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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

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Thirty-first Year

MARCH, 1934

Number Eight



Rejoice, It Is Spring!

By HELEN WILLIAMS

THE earth awakes from sleep and sings,
I hear a harp of a thousand strings.
The music pulses joyful and free,
Bearing a message for you and for me.
This is the story the glad notes sing:
"Winter is over! Rejoice! It is spring."

O'er field and woodland the soft winds blow,
Calling the seeds that are waiting to grow.
The brown grass turns to a lovely green,
The fowls in the barnyard strut and preen,
In the waving trees birds merrily sing,
"Winter is over! Rejoice! It is spring."

The farmer whistles and hastens about,
The housewife turns her house inside out.
Forgotten is winter's cold and snow,
The ground is warm and plants will grow.
Young lambs leap, the children sing,
"Winter is over! Rejoice! It is spring."

We can't believe that prices will drop,
We're sure we will have a bumper crop.
We expect to have plenty of money to spend,
We hope for good times that will never end.
The sun is shining! Everyone sing!
"Winter is over! Rejoice! It is spring."

We toil all day in the sweet soft air,
The breeze blows away our trouble and care,
The flowers are abloom by the woodland brook,
There are beautiful colors wherever you look.
As the raindrops dance they softly sing,
"Winter is over! Rejoice! It is spring."

What matter if things don't turn out just so?
We enjoy trying to make things grow.
Farmers have treasure more precious than gold,
Pure air and sunshine for young and for old.
So year after year, we happily sing,
"Winter is over! Rejoice! It is spring."

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.

THE ESSENTIAL ELEMENT IN CRIMES

IN legal conceptions, wrongs fall in two great classes: crimes and torts. A tort is an invasion of some individual right which every person is assumed to have, for which the perpetrator is in some way to be held responsible, and for which he should be made to pay damages.

In the case of crime, the state attends to all the prosecution involved, and does so of its own right and in its own name, without regard to the injured party, who has no control over and no direct relation to the proceedings, upon the theory that a crime is an offence against the people of the state as a whole.

In crimes, the intent is one of the essential elements, and often the gist of the offence, while in torts, the intent is largely immaterial, only the damages suffered being of main consequence.

A wrongful act alone, however, no matter how serious its consequences may be, is not a crime unless, generally speaking, it is accompanied by a certain mental condition known as "mens rea," which we may call a guilty mind or intention; that is to say, the criminal must be capable of knowing that what he is doing is wrong. For instance, a complete imbecile commits murder; in so doing he has performed the wrongful act but the necessary mental condition has not accompanied it because he was incapable of knowing what he was doing or of knowing that his act was wrong. Such a person is therefore excused and escapes punishment, though for the protection of the community he is usually committed to an asylum.

However, when an ordinarily sane person is accused of crime, it is impracticable to plunge into a mental analysis in order to determine whether at the time he committed the act he knew that he was doing wrong. To convince the courts and juries that this guilty intention existed in the accused's mind, evidence is adduced to prove the crime has been premeditated or else preceded by certain steps showing that the criminal knew very well what he was doing. In any event, there is a general rule that "every sane adult is presumed to intend the natural consequences of his conduct," and there is another rule "that ignorance of the law is no excuse for crime."

Insanity is often interposed as a defence by which an alleged criminal seeks to obtain freedom because an insane person cannot legally have a "mens rea." The mind of a child seven years of age, for instance, is not legally considered to be sufficiently mature for the purpose of "mens rea." A child of that age and

under is therefore not subject to criminal jurisdiction at all.

There may be an absence of "mens rea" in criminal acts committed by reason of what may be called "necessity." For instance, if an armed burglar enters your house and threatens to shoot you, you are perfectly justified in defending yourself by killing the burglar. In that case, you have yourself committed a crime, but as you have no guilty intention and did it simply to prevent the commission of a crime upon yourself, the law will excuse you.

Again, although ignorance or mistake of law is no excuse for crime, mistake of fact may, in some cases, be a good defence because of absence of a guilty mind. For example, if X leaves his Ford automobile outside a restaurant where several other cars of similar make, color and design are parked, and on leaving the restaurant, X takes Y's Ford by mistake. X's mistake in that case is reasonable for he had no guilty intention ("mens rea") and will therefore be excused for what otherwise might be theft. On the other hand X would be guilty of larceny, for example, if he made up his mind to steal Z's car but by mistake took Y's.

This 'n' That

By MURIEL BISHOP

CALL for the First Round-Up. A league of deaf writers is to be formed at the coming NAD convention in New York next July. Hitherto they have held informal and impromptu get-togethers during various conventions, but now an organization is to be launched with officers, by-laws, and such.

But no dues—we hope.

Only bona-fide writers will be admitted to the League, and to the banquet which gives it the first send-off. The committee promises a foremost writer or columnist of the day will attend as our "guest artist." Reservations are now open for the banquet at \$1.25 per plate. If interested, write A. L. Sedlow, 3633 E. Tremont Ave., New York.

A recent Literary Digest says Mrs. Anne Sullivan Macy, teacher and companion of the famous Helen Keller, is facing total blindness. The patient Helen is now coaching her teacher in Braille, which Mrs. Macy taught her—but has almost forgotten. These two famous women now make their home in Scotland.

Deaths

December 9—Albert Mitchell, son of Frederick Mitchell, Plymouth, Mass.

It makes no difference how long you delay taking that life insurance policy you will pay for it anyway, because each passing year adds to the rate of payment.

The Spotlight

Manipulated by
J. FREDERICK MEAGHER

OUR pen-pushers plan permanent open-pack, to wine-dine-whine first Tuesday noon at every national convention forevermore. No dues, no assessments—but plenty of jolly hot-air and Sally Rands . . . First banquet July 24, at New York's NAD meet . . . Plenty of papers once printed our stuff; now even high-grade guff is blue-penciled in few remaining sheets . . . Jim Donnelly retires after 31 years as editor of Catholic Deaf-Mute; hearing priest succeeds him. . . . New weekly, New Jersey Deaf-Mute Courier, apes tabloids with scandal-banners and screeching scare-heads . . . DMJ and ADC get twice the stuff they can print. . . . The world do move!

