha—1915.

4,000 by Omaha.

Look out for the cars—all kinds.

Do not overlook the paying of your special assessment. Better do it now, if you are among the late ones.

Our members must remember that our laws call for the closing of the current month's account by the Division Treasurer on the 15th of the month. That means the members' dues should be in his hands before or by that date. Of course, payment earlier than the 15th is expected, but that is the final payment date. Our Division Treasurers are expected to get their reports in shape, have them approved by the Division Trustees, and mailed to the Financial Secretary between the 15th and 20th. Everyone should appreciate the help that prompt and early payments mean; also that it spells safety to the member himself. The Division Treasurers must observe our laws. So should members. We wish every member would take up his copy of the Constitution and By-Laws and carefully read Article XIII and Sections 6 and 7, Article XIV, By-Laws. "Ignorance of the law is no excuse."

Putting it down in black and white has always been considered as going a long way towards proving one's case or argument and as an evidence of one's sincerity. There are a good many verbal knocks given the Society, its management and its officers, which, if the knock-

er had to put down in writing and sign would never see the light. It is easy to say a few words of criticism or censure, but entirely another thing to back them up over one's own signature. It does not take long to take the measure of any man who will not thus stand by his statements, so we are giving to our members the foregoing opinions as a sort of cudgel they may use on the next knocker who comes along with the usual "I hear," "I understand," or "they say." Just invite him to write it out and sign it. If he declines, admit him to the Ananias Club, where he will find a goodly company, you may be sure.

### SPECIAL ASSESSMENT CALL. Second Notice.

THE special assessment of fifty cents (50c) called in the July issue of The Frat is now payable and should be paid by the closing of the September reports, if possible. If not paid by the time of closing the October report the member not paying will be considered in arrears. It is payable only once. This is the final notice.

### THE "KNOCKER."

AFTER the Creator had finished with the rattlesnake, the toad and the vampire he had some awful materialistic substance left with which he made the "knocker." Since that time the "knocker" has been characterized as a two legged animal with a corkscrew soul, a waterlogged brain and a combination backbone made of jelly and glue. Where other people have their hearts he has a tumor of rotten principles.

When the "knocker" comes down the street honest men turn their backs, the angels weep tears in heaven and the devil closes the gates of hades to keep him out.

No "knocker" has a right to live as long as there is a pool of water deep enough to drown his body, or a rope strong enough to hang his carcass.

Judas Iscariot was a gentleman compared to a knocker. Benedict Arnold was miles above such a pest.

Although not so prominent in police circles as the ordinary crook, the man who is everlastingly knocking is by far the greater detriment to progress in his assumed role of Mr. Killjoy.

Resolutions to be a booster and optimistic are in order.—Chicago Daily News.

### Hey! Can You Wag Your Ears?

If you should look up from your paper this morning to see an elderly man across the aisle making faces at you, don't rise hastily and kick him in the shins. Maybe he has read the dissertation of the French doctor, Fernet, who recommends making faces and wagging the ears as the means of exercising the eustachian tube and warding off deafness. A brief mention of the method is contained in a recent number of the Journal of the American Medical Association.

### FRATS EVERYWHERE.

(The following items are gleaned from correspondence and notes sent to headquarters and no attempt is made to classify them by Divisions. Our rules covering Division News have been printed twice.)

The stork visited Brother and Mrs. John Melampy of Lebanon, Ohio, June 13, and left a seven-pound daughter.

L. B. Dickerson, Jr., is the name of a strapping youngster who arrived June 20 at the home of Brother and Mrs. L. B. Dickerson of Leesburg, Ga. Brother Dickerson had the arrival double leaded in the Lee County Journal, of which he is the presiding genius.

Grand Secretary Gibson will pay a visit to Kalamazoo Division at its social, September 26.

Brother Hagerty and bride of Holyoke and Brother Hughes of St. Louis Division were entertained recently at the home of Brother Pach in New York City.

Brooklyn's recent shore dinner was a success and is likely to be an annual affair. Chairman Powell was doing his "bestest," perhaps in celebration of his being on the "engaged list."

President Crowley of Hartford has forsaken bachelordom and is fitting up a new home on New Park Ave. He was married to Miss Ella Shum of Wallingford, Vt., August 12.

Brother Oxley of Brooklyn was a recent visitor at Hartford, his old home. He was with the Underwood Typewriter Co. at Hartford and is now with the same firm's New York branch.

Brothers Luther, Fricke, Frazier, Hale, Olson, Rivers and St. John, who are with the Underwood Typewriter Co. at Hartford, recently had their annual vacation.

Charles Dermody of Hartford has been appointed to his old position as supervisor at the Hartford school.

Ivan Heymanson is in Atlanta, Ga., in the employ of a publishing house there.

Nashville reports its recent ice cream festival as a success, in spite of the rainy day.

Thomas Marr is back at his desk at Nashville, after a two weeks' outing in the Cumberlands.

Rutledge Osborne was a recent visitor at Nashville. He says his farm at Wartrace, Tenn., is a most prosperous venture.

Brothers Painter (with Mrs. Painter), Nichols, Leitner and Purdum of Pittsburgh took in the recent reunion at Galaudet College.

Dan Shea of Nashua was a recent visitor at Boston, Taunton, Brockton, Salem and other points. There were five deaf families burnt out at the Salem fire, among them being Brother Chatigny of Boston Division.

Evansville had a picnic the Fourth at Cypress Beach. Things are rather dull down that way and fishing "fair." Secretary Brizius was off at camp for a week. "News scarce."

Kansas City had about 200 at its picnic the Fourth. Luther Taylor was judge of

the games. Brother Taylor has remained around Olathe all summer, with an occasional game pitched for local clubs. No. 31 has changed its meeting date from first to second Saturday.

State Organizer Bacheberle took in Toledo and Cleveland Divisions' July meetings, being up that way on a business trip. George Drake of Romney, W. Va., met Cleveland's Brother Bill.

P. L. Stevenson (Brother "Presto") was the guest of W. D. Ellis at Kenton, Ohio, the Fourth. They say Brother Stevenson has a lot of new "hocus pocus" added to his repertoire. Guess he will be in demand this winter.

R. E. L. Cook is in Wilmington, N. C., in the employ of the Wilmington Stamp and Printing Co. Mrs. Cook remains at their San Diego, Calif., home. Another girl was added to his family June 6, making it now two boys and two girls. (And this is the young delegate from Little Rock at the Detroit convention. Time does fly.)

Pittsburgh Division is to take an active part in entertaining and helping at the P. S. A. D. convention in that city this month.

Brother Gompers of Romney is spending the last part of his vacation in Kansas City.

Mike Kerr went to Lincoln, Ill., to work, but was called back to his old Chicago position.

Brother and Mrs. DeSmit gave a housewarming at Kalamazoo, July 18.

Utica has recovered from the excitement of the recent convention there and is now on the lookout for more recruits. It helped make things pleasant for the visitors, all right. Frat night was voted a big success.

Syracuse's initial picnic, August 8, was most successful and next year's is going to be bigger.

Washington has a fine local fund now. Its drawing put over half a hundred in Treasurer Pfunder's care.

Secretary Manning had his vacation at Rockaway Beach, and is back on the job at Herkimer.

Of the Chicago Frats, Brother Buell spent his vacation at Omaha; Morrissey at Detroit; Clinnen in Iowa; Frankel at St. Joe, Mich.; Weisbaum down state in Peoria, Springfield, and other points; Curtis up in Iowa visiting various points.

Recent visitors at headquarters were Brothers Kolman and Osonok of Milwaukee, Branum of Knoxville, Denson of Corning, N. Y., Roberts of Olathe.

Brother and Mrs. Duncan Cameron are located at the old home of Mrs. Cameron at Nebraska City, Neb., for a while.

The stork left a son at the home of Brother and Mrs. August Schneider, Detroit, July 22.

Milwaukee Division's picnic plans are all ready and September 13 is the date; Fernwood Park, Kinnickinnic and Fernwood Avenues, the place. The same park has been engaged for next year's picnic on August 8.

Herman Harper is located at Opelika, Ala.

Brother and Mrs. Sidney King of Lit-

tle Rock are spending the summer at his old home at Lynnvile, Iowa.

Milwaukee Division sent President and Mrs. Anderson a dozen cut glass sherbet cups, silver flagreed, as a wedding gift.

Milwaukee had an outing at the country home of Brother and Mrs. Tischeafer, August 8. It is one of the finest little homes imaginable, a 10-acre place, all under cultivation, with a 9-room bungalow, a fine barn and a large poultry house, stocked with high-class breeds.