Loy Golladay of Gallaudet College just won first and fourth prizes in poetry-contest between eight colleges and universities in District of Columbia. Earl Sollenberger, third. Another Gallaudet guy, Steve Koziar, won first last year; Golladay second . . . Deafdom will have capable pen-pushers to Carry On when you and I curl up our toes.

Editorial splurge last issue on "Three Principles" omits our fourth and most important: "Never get discouraged; never quit; Carry On." We are one of the few—maybe the only—fraternal much stronger now than before the depression. The reason? GOOD delegates; who elect GOOD officers; who get GOOD backing from GOOD hoss-sense members everywhere. For without such splendid backing from you boys, our NFSD would have gone kerflooy long ago.

Births

October 12—Mr. and Mrs. Nathan Zimble, Little Rock, Ark., a boy.
December 15—Mr. and Mrs. Guinaro Maioris, Providence, R. I., a boy.
December 16—Mr. and Mrs. Thomas Sack, Schenectady, N. Y., a boy.
January 9—Mr. and Mrs. Lorenzo Martel, Toronto, Can., a boy.
January 17—Mr. and Mrs. Harry Moskowitz, New York, N. Y., a girl.
January 22—Mr. and Mrs. Fred Wheeler, Jr., Tarrytown, N. Y., a boy.
January 25—Mr. and Mrs. Richard Lloyd, Scranton, Pa., a girl.
February 9—Mr. and Mrs. Bennie Delehoj, Omaha, Nebr., a girl.

Marriages

November 18—Orlin Smith and Julia Hoeger, both of Rosemead, Cal.
December 23—Sidney Baron and Gertrude Lozinsky, both of Brooklyn, N. Y.
January 1—Joseph Lisnay, New Brunswick, N. J., and Lillian Mitchell, Boston, Mass.
January 27—Felix Fell and Jennie Kronick, both of Brooklyn, N. Y.

Engagements

Wesley Mishler, Johnstown, Pa., and Iva McGlumphy, Johnstown, Pa.
Raynald Dupras, Biddeford, Me., and Rose Richard, Dover, N. H.
Anthony Wenslowes, Waterbury, Conn., and Paggy Conovan, New Haven, Conn.

January Collections

Grand Division	\$ 47.39
Chicago No. 1	717.09
Detroit	167.23
Saginaw	43.70
Louisville	224.40
Little Rock	203.17
Dayton	95.04
Bay City	16.37
Cincinnati	232.37
Evansville	28.01
Nashville	76.46
Olathe	108.92
Flint	165.35
Toledo	177.59
Milwaukee	199.58
Columbus	242.89
Knoxville	40.38
Cleveland	217.90
Indianapolis	266.84
Brooklyn	833.27
St. Louis	409.45
New Haven	62.54
Holyoke	80.68
Los Angeles	335.98
Atlanta	165.73
Philadelphia	475.98
Kansas City	199.58
Omaha	186.21
New Orleans	176.01
Kalamazoo	66.52
Boston	190.60
Pittsburgh	188.41
Hartford	117.96
Memphis	73.10
Portland, Me.	63.62
Buffalo	126.14
Portland, Ore.	96.03
Newark	173.24
Providence	75.24
Seattle	118.05
Utica	220.63
Washington	251.03
Baltimore	269.38
Syracuse	115.23
Cedar Rapids	93.66
Huntington	103.13
Albany	74.78
Rochester	159.35
San Francisco	122.07
Reading	219.66
Akron	424.11
Salt Lake City	71.97
Rockford	71.31
Springfield, Ill.	71.01
Davenport	23.79
Worcester	83.05
St. Paul-Minneapolis	379.89
Fort Worth	46.37
Dallas	130.72
Denver	116.39
Waterbury	56.68
Springfield, Mass.	52.60
Waco	86.95
Bangor	58.88
Kenosha	94.63
Birmingham	70.43
Sioux Falls	101.86
Wichita	106.45
Spokane	79.77
Des Moines	96.36
Lowell	88.94
Berkeley	97.22
Delavan	185.76
Houston	118.63
Scranton	83.84
Richmond	103.48
Johnstown	45.80
Manhattan	420.62
Jacksonville	79.18
Lewiston	41.65
Peoria	78.96
Bronx	112.43
Columbia	69.91
Charlotte	88.71
Durham	67.84
Dubuque	23.65
Grand Rapids	50.34
Toronto	446.82
Duluth	36.34
Canton	26.94
Faribault	72.50
South Bend	103.35
Council Bluffs	139.62
Fort Wayne	50.59
Schenectady	47.91
Chicago, No. 106	293.52
Miami	57.70
Binghamton	88.69
Wilkesburg	137.30
San Diego	30.60
Eau Claire	71.53
Sulphur	92.96
Vancouver	23.08
Westchester	31.39
Queens	47.34
St. Augustine	18.20

Total collections\$14,940.42

Treasurer's Report for
January, 1934

Balance and Income	
Balance, December 31, 1933	\$1,725,995.48
Division collections	14,940.42
Interest, mortgage loans	4,496.51
Interest, bonds	2,025.00
Rents	155.00
Indemnity Fund premiums	8.43
Lodge supplies	2.20
Exchange on checks	2.00
Subscriptions to THE FRAT	3.60
Recording and registry fees	11.00
Total balance and income	\$1,747,639.64
Disbursements	
Death benefits	\$ 4,132.00
Sick benefits	1,985.00
Accident benefits	365.00
Old Age Income payments	61.25
Insurance Department fees	2.16
Office expenses	56.81
THE FRAT	193.27
Postage	32.50
Rent	150.00
Officers' and Trustees' salaries	562.49
Clerical and medical services	335.00
Total disbursements	\$ 7,875.48
Recapitulation	
Balance and income	\$1,747,639.64
Disbursements	7,875.48
Balance, January 31, 1934	\$1,739,764.16