The annual Home Fund picnic to be held at Chicago on Labor Day will be at Atlas Park, 5025 N. Crawford Ave., which was formerly known as N. 40th Ave.

Willis Denson of Corning, N. Y., is making a motorcycle trip from his home to California. He was in Chicago for a week's stop, August 15-22.

Chicago's 13th annual picnic, August 22, was chalked up as another successful event.

A son and heir arrived at the home of Brother and Mrs. William T. Hart, Rockford, Ill., June 24.

W. F. Schneider has resigned as Secretary of Portland Division, owing to his residence being out of the city. F. S. Delaney succeeds him.

Another son came to Brother and Mrs. Boyle of Cedar Rapids, June 22.

Cedar Rapids Division has started with a vim, as is evidenced by the application list. Its first picnic was held the Fourth and was a success.

Claude Ziegler of Seattle was married to Mrs. Editha Wade of Tacoma, July 9.

## DIVISION NEWS.

### Dayton.

Brother Gibbenhorn and wife are visiting in Indiana.

Brothers Albert and Cory motored over to Richmond, Ind., recently.

Brother Richardson of Cincinnati called on Secretary Shepherd recently.

Dayton Division will have a social every third Saturday in each month during the winter.

Those who attended the Cincinnati Division's picnic July 4th, were: Brother and Mrs. Cory, Brother and Mrs. Munday, and Brother Albert.

Dayton Division is now settled down in a splendid new hall, one which is more centrally located, thanks to the untiring efforts of Brothers W. R. Albert, C. H. Cory and J. M. Shepherd in securing same.

Brother and Mrs. Cory, married for twenty-three years and childless, have taken unto themselves a little girl (by "adoption," mind you), and now realize the old saying of "what is a home without a baby."

Here is one on Brother Hoverstick of Springfield Division. At the 4th of July picnic he almost caused a panic. Brother Hines was notified that some guests would arrive during the late hours of the night on bicycles. They arrived there sure enough and one of them crawled into the tent occupied by Brother Hoverstick and awakened him. With a flash Brother Hoverstick was on top of the

supposed burglar crying "thieves, help, police," which aroused the whole "camp," only to find it to be one of the "late arrivals." On the day of the 4th "sweets" for the ladies and "smokes" for the men were much in evidence. Ask anyone that was there.

### Springfield.

Frank Stokes has the motorcycle fever and may purchase a machine. Its appearance is awaited with interest by the No. 13 boys, who will appreciate its possibilities in rounding up new members hereabouts, especially those to be found in the rural regions.

Springfield Division will give an entertainment of some kind in November, following its yearly custom. R. B. Jeffries will be the chairman, and already has preparations under way for the event. Announcements will be made later.

F. M. Redington intends to sell his fine new residence near Warder Park and build another of smaller size. Good houses are scarce in Springfield, and Brother Redington is certainly doing his share toward overcoming the stringency.

J. F. Reinhardt of Sharon, Pa., writes that he has gained fifteen pounds since leaving Springfield. Brother Hess, who is the Division's pride when it comes to avoirdupois, had better look sharp to his laurels.

### Columbus.

Brother and Mrs. A. M. Martin of Little Rock, Ark., are visiting in this city. By the way, Brother Martin is a Past Grand Financial Secretary. He was a welcome visitor at our meeting Saturday evening, the 8th. Mrs. Martin is an Ohio girl, formerly Miss Annie Rodman, and has many friends in Columbus, who welcome her back among them.

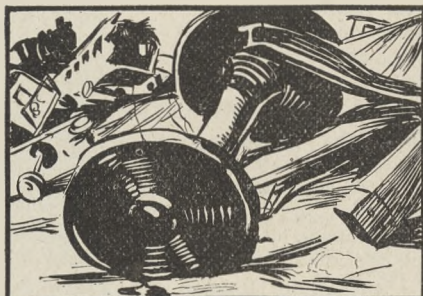
That ills do not come singly, but in "bunch hits" seems to be the case with Brother and Mrs. Goldsmith. Brother Goldsmith was suddenly taken seriously ill recently and was rushed to the hospital where he remained for three weeks or more. As soon as he was able to be out, Mrs. Goldsmith was taken to the hospital for an operation. Hardly was she at the hospital till Mr. Goldsmith was bedfast again.

Brother Showalter was a visitor the other Sunday down at Circleville (Round Town), Ohio, some thirty miles south from this city. They entertained him with an auto ride about the country, which is a mighty fine country, to say the least.

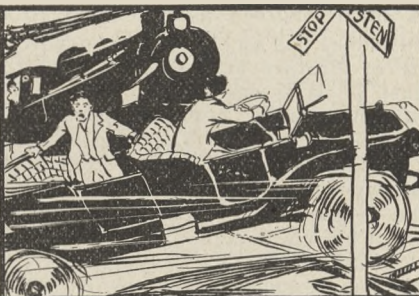
Jacob Vogelhund, the well known fisherman, who has been "back to the soil" all summer at Brother Hines' farm, near Jeffersonville, Ohio, is having his vacation now and is spending it in and around his old stamping grounds, Columbus, Ohio. He casts wistful eyes up toward Russell Point and may hie himself thither to try his luck with the wily finny tribe before he returns to the soil.

Elasco E. Burcham and his "pet hoss" (motorcycle) have gone down to Huntington, W. Va., to spend his vacation among the old hills that he so loves. He no doubt will mingle with the members

## Accidents May Happen



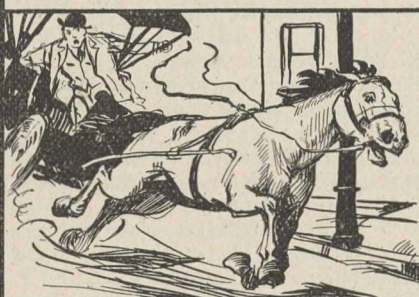
YOU MAY BE THE VICTIM OF  
A RAILROAD ACCIDENT—



OF AN AUTOMOBILE WRECK—



A SINKING SHIP—



A RUNAWAY—



OR A BURNING BUILDING—



BUT AN INSURANCE POLICY WILL KEEP A  
ROOF OVER THE HEADS OF YOUR FAMILY IF YOU  
SHOULD BE INVOLVED IN ANY OF THE FIVE ACCIDENTS.

of the new Division No. 50. His brother is a member of that Division.

Brother Zorn, besides being an able and successful member of the institution corps of teachers, has inclinations to become a successful "bee-man." He, with Brother Schory, who is also a member of the above corps of teachers, has an apiary at our "Home," near Central College, Ohio. Besides that, he comes out and assists Mr. Leib at his apiary, which is located on the premises of your humble scribe. May success crown their efforts and stings be non-est.

### Indianapolis.

Two of our bachelors at last left the bachelorhood, but let us see how soon the rest will follow.

The report of the earnings from the picnic July 4th is \$43.36 above the expenses. No. 22 thinks they did well, there being about 150 in attendance.

Brother Lafever, being in the city at the meeting time, attended our meeting and urged No. 22 to attend a picnic to be held on Labor Day at Muncie, Ind.

Brother Hinkley, who recently recovered from an attack of some kind of illness, left the city for a time until his health is better. He is at his parents' home, some distance south of here.

### St. Louis.

Ed Luchow, formerly of St. Louis Division, but now of Detroit, is in town for the summer, meeting his old friends.

St. Louis held its annual picnic on June 20th, at Cliff Cave, Mo. The attendance was smaller than expected, due to the untimely train schedule, but those who went were well repaid by the natural scenic beauty of the place. Brother Hunter was chairman of the committee in charge of the affair.

Brother Pumb is on the sick list at present, but is improving slowly.

### Los Angeles.

Oscar H. Regensburg passed away at his home in Venice, Monday, August 3rd. The country has lost one of its known deaf men who has constantly been before the public as an active worker in N. A. D. affairs, and in other

ways connected with the advancement of the deaf. The deaf of Los Angeles held a memorial in honor of Brother Regensburg at the rooms of Club Amapola. His life and work connected with the deaf were fittingly told. His favorite hymns and poems were recited. Nearly an even hundred friends were present to do him honor.

Brother Seeley of Omaha Division is spending his vacation in Los Angeles, and other points in California. He is evidently impressed by the country, and promises to come again next year. He gave an interesting account of a hunting trip that he took with a friend in the mountains near Santa Barbara, Calif. Before leaving for home he will stop over in San Francisco, and other points along the route. He had the opportunity to take in the August meeting of the Division. His stay has been enjoyed by everybody.