Trustees' Report

Ledger Assets, January 31, 1934	
Real estate	\$ 85,500.00
First mortgage loans	1,155,691.60
First mortgage bond	222,932.38
U. S. Government bonds	15,000.00
State bond	154,031.36
Municipal bonds	36,477.86
Canadian bonds	21,071.22
Cash in banks:	
City National Bank & Trust Co.	8,010.04
Continental Illinois National Bank & Trust Co.	34,031.14
Bank of Montreal	5,523.16
Grand Secretary-Treasurer's cash	1,495.90
Total ledger assets	\$1,739,764.16
Balances in Funds	
Reserve fund	\$1,593,474.28
Mortuary fund	18,456.20
Sick and Accident fund	92,252.89
Accumulated interest	6,521.51
Convention fund	12,613.62
Indemnity fund	305.73
General expense fund	16,139.93
Total in all funds	\$1,739,764.16

Obituary

GEORGE VAN NOSTRAND, 27, of Brooklyn Division No. 23, died January 13, 1934. He joined the Society July 1, 1927, and held certificate No. 8271-D.

HARRY E. STEVENS, 66, of Philadelphia Division No. 30, died January 17, 1934. He joined the Society July 1, 1912, and held certificate No. 1386-C.

GEORGE D. PARKER, 66, of Kansas City Division No. 31, died January 19, 1934. He joined the Society October 1, 1912, and held certificate No. 1461-D.

CHARLES P. COKER, 70, of Little Rock Division No. 5, died January 19, 1934. He joined the Society November 1, 1903, and held certificate No. 93-C.

CLAUDE A. COLEGROVE, 48, of Pittsburgh Division No. 36, died January 26, 1934. He joined the Society May 1, 1919, and held certificate No. 4419-D.

JOHN E. CURRY, 67, of Toledo Division No. 16, died January 28, 1934. He joined the Society June 8, 1907, and held certificate No. 400-A.

ANDREW B. MATTES, 54, of Brooklyn Division No. 23, died February 10, 1934. He joined the Society February 1, 1921, and held certificate No. 5715-D.

CHARLES H. CLARKSON, 67, of Worcester Division No. 60, died February 16, 1934. He joined the Society August 1, 1916, and held certificate No. 2725-A.

January Disability
Claims

T. L. Marsden, Los Angeles	\$ 125.00
M. J. Constantine, Bangor	25.00
J. H. Robertson, St. Louis	10.00
L. W. Knuth, Huntington	100.00
Tony Notte, St. Louis	50.00
Albert Prisament, Brooklyn	25.00
Roscoe E. West, Milwaukee	35.00
*Glen Poland, Rochester	40.00
W. J. Zukowski, Boston	250.00
C. S. James, Portland, Ore.	50.00
F. E. Doyle, Toronto	30.00
H. J. Soland, Jr., New Orleans	120.00
C. F. Pence, Chicago	10.00
C. T. Chamberlain, St. Louis	50.00
Harry Blechner, Manhattan	125.00
Julius Burchardt, Houston	250.00
Walter Jasoor, Delavan	35.00
*O. H. Sicotte, Jr., Flint	20.00
*L. A. Sittig, St. Louis	40.00
*Lawrence Tellus, Jr., Bronx	30.00
*D. A. Costello, Utica	100.00
*N. R. Giordana, Brooklyn	50.00
*G. J. Risso, Philadelphia	35.00
J. F. Brady, Philadelphia	40.00
A. H. Curtiss, San Francisco	35.00
Clyde Weliever, Indianapolis	50.00
W. J. Hudson, Worcester	50.00
George Hansz, Detroit	50.00
Joel Borger, Brooklyn	250.00
C. F. Cleary, Brooklyn	50.00
Albert Ode, Buffalo	10.00
C. D. Seaton, Huntington	15.00
M. J. Graff, Kalamazoo	100.00
L. S. Hower, Rochester	20.00
E. E. Hannan, Washington	25.00
*B. A. Lucas, Sulphur	50.00

Total for the month.....\$2,350.00

*Denotes accident claims.

January Death Claims

Paid to Helen L. Delaney, Portland, Ore., for death benefit of Fred S. Delaney, certificate No. 1345-D, deceased December 16, 1933, \$1,000.

Paid to Selina Odiorne, Brockton, Mass., for death benefit of Fred L. Odiorne, certificate No. 2962-D, deceased December 6, 1933, \$103.

Paid to Lydia M. Learn, Scranton, Pa., for death benefit of Tracy D. Learn, certificate No. 5374-E, deceased December 13, 1933, \$348.

Paid to Minnie Schneider, Davenport, Iowa, for death benefit of George Schneider, certificate No. 2891-C, deceased December 23, 1933, \$125.

Paid to Mary F. Buckner, Hillsboro, N. C., for death benefit of John H. Buckner, certificate No. 1041-D, deceased December 1, 1933, \$500.

Paid to Susie M. Chilton, Waxahachie, Tex., for death benefit of James W. Chilton, certificate No. 4685-C, deceased December 4, 1933, \$53.

Paid to Lena A. Gottlieb, Detroit, Mich., for death benefit of Henry E. Gottlieb, certificate No. 1371-C, deceased December 23, 1933, \$500.

Paid to Henry H. Belouin, Adams, Mass., for death benefit of Joseph J. Belouin, certificate No. 1425-E, deceased January 2, 1934, \$250.

Paid to Mary J. Janicke, Saginaw, Mich., for death benefit of John L. Janicke, certificate No. 18-C, deceased January 8, 1934, \$500.

Paid to Mary Parker, Kansas City, Mo., for death benefit of George D. Parker, certificate No. 1461-D, deceased January 19, 1934, \$753.

New Members

Chicago No. 1—Tony Bianco.
Louisville—Robin Chestnut, Edward Clements.
Philadelphia—Henry Miecznick, William Rowe, Jr., Benjamin Urofsky, Luther Wood.
Omaha—Thomas Peterson.
Boston—Edwin Maroney.
Syracuse—James De Mauro.
Albany—Edward Lydecker.
Worcester—Raoul Jacques.
Lowell—Peter Dziabry.
Durham—Alton Warren.
Sulphur—Clarence Hill.