We are living in anticipation that a large delegation will arrange to stop over in Los Angeles in 1915 after the N. A. D. convention in San Francisco. A fitting program, lasting at least three days, will be arranged for the entertainment of the visitors. A day will be set aside for the visiting Frats. Dates will be announced later. Make arrangements all ye tenderfeet.

Meet us in California in 1915.

### Philadelphia.

The deaths of Brothers Burkey and Johnson naturally have been the talk of the deaf everywhere and their sudden demise carries a moral for all deaf mutes—to shun railroad tracks. The deceased seldom were apart, being great chums, and in death they are united. They were taken in the very morning of their lives.

The annual ball of No. 30 comes off February 12, 1915, and those in charge of same have hopes of making it the success of former affairs.

Brother A. Silnutzer has bid adieu to Philadelphia and gone to Boston, where he has secured a lucrative job.

Brothers Dorworth and McArthur have left Philadelphia to secure work up state. The membership is not dwindling by any means. New ones coming in.

The Division will move into more spacious quarters September 4th. The membership had grown so fast that the old hall was cramped. It makes the third hall the Division has had since organization. (Thanks, Brooklyn, for your smile!)

Brothers Shapiro and H. Silnutzer received lady prizes from the stork recently and Brother Walls a lusty gent. All doing well.

Brothers Davis, Reider and Roach were elected President, Secretary and Treasurer respectively of the Mt. Airy School Alumni. Great things are expected as a result of the formation of the association.

Brother Herold is among those trapped in Germany, on account of the war. Last heard of he was in Munich.

### Providence.

The Frats and their friends sailed to Newport on July 25th and had a royal time at the home of Brother Cleary,

Most of those who took the trip stayed over Sunday. The beach proved to be the chief attraction. A novel spectacle was witnessed there when an aviatrix ascended in the evening in an illuminated aeroplane.

Brother Joseph Bolitzer was here the last week of July in quest of work. The business situation was too dull so he went back home August 3rd. Brother Myers, having a week's vacation, went with him.

Brother Bertrand was in New York recently.

Brother Vigeant has blossomed into a dog fancier, he having purchased a Boston bull terrier from Brother Newberg.

Brothers Newberg, Williams, Myers,

Gardner and Ruckdeschel were in Boston on July 4th and 5th, and attended the Frat picnic given at Oak Island, Revere Beach.

### KEEP SMILING.

**Y**OU have trouble—your feelings are injured, your husband is unkind, your wife frets, your home is not pleasant, your friends do not treat you fairly, and things in general move unpleasantly. Well, what of it? Keep it to yourself. A smouldering fire can be found and extinguished; but when the coals are scattered, who can pick them up? Bury your sorrow. The place for sad and disgusting things is under the ground. A cut finger is not benefited by pulling off the plaster and exposing it under everybody's eyes;

tie it up and let it alone; it will get well of itself sooner than you can cure it. Charity covereth a multitude of sins. Things thus covered are often cured without a scar; but once published and confided to meddling friends, there is no end to the trouble they may cause. Keep it to yourself. Troubles are transient, and when a sorrow is healed and past what a comfort it is to say: "No one ever knew it until it was over!"—British Deaf Times.

### Nebraska Endorsement.

At the convention of the Nebraska State Association of the Deaf, August 20-23, a resolution commending the N. F. S. D. was unanimously adopted.

## National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)

Home Office: 64 W. Randolph St., Chicago, Ill.

### GRAND DIVISION. Board of Directors.

HARRY C. ANDERSON ..... President  
150 E. Market St., Indianapolis, Ind.  
HENRY B. PLUNKETT ..... 1st Vice-President  
752 Cass St., Milwaukee, Wis.  
WILLIAM L. DAVIS ..... 2nd Vice-President  
228 S. Third St., Philadelphia, Pa.  
H. LORRAINE TRACY ..... 3rd Vice-President  
917 Asia St., Baton Rouge, La.  
FRANCIS P. GIBSON ..... Secretary  
602 Schiller Bldg., Chicago, Ill.  
C. C. NEUNER ..... Financial Secretary  
Route 4, Columbus, Ohio.  
WASHINGTON BARROW ..... Treasurer  
602 Schiller Bldg., Chicago, Ill.  
GEORGE F. FLICK ..... Chairman of Trustees  
602 Schiller Bldg., Chicago, Ill.

### Board of Trustees.

GEORGE F. FLICK, Chairman ..... Chicago, Ill.  
HORACE W. BUELL, Jr. .... Chicago, Ill.  
LEO J. CLINNEN ..... Chicago, Ill.  
FREDERICK G. SCHWARTZ ..... Columbus, Ohio  
EDWIN I. HOLYCROSS ..... Columbus, Ohio

### STATE ORGANIZERS.

CHARLES P. COKER ..... Arkansas  
c-o School for Deaf, Little Rock.  
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1507 Maple Ave., Los Angeles, Cal.  
EDGAR C. LUTHER ..... Connecticut  
Walter Ave., West Hartford, Conn.  
WILLIAM PFUNDNER ..... District of Columbia  
611 Morris St., N. E., Washington.  
WILLIAM E. GHOLDSTON ..... Georgia  
370 E. Georgia Ave., Atlanta, Ga.  
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704 E. Ninth St., Muncie, Ind.  
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Lock Box 212, Olathe, Kan.  
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H. LORRAINE TRACY ..... Louisiana  
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27 Forest Ave., Bangor.  
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2330 E. Baltimore St., Baltimore, Md.  
D. MCGREGOR CAMERON ..... Massachusetts  
119 Warren St., Roxbury.  
COLLINS C. COLBY ..... Michigan  
c-o General Delivery, Detroit, Mich.  
JOHN H. BURGHER ..... Missouri  
1953 Utah St., St. Louis.  
JOHN W. BARRETT ..... Nebraska  
Route 2, Council Bluffs, Iowa.  
DANIEL SHEA ..... New Hampshire  
Derry, N. H.  
JOHN M. BLACK ..... New Jersey  
25 Quiltman St., Newark.  
LOUIS A. COHEN ..... New York  
72 E. 96th St., New York, N. Y.  
LOUIS J. BACHEBERLE ..... Ohio  
2421 Moerlein Ave., Cincinnati.  
CHARLES R. LAWRENCE ..... Oregon  
592 Liberty St., Portland.  
WILLIAM L. DAVIS ..... Pennsylvania  
228 S. Third St., Philadelphia.  
ARTHUR J. MYERS ..... Rhode Island  
17 Asia St., Cranston, R. I.  
WILLIAM H. CHAMBERS ..... Tennessee  
Box 443, Knoxville.