The Get-One Degree

Chicago No. 1—Emanuel Mayer (No. 106).
Louisville—Max Marcossou (2).
Philadelphia—LeRoy Gerhard (4).
Omaha—E. P. Armstrong (No. 31).
Boston—Michael Conway.
Syracuse—J. Fred Keller.
Albany—Earl Calkins.
Worcester—Delbert Trask.
Lowell—Lawrence McNeill.
Durham—John Dermott.
Sulphur—Guy Calame.



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bers and others interested in the Society.

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

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\$1 per single column inch. For less than six
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be made.

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MARCH, 1934



*The world is blessed
most by men who do
things and not by
those who merely talk
about them.*—James Oliver

\$1,739,764.16.

We are somewhat late with this issue.

Reason: Getting out annual reports
to State Insurance Departments.

We beg the indulgence of our read-
ers at such a time as this, always the
most crowded months of the year.

Shortly we shall be back to normal
routine, and be able to take care of
incoming matters with the usual dis-
patch.

We are more hopeful now than ever
before that the current depression has
run its course.

Five years is the average duration
of recessions in business activity such
as the one from which we are now only
emerging.

Every member should have the in-
terests of our Society at heart, and
work for it early and late.

That was the way it was built up,
every member putting his heart into
the work of making our organization
bigger and better.

The Society has paid nearly \$800,-
000.00 in benefits to its members, and
when it is considered that our member-
ship, limited to bona fide deaf men, is
small compared to that of other so-
cieties, this is some record.

Tell your friends of the good work
the Society—your Society—is doing.
Get them to join. We believe that no
self-respecting deaf man can afford to
be without insurance protection, both
life and disability. Our Society can
give him both, and at the lowest pos-
sible cost.

Many of our correspondents sending
in news matter for THE FRAT have
heeded our request to use 8½x11 sheets
of paper, follow the form of heading
and by-line shown in Division Notes,
and “boil it down.” We greatly appre-
ciate this co-operation, for it has less-
ened the labor of preparing copy for
the paper. A few, however, still use
odd-sized sheets and pay no attention
to the form of heading and by-line.
We hope these few will get in the band
wagon, and follow the instructions giv-
en in previous issues. Then we shall
be able to say that we have a cracker-
jack and unbeatable set of correspond-
ents.

The Right Focus

THE SURVEY of the deaf and hard-
of-hearing inaugurated as one of
the CWA projects has been completed
as far as the getting of information
is concerned. Now will come the tabu-
lation of the data obtained and the
drawing up of a report, we suppose,
with attendant conclusions.

We note, however, that this survey
has failed in many places over the
country to be thorough and comprehen-
sive, because of obvious limitations in
time, money, and personnel involved.

The time allowed for the gathering
of information was all too short, and
in some cases the persons to whom was
assigned the task of getting the data
fell down completely on the job. In
other localities, the data obtained was
only scattering and far from being as
comprehensive as desired. Therefore,
we are much afraid that the result of
the present survey will prove negligi-
ble and unreliable for the purpose of
forming any worthwhile conclusions
concerning the adult deaf, and furnish
few if any guiding points to our edu-
cators who are trying to improve the in-
struction given in our schools, especially
with reference to industrial education.

The deaf being scattered over a wide
area, the difficulty of interviewing them

and obtaining data is far greater than
one would suppose. For this reason,
much more time was required than
was permitted in the present survey.

To obtain any worthwhile data on
the adult deaf, such as attempted in
this survey, would require at least six
months, perhaps a year. Preparations
for a comprehensive survey would have
to be made well in advance, and per-
sons fully acquainted with the deaf as-
signed to conduct it, and given some
instruction as to the method of opera-
tion.

We believe that every school for the
deaf in the country should use a fol-
low-up system, try to keep track of
their students after they leave school.
We believe few schools do this. Much
worthwhile data could be obtained in
this way. The information thus gath-
ered could be tabulated at regular in-
tervals, some central bureau established
where schools could send their data,
and this central bureau could issue reg-
ular reports, of value to educators and
all others interested in the deaf. Gal-
laudet college would be the logical place
for the establishment of such a bureau.
The material gathered at regular inter-
vals would prove the basis for some
valuable research work in sociology and
other lines for the advanced students
and perhaps for the Normal Fellows.
Reports might be published by the gov-
ernment at little if any expense.

This Society has facilities for the
gathering of information concerning
the adult deaf. It is always willing
to aid in any movement that holds
promise of improving their condition.
It would be glad to co-operate in every
way possible in promoting such a sur-
vey that could be kept up-to-date and
be of service to educators, industrial-
ists, and the deaf themselves.

Criticism

By THOMAS JEFFERSON

HE who fears criticism is hopeless. Only
those who do things are criticized. The
idler is lost sight of in the march of
events, but the doer is watched and criti-
cized. To hesitate for fear of criticism
loses the battle while the doers march on
to victory and triumphs. Indecision is a
great harbinger; but to hesitate for fear
of criticism is cowardly. If your cause is
right, be not afraid of criticism; advocate
it, expound it, and, if need be, fight for it.
Critics always have been and always will
be, but to the strong-minded they are a
help rather than a hindrance. As the
horse spurts forward when prodded with
the spur, so the doers forge ahead under
the lash of criticism. Take your part on
life's stage and play your part to the end;
stand for that which is good; be a doer,
not a drone; look the world in the face
and let the critics criticize.

ANNUAL STATEMENT

For the Year Ended December 31, 1933, as Made to State Insurance Departments

	Mortuary Fund	Reserve Fund	Sick and Accident Fund	Conven- tion Fund	General Expense Fund	Totals
Balance from previous year.....	\$ 11,885.50	\$1,513,768.65	\$ 92,330.98	\$ 9,171.78	\$ 8,755.49	\$1,635,912.40
INCOME						
Membership fees.....	\$	\$	\$	\$	\$ 296.00	\$ 296.00
Mortuary assessments.....	73,625.94					73,625.94
Per capita taxes.....			31,672.63	3,093.76	25,887.25	60,653.64
Recording and registry fees.....					169.25	169.25
Total received from members.....	\$ 73,625.94	\$	\$ 31,672.63	\$ 3,093.76	\$ 26,352.50	\$ 134,744.83
Deduct payments refunded.....	25.86		10.50	1.60	8.00	45.96
Net amount from members.....	\$ 73,600.08	\$	\$ 31,662.13	\$ 3,092.16	\$ 26,344.50	\$ 134,698.87
Net interest on mortgage loans.....		42,902.94	2,524.48		1,011.13	46,438.55
Net interest on bonds.....		6,704.18	394.49		150.00	7,248.67
Gross interest on bank deposits.....		355.05	20.89			375.94
Gross interest other sources.....					125.00	125.00
Gross rents on property.....					1,126.94	1,126.94
Sale of lodge supplies.....					45.20	45.20
Exchange on checks.....					33.99	33.99
Advertising in THE FRAT.....					38.49	38.49
Subscriptions to THE FRAT.....					28.80	28.80
Sundry supplies.....					2.25	2.25
Surety bond premiums.....					528.47	528.47
Increase in book value of bonds.....		8.79	.52			9.31
Total income for year.....	\$ 73,600.08	\$ 49,970.96	\$ 34,602.51	\$ 3,092.16	\$ 29,434.77	\$ 190,700.48
Sum of balance and income.....	\$ 85,485.58	\$1,563,739.61	\$126,933.49	\$ 12,263.94	\$ 38,190.26	\$1,826,612.88

DISBURSEMENTS

Death claims.....	\$ 41,430.54	\$	\$	\$	\$	\$ 41,430.54
Sick and accident claims.....			35,795.00			35,795.00
Old age benefits.....	646.17					646.17
Disability after age 70 benefits.....	85.00					85.00
Total benefits paid.....	\$ 42,161.71	\$	\$ 35,795.00	\$	\$	\$ 77,956.71
Salaries of officers.....					6,750.00	6,750.00
Services office employees.....					3,960.00	3,960.00
Services medical director.....					360.00	360.00
Insurance department fees.....					913.00	913.00
Rent of office.....					2,350.00	2,350.00
Office expenses.....					709.83	709.83
Printing and stationery.....					237.25	237.25
Postage.....					275.65	275.65
Official publication.....					2,444.41	2,444.41
Legal expenses.....					1,113.30	1,113.30
Furniture and fixtures.....					165.00	165.00
Taxes, etc., on real estate.....					2,174.97	2,174.97
Personal property taxes.....					67.99	67.99
Sundry supplies.....					3.75	3.75
Surety bond premiums.....					854.60	854.60
Decrease in book value of bonds.....		265.33	15.61			280.94
Total disbursements.....	\$ 42,161.71	\$ 265.33	\$ 35,810.61	\$	\$ 22,379.75	\$ 100,617.40
Balance before transfers.....	\$ 43,323.87	\$1,563,474.28	\$ 91,122.88	\$ 12,263.94	\$ 15,810.51	\$1,725,995.48
Increase by transfers.....		30,000.00				30,000.00
Balance.....	\$ 43,323.87	\$1,593,474.28	\$ 91,122.88	\$ 12,263.94	\$ 15,810.51	\$1,755,995.48
Decrease by transfers.....	30,000.00					30,000.00
BALANCE, after transfers.....	\$ 13,323.87	\$1,593,474.28	\$ 91,122.88	\$ 12,263.94	\$ 15,810.51	\$1,725,995.48

ASSETS

Ledger Assets

Book value of real estate.....	\$ 85,500.00
Mortgage loans on real estate, first liens.....	1,158,021.60
Government, provincial, first mortgage bonds.....	449,512.32
Cash in office.....	1,524.83
Cash in banks.....	31,436.73
Total ledger assets.....	\$1,725,995.48

Non-Ledger Assets

Interest due and accrued on mortgages.....	\$ 46,576.69
Interest accrued on bonds.....	3,700.15
Assessments collected to be turned in.....	823.00

Total assets.....\$1,777,095.32

LIABILITIES

Death claims reported but not yet adjusted.....	\$ 3,129.00
Sick and accident claims reported in 1934.....	1,605.00

Assessments and taxes paid in advance:

Mortuary.....	\$439.07
Sick and accident.....	143.35
General expense.....	89.05
Convention.....	17.81

Total advance assessments.....689.28

Total liabilities.....\$ 5,423.28

EXHIBIT OF MEMBERSHIP AND INSURANCE IN FORCE

	No.	Amount
Certificates in force Dec. 31, 1932.....	7,160	\$5,397,473.70
Certificates written in 1933.....	100	54,500.00
Certificates increased in 1933.....		6,761.00
Gross totals.....	7,260	\$5,658,734.70
Deduct deaths, lapses, decreases.....	199	522,292.27
Certificates Dec. 31, 1933.....	7,061	\$5,136,442.43
Certificates terminated by death.....	70	43,078.00
Certificates terminated by lapse.....	129	87,750.00
Certificates decreased in 1933.....		391,464.27
Total terminations and decreases.....	199	\$ 522,292.27

EXHIBIT OF CLAIMS

Death Claims		No.	Amount
Claims unpaid Dec. 31, 1932.....		3	\$ 2,147.00
Claims reported during year.....		70	43,078.00
Total.....		73	\$ 45,225.00
Claims paid during year.....		65	41,430.54
Balance.....		8	\$ 3,794.46
Saved by scaling down.....			665.46
Claims unpaid Dec. 31, 1933.....		8	\$ 3,129.00
Sick and Accident Claims		No.	Amount
Claims in process Dec. 31, 1932.....		127	\$ 5,465.00
Claims reported during year.....		487	31,150.00
Total.....		614	\$ 36,615.00
Claims paid during the year.....		599	35,795.00
Claims rejected during year.....		15	\$ 820.00
Old Age and Other Claims		No.	Amount
Claims reported during the year.....		102	\$ 731.17
Claims paid during the year.....		102	731.17