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

### DIVISION DIRECTORY.

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

CHICAGO No. 1 ..... Chicago, Ill.  
Masonic Temple—Second Saturday.  
J. D. Sullivan, Y. M. C. A., 3210 Arthington St.  
DETROIT No. 2 ..... Detroit, Mich.  
Bamlet Bldg.—Second Saturday.  
Clyde R. Barnett ..... 232 Richmond Ave.  
SAGINAW No. 3 ..... Saginaw, Mich.  
Engineer's Hall—Second Wednesday.  
F. O. Ramage ..... 529 S. Fourth Ave.  
LOUISVILLE No. 4 ..... Louisville, Ky.  
Robinson Hall—Second Saturday.  
William C. Fugate ..... 318 Stein Court  
LITTLE ROCK No. 5 ..... Little Rock, Ark.  
First Saturday.  
C. Frank Lux, School for Deaf, Little Rock, Ark.  
NASHUA No. 7 ..... Nashua, N. H.  
Mechanic Hall—First Saturday.  
Daniel Shea ..... Derry, N. H.  
DAYTON No. 8 ..... Dayton, Ohio  
A. I. U. Hall—First Saturday.  
James M. Shepherd ..... 726 Keowee St.  
BAY CITY No. 9 ..... Bay City, Mich.  
White Eagle Hall—First Monday.  
C. E. W. Lawrence ..... 3312 N. Water St.  
CINCINNATI No. 10 ..... Cincinnati, Ohio  
5th & Central Ave.—First Saturday.  
Wylie D. Ross ..... 4325 Gerard Ave.  
EVANSVILLE No. 11 ..... Evansville, Ind.  
1718 Canal St.—First Monday.  
Adolph Brizius, Sr. .... 519 Olive St.  
NASHVILLE No. 12 ..... Nashville, Tenn.  
Y. M. C. A.—First Saturday.  
L. E. Leach ..... 835 Joseph Ave.  
SPRINGFIELD No. 13 ..... Springfield, Ohio  
Zimmerman Bldg.—First Saturday.  
W. J. Hoverstick ..... Dayton Ave., Xenia, Ohio  
OLATHE No. 14 ..... Olathe, Kan.  
First Tuesday.  
E. H. McIlvain ..... Lock Box 212  
FLINT No. 15 ..... Flint, Mich.  
Baker Business University—Second Tuesday.  
E. M. Bristol ..... 326 Root St.  
TOLEDO No. 16 ..... Toledo, Ohio  
Mitchell Hall—First Saturday.  
Dennis Hannan ..... 1020 Marmion St.  
MILWAUKEE No. 17 ..... Milwaukee, Wis.  
300 Fourth St.—First Saturday.  
O. H. Angelroth ..... 1359 Buffum St.  
COLUMBUS No. 18 ..... Columbus, Ohio  
I. O. O. F. Hall—Second Saturday.  
C. C. Neuner ..... Route 4  
KNOXVILLE No. 20 ..... Knoxville, Tenn.  
Masonic Temple—Second Tuesday.  
W. J. Kennedy ..... 510 Union Ave.  
CLEVELAND No. 21 ..... Cleveland, Ohio  
West Side Turn Hall—Second Saturday.  
Herman Koelle ..... 1262 Beach Ave., Lakewood, O.  
INDIANAPOLIS No. 22 ..... Indianapolis, Ind.  
216½ N. Meridian St.—First Thursday.  
Beaufort Banta ..... 336 W. 30th St.  
BROOKLYN No. 23 ..... Brooklyn, N. Y.  
Imperial Hall, 360 Fulton St.—First Saturday.  
T. J. Cosgrove ..... 37 Douglas St.  
ST. LOUIS No. 24 ..... St. Louis, Mo.  
1210 Locust St.—Second Friday.  
A. O. Steidemann ..... 4139 Carter Av.

NEW HAVEN No. 25 ..... New Haven, Conn.  
890 Chapel St.—First Saturday.  
Joseph L. Leghorn ..... 200 Harriet St.  
HOLYOKE No. 26 ..... Holyoke, Mass.  
Bridge Street Turn Hall—Second Saturday.  
Philip Beausoleil ..... 41 Phoenix St., Springfield  
LOS ANGELES No. 27 ..... Los Angeles, Cal.  
730 S. Grand Ave.—First Thursday.  
Leon A. Fisk ..... 1507 Maple Ave.  
ATLANTA No. 28 ..... Atlanta, Ga.  
46 W. Central Ave.—Second Monday.  
Percy W. Ligon ..... 46 W. Alabama St.  
CANEY No. 29 ..... Caney, Kan.  
Second Monday.  
Bert Q. Leavitt ..... Box 183  
PHILADELPHIA No. 30 ..... Philadelphia, Pa.  
1617 N. Broad St.—First Friday.  
J. F. Brady, 1419 S. Paxton St., West Philadelphia  
KANSAS CITY No. 31 ..... Kansas City, Mo.  
Arlington Hall—Second Saturday.  
Matt L. Ahern ..... 217 W. 34th St.  
OMAHA No. 32 ..... Omaha, Neb.  
Labor Temple—Second Thursday.  
J. S. Long ..... 521 4th St., Council Bluffs, Ia.  
NEW ORLEANS No. 33 ..... New Orleans, La.  
1127 Gaiennie St.—Second Thursday.  
Max J. Kestner ..... 7630 St. Charles Ave.  
KALAMAZOO No. 34 ..... Kalamazoo, Mich.  
Second Saturday.  
Frank Adams ..... 707 Portage Court  
BOSTON No. 35 ..... Boston, Mass.  
Hibernian Hall—First Saturday.  
D. McG. Cameron ..... 119 Warren St., Roxbury  
PITTSBURGH No. 36 ..... Pittsburgh, Pa.  
McGeagh Bldg.—First Friday.  
James K. Forbes ..... 7931 Division St.  
HARTFORD No. 37 ..... Hartford, Conn.  
I. O. O. F. Bldg.—First Thursday.  
Edgar C. Luther ..... Walter Ave., West Hartford  
MEMPHIS No. 38 ..... Memphis, Tenn.  
Y. M. C. A.—Second Saturday.  
Ernest P. Ligon ..... 1667 Evelyn St.  
PORTLAND, (Me.) No. 39 ..... Portland, Maine  
514 Congress St.—Second Saturday.  
A. L. Carlisle ..... 27 Forest Av., Bangor, Me.  
BUFFALO No. 40 ..... Buffalo, N. Y.  
Hendler's Hall—First Saturday.  
Phillip J. Maue ..... 24 Mason St.  
PORTLAND, (Ore.) No. 41 ..... Portland, Ore.  
109 Second St.—First Saturday.  
Fred S. Delaney ..... 1792 Druid St.  
NEWARK No. 42 ..... Newark, N. J.  
Hudson and Hartford Sts.—First Saturday.  
R. M. Robertson ..... 20 Melrose Av., N. Arlington  
PROVIDENCE No. 43 ..... Providence, R. I.  
Crescent Hall—First Saturday.  
Fritz Ruckdeschel ..... 17 Roland Av., Cranston  
SEATTLE No. 44 ..... Seattle, Wash.  
First Saturday.  
Philip L. Axling ..... 316 Pacific Building  
UTICA No. 45 ..... Utica, N. Y.  
Pythian Temple—First Saturday.  
J. H. Manning ..... 406 Henry St., Herkimer  
WASHINGTON No. 46 ..... Washington, D. C.  
Eagles' Hall, 6th and E Sts.—Second Saturday.  
Wilbert P. Souder ..... c-o Census Bureau  
BALTIMORE No. 47 ..... Baltimore, Md.  
114 N. Paca St.—First Saturday.  
Orlando K. Price, Sr. .... 3016 Baker St.  
SYRACUSE No. 48 ..... Syracuse, N. Y.  
First Saturday.  
S. R. Woodworth ..... 130 Grand Ave.  
CEDAR RAPIDS No. 49 ..... Cedar Rapids, Ia.  
First Wednesday.  
Jode C. Rains ..... 607 N. Third St., W.  
HUNTINGTON No. 50 ..... Huntington, W. Va.  
R. B. Conkling ..... West Huntington, W. Va.