DIVISION NOTES

COMING DIVISION EVENTS

March

3. Party.....	Des Moines
3. Social.....	Dayton
3. 10th anniversary banquet.....	Toronto
3. Bridge and bunco.....	Los Angeles
3. Radio social.....	Philadelphia
3. Card party and dance.....	Buffalo
3. Good luck party.....	Albany
3. Whist party.....	San Francisco
3. St. Patrick party.....	San Diego
6. Social.....	Houston
9. Movies.....	Chicago No. 106
10. Euchre party.....	Toronto
10. Card party.....	New Haven
10. Card party.....	Schenectady
10. Card party.....	Syracuse
10. Fraternal.....	Fort Worth
10. St. Patrick party.....	Cedar Rapids
10. Pencil social.....	Reading
10. Frat social.....	Johnstown
10. St. Patrick party.....	Jersey City
17. St. Patrick party.....	Rochester
17. St. Patrick party.....	Huntington
17. St. Patrick party.....	Seattle
17. Anniversary social.....	Dayton
17. Box social.....	Fort Wayne
17. Social.....	Binghamton
17. St. Patrick ball.....	Newark
17. St. Patrick dance.....	Bronx
17. St. Patrick mask dance.....	Detroit
17. St. Patrick party.....	New Haven
17. St. Patrick social.....	Kalamazoo
17. St. Patrick social.....	Pittsburgh
17. St. Patrick party.....	Salt Lake City
17. Movie show.....	Peoria
24. Recovery social.....	Akron
24. Movies and social.....	Scranton

April

6. Movies.....	Milwaukee
7. Spring festival.....	Utica
7. Social.....	Rochester
7. Comedy show.....	Los Angeles
7. "42" party.....	Fort Worth
7. "No fooling" party.....	San Diego
14. Bakery sale.....	Davenport
14. Get acquainted party.....	Syracuse
14. Social.....	Cedar Rapids
14. Card party.....	Chicago No. 106
21. 20th anniversary banquet.....	Baltimore
21. Social.....	Binghamton
21. "Spring Frolic" social.....	Cincinnati
21. Card party.....	New Haven
21. Whist party.....	Worcester
21. 5th anniversary celebration.....	Wilkinsburg
28. Annual party.....	Portland, Ore.
28. Stag party.....	Spokane

May

5. "Bowery" dance.....	Los Angeles
12. Chinatown night.....	Schenectady
18. Card party.....	Baltimore
26. 20th anniversary.....	Syracuse

MONTREAL (By A. Chicomney)—Confrères, vous devez tous être fiers d'appartenir à votre Société. Vous ne devez pas oublier tous les bons conseils et avertissements que vous ont donné vos Officiers qui font tout leur possible et se dévouent sans relâche pour vous. Alors, aidez les dans leur tâche en les secondant de vos efforts, et faisant votre possible pour intéresser vos amis à se joindre à nous.

N'écoutez pas les jaloux et ceux qui ne connaissent rien de notre organisation et ne se gênent pas pour vous inciter à laisser votre Société et aussi empêchent les autres de cette manière. Tenez votre bout tandis que vous êtes jeunes; alors plus tard, vous ne regretterez pas ce que vous faites aujourd'hui, alors, les autres auront ouvert les yeux et changeront de tactiques à votre égard et n'auront que des louanges à faire de notre Société. Donc, tenez-vous le pour dit:

Soyez courageux et ne fléchissez pas. Montrez que vous êtes des hommes et non pas des enfants. A bon entendeur! Salut!

MONTREAL (By J. D. Fea)—Our entertainment activities of the year, were inaugurated by a Smoker on Jan. 24. Bridge was chiefly indulged by the puffers. Don't miss our Bingo Party on the 15th of March under Bro. Grimes. Movies will be shown, managed by Brother Armstrong.

An unaccustomed sight is Julius Stern, our gentleman of fashion, going around in a battered old hat. A bit of Sherlock Holmes uncovered the clue. He's saving for an auto trip to the 1935 convention in his car.

Brother Barry is out of the hospital, and will use the crutches for awhile.

We were glad to hear from Bro. Jack Young, who is residing in Ste. Anne De Bellevue. He has just transferred from Washington, D. C., to Toronto.

Our Basket-ball team are enthusiastic over the defeat that they administered to the Snowdon Suburban team, top notchers in the league. The score was 22-20.

HARTFORD (By H. V. Jarvis)—After serving six consecutive years as president, John D. Moran declined to run for another term, due to the pressure of his duties at the Corbin Cabinet Lock Co. However, we still have him on the board of officers, as he accepted the post of three-year trustee. His successor, Edward Szopa, has rolled up his sleeves with the avowed purpose of keeping No. 37 on the road to success and good times. A membership drive will be one of his first objectives. Every member should stand by him in that laudable purpose, and make 1934 a banner year.

We were pleased to have two of our non-resident members with us at the December meeting. They were Brothers O'Donnell and Berrer, and we hope they were as pleased to be with us as we were to have them.

SAN FRANCISCO (By H. O. Schwarzlose)—Our division will hold a whist social on March 5, under the management of the social committee headed by Charles J. LeClereq.

Division No. 53 has suffered from the depression, as have our other divisions, but we are doing all that is humanly possible to keep our members in good standing. Statistics tell us that in 1933 some 45,000 persons died in the United States, after having let their insurance lapse. This meant a loss to their beneficiaries of approximately \$37,000,000. We do not want any of our members to be included in a similar report for 1934. If you have to tighten up, don't let your insurance be the first to go. Make it the last.

I wonder how many paid up members know that they can resume active membership, with all division privileges and a free subscription to THE FRAT, all for a few cents a month? They can do so by merely paying the General Expense tax of 36c per month and the small local dues of the division. Also, unless barred by age or some physical infirmity, they can exercise disability benefit privileges. See the division secretary or the division deputy, and have this explained fully. Then get back in the fold. We need you, and you need us. It's a 50-50 proposition.

DAYTON (By R. H. Craig)—If you are looking for a good time, you will find it at our anniversary social on March 17. It will be held at Ben Hur Hall, North Jefferson St., between 4th and 5th Sts. Barry Taylor will have the affair in charge, and he promises everyone a bang-up time. For several years the attendance at our socials has not been of the best, but we are hoping and looking for a reversal of form on the 17th, and urge all of our friends here and in neighboring towns to come and help us give Old Man Depression his walking papers. Once started, we will see to it that he keeps on walking. Refreshments of various kinds will be served, so no one need be hungry or thirsty.

Most of our members are working 36 hours under the NRA code and some few under the CWA. Don't come here looking for work. Local people are given first consideration.

PITTSBURGH (By E. A. Ludovico)—On Saturday, January 20, there was a surprisingly large crowd in attendance at our novelty social. Elmer Havens was in charge, and he put up a fine program of games, including an anagram game, feather dart race, bag relay race, balloon and pipe race, and others. A neat sum was realized.

A St. Patrick's Day social will be held on March 17, with William Gibson as chairman. Come and help us realize our ambition of having a big crowd and a good time.

The division extends its sympathy to Mrs. Austa Colegrove in the loss of her husband, Claude Colegrove, and to Walter Laughlin, whose father died recently.

ATLANTA (By Muriel Bishop)—Preparations are under way for an anniversary party on May 5. Our division will be 24 years old on May 7.

Officers for 1934 were sworn in at our public installation after the January meeting. The same efficient officers who served in '33 were again re-elected.

Hearty greetings to our new neighbor division, St. Augustine No. 116. Altho' Jacksonville is a much larger city, it is natural that "the oldest city" should be first to form a division, on account of the school for the deaf, and the D.A.D. Home being located there.

Rev. Brother S. M. Freeman, who is past-master in the use of the sign language, delighted an audience with a reading—"Les Misérables" by Victor Hugo, recently. Some remarked "It was like seeing a movie—so vividly did he portray the characters." This reading was under the auspices of Chapter One of the D.A.D.

Andrew L. Payne, whose death occurred recently in Tennessee, had many old friends and school-mates in our division, who regret very much to learn of his passing. Our sincerest sympathy is extended to the bereaved family.

The C. A. Dicksons of Griffin, and Fred Joneses of Carrollton, were visitors in town recently with the Bishops, Miss Robinson and Mr. Ligon. The quartet of congenial couples formed an impromptu theater party to see "Eskimo." This is a splendid picture for the deaf to see, since much of the dialogue is in the Eskimo language—sub-titles are run on the screen, just like the old silent movies.

Emmett McLendon of Austell, W. H. Brannon and J. C. Henck of Scottsdale, and James Stallings of Lithonia, were out-of-town frats who made short trips into Atlanta recently.

Come again, brothers, we are always glad to see you.

Rev. J. W. Michaels preached here on Feb. 4, and Rev. A. O. Wilson preached Feb. 11. Many were unable to attend this latter service as the streets were slick and frozen with snow and ice.

W. R. Earney, who has been ill several weeks, is now improving.

J. F. Ponder has experienced considerable pain and inconvenience the past two months from eye trouble. He has undergone two operations, and his many friends are glad to know that he is now fully recovered.

KANSAS CITY (By O. L. Sanford)—With better times practically already here new efforts to enlist new members will be taken on a wholesale scale. Brother Murphy, who had his head lubricated at Missouri university, hits on a new idea. Said idea is to start a contest in the division. Two captains will be chosen and the division will split. Each side will go after new members and the losing side will have to treat the winning side to a first class feed. The writer whose favorite past time is eating, was lucky enough to be deputy organizer. He will be the go-between and eat regardless of who wins.

Brother Offerle, Kansas City's grand old man, has graduated from the milk and egg diet, and now is digesting coarser foods. We all hope Fremond continues on the road to good health.

The convention fund is getting healthier each month, and the knob on Chairman Sexton's shoulders is beginning to look like a head.

Mrs. Sanford's card party drew a rather large crowd. Half of them were hearing people, and the main attraction was a professional magician. Professor Asbury, who can use the finger language rather well, made himself rather popular among the deaf attendants, and offered his services free of charge.

Mrs. Glenn Miller and Mrs. Fred Murphy gave a buffet supper the last part of January, and this party too had many hearing people. The supper was a little expensive but was well worth the money. The table was set in an exclusive style, and three courses were served. After the tummies were forced out a little bit a card game was served to bring said tummies to their normal size. The party ended with every body in good spirits, and we hope that future parties of similar make are already brewing in the pot.

Kansas City mourns the loss of one of its brothers, George Parker, on the 9th of January. Always quiet and with a cheerful face, the division missed him immensely at its February meeting. George left this world with a few frat brothers around him, and was assured his wife would have money to carry on with and the home office saw that this assurance was fulfilled.

OMAHA (By R. W. Mullin)—Bro. Dobson, our new Senior Trustee was called to the floor to give his first report and proudly gave out a list of contents on hand such as old books, unpaid notes and a lot of cancelled checks down to pens and pencils while Pres. Treuke yawned. The mistake was later remedied as soon as Bro. Dobson realized that he was only to give out the financial report.

Bro. Revers got a neat home in Council Bluffs near where he has a slick job. Then he filled his domain with furniture, rugs and utensils. When his wife, who was browsing in Oklahoma, heard of this, she packed up and bought a straight ticket to Council Bluffs. The rest is like the old story where they lived happily afterwards.

We had a couple of hours' thrills, spills, and chills watching the historic battle at Fort Pitt last month. We had very ancient guns, and the Indians had scalping knives. Many died, many bled and nobody yawned while Bro. Farquhar revealed it so vividly that we were completely enraptured in it. Before returning to Missouri, Bro. Farquhar had bread, butter and jam at Bro. Tom Anderson's in Council Bluffs, later to be hounded by some Omahains who knew him at Gallaudet. There the fun lasted until we came to our senses.

Of the oft-showered newlyweds, here's Mr. and Mrs. Nick Petersen at the Nebraska School. Pewter, silverware, cut glass, silks and satins come now and then from brother fraters, the teaching team and down to the

janitor staff. Nick's human, everybody likes his ways, especially Florence. She's clever. Tear up her pretty handkerchief and still she giggles. Because you've sadly overlooked that this handkerchief was your own.