# National Fraternal Society of the Deaf



## WHAT IT IS.

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

## WHEN AND HOW IT WAS ORGANIZED.

The Society was organized in 1901 in Flint, Michigan, its originators being some young deaf men just out of school, with the idea of having a lodge organization of their very own for mutual aid and protection. The classification of the deaf by lodges for the hearing and insurance companies, at that time, as undesirable members or risks had considerable to do with the birth of the Society, which was then called The Fraternal Society of the Deaf.

In 1907 the Society was reorganized under its present name with a membership of 500, and a charter as a fraternal beneficiary association was secured from the Insurance Department of the State of Illinois.

## ITS OBJECTS.

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

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

## MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

## COST OF JOINING.

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

## MONTHLY DUES.

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

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

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

Age	Class A	Class B	Age	Class A	Class B
18	\$0.93	\$1.00	37	\$1.57	\$1.75
19	.93	1.00	38	1.62	1.86
20	.93	1.00	39	1.69	1.96
21	.93	1.00	40	1.76	2.04
22	.96	1.03	41	1.83	2.14
23	.98	1.06	42	1.91	2.26
24	1.01	1.10	43	1.99	2.36
25	1.04	1.14	44	2.07	2.48
26	1.07	1.17	45	2.16	2.61
27	1.11	1.21	46	2.26	2.76
28	1.14	1.25	47	2.35	2.91
29	1.18	1.29	48	2.45	3.08
30	1.22	1.35	49	2.58	3.26
31	1.26	1.40	50	2.71	3.47
32	1.31	1.46	51	2.83	3.68
33	1.35	1.52	52	2.97	3.93
34	1.40	1.58	53	3.12	4.20
35	1.45	1.64	54	3.28	4.50
36	1.51	1.71	55	3.44	4.84

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

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

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

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

## HOW FIGURED.

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

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

## LOCAL OR DIVISION DUES.

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

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

## PAYMENTS OF DUES, ETC.

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

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

## BENEFITS.

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

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

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

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

## THE SOCIETY'S RECORD.

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

## SPECIAL FEATURES.

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

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

## SAFEGUARDS.

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

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

## WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

## HOW TO JOIN.

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

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

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

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

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

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