SYRACUSE (By T. A. Hinchey)—Lack of news from local members makes this column a bowling one. Our dream of an inter-divisional bowling tournament is being materialized. Syracuse is honored as the site of the event, which will take place April 14 and 15. Entries have been received from Montreal, Buffalo, State 1933 champions, and Binghamton. Utica is pending. Rochester and Albany have to be heard from, but it is very likely they will hop in and make it a jamboree of the first magnitude. An invitation was extended to Detroit boys but it is doubtful if they can accept it. Prizes will be offered for high scores in all events. The Jefferson Alleys have been reserved for the occasion. We note George Lewis of the Parlor City hollering for our scalps on the polished lanes. Sure we will be ready when the tournament arrives. We have got to hand it to those Bingoes for their gameness after their beatings in the last three years. The Montreal team will, no doubt, have attention focused upon them, for their reputation in sport endeavors is well known. Divisions desiring information about our plan of tournament can address Thomas Hinchey, 133 Warner Ave., Syracuse, N. Y.

Frank Lee was rendered hors de combat recently and missed a few days' work, a rare occurrence in his active life.

It is worth repeating here—Don't forget the March 11th card party, which follows our regular meeting. Secretary Carl Ayling will depend on his acrobatic ability to attend to the wants of guests.

BOSTON (By D. McG. Cameron)—Some of the officers while at the Ball on Dec. 30 discovered nice meeting quarters, with all conveniences. Finding they could be had the first Saturdays of each month at a substantial saving in rent they brought the matter before the Division. So once more we are to move. The location is the Caledonia Building, corner Berkley and Appleton Streets, near the site of Oddfellows Hall, our former quarters, which was destroyed by fire two years ago. The first meeting will be held in April and the name of the hall will be in the issue of that month's FRAT.

It has been decided to hold major social events on the following dates: Dance on May 29; Picnic July 4 at Danvers; Halloween Party last week of October, date to be decided on later; Ball Dec 31 and Social Jan 1st, 1935, with the understanding that smaller affairs will be decided on at short notice from time to time. It is doubtful if we will have any after meeting socials this year. As the attendance at the Division meetings has been small on such occasions. Apparently the members like to be thorough and deliberate in the business of the Division meetings, as has been evident by the turn out when there is no social following.

The Division donated \$10.00 and a collection of \$5.25 taken at the meeting, to help create a fund to combat a bill which the Insurance Companies are trying to put through the Legislature, and which will bar the deaf from the Workmen's Compensation Act and the Compulsory Auto Insurance. The Boston Silent Club followed our lead and made a donation of \$10.00 to the same purpose. A monster ball to secure additional funds will be held on April 14 which I understand will be under the auspices of the New England Gallaudet Association.

BALTIMORE (By A. P. Herdtfelder)—Before the end of this month a new paper for the deaf, "The Silent Mentor" will make its appearance. It will be an 8x10 four-page paper, and will contain articles of interest to the deaf and their hearing friends residing in Maryland and other states. Biographies of successful deaf men and women in all walks of life, as well as of people who have been benefactors of the deaf will be a constant feature of the paper. There will be articles on useful, gainful occupations for the deaf which should prove attractive and instructive reading for the adult deaf and the parents of deaf children. There will be articles on home economics, local news, fables,

jokes; and timely editorials of an instructive and helpful nature. Around 500 copies of the first issue will be sent out gratis. The paper will be published bi-monthly by the publisher and owner, Brother Michael Weinstein, at 1527 Pulaski Street, Baltimore, Md. The subscription price is \$1 a year. Send your subscription to the publisher. All contributions for publication should be accompanied by the name and address of the writer, and sent to A. P. Herdtfelder, 2218 Pelham Ave., Baltimore, Md.

"Coming events cast their shadows on before," and this goes for our 20th Anniversary Banquet, which from present indications will eclipse any event ever attempted by the division. A complete writeup of all the details, the names of the speakers, and the menu of the dinner will be published in the April issue of THE FRAT.

PORTLAND, Oregon (By C. H. Linde)—While at work at a mill, Brother Miles Sanders' left fingers came into contact with a jointer that peeled off three of the knuckles and shaved off a fingernail . . . Brother and Mrs. Bud Hastings' birthdays—January 25 and 26, respectively—were celebrated with a family reunion and birthday dinner at their home . . . Brothers Lawrence and Bjorkquest of No. 113 dropped in at the last meeting to say hello to their former fellow members.

SCHENECTADY (By T. P. Sack)—There was a good attendance at our installation supper at the new hall. The chairman was Tom Sack, assisted by four ladies.

Schenectady Division has moved to the Danish Brotherhood hall at 989 Albany street, between Brandywine avenue and Swan street. We shall use the whole house on the second Saturday of each month. Wow! Over 15 score people could find room in this place, because of the two floors and the dance hall, also meeting room and kitchen. Remember the new address.

This is 1934, and we are looking for happiness and prosperity, and you can do your share by helping the Division once a month (12 times each year), so attend socials if possible. Brothers, now is the time to show your friendship, leadership and cooperation. Get your wives and friends to join, and No. 105 will be bigger and better.

For March 10, following the third monthly meeting, Paul Sack will entertain with a card party, and he promises he'll double and redouble your enjoyment of the games.

Folks, just a little advance information. The Division announces something extraordinary for May 12, and that is a "Chinatown Night." It will be held under the direction of Brother Trainor. He wants over 100 visitors in Chinese costumes to attend. Do you remember the Chinatown Night in 1930, and the grand time we all had? Put this date in your memorandum now, so you won't forget it later.

SCRANTON (By H. B. Young)—January 9 witnessed a very exciting match between the Pennsylvania Oral School Basketball Team and the Alumni, with the latter coming out on the short end of a 30-17 score. Feb. 20th will see a return engagement wherein it is hoped that the result will be more favorable to the Alumni.

January 25—the stork in his flight over Scranton stopped off at the home of Bro. and Mrs. Richard Lloyd, leaving a little mite of femininity to gladden their hearts. Congratulations.

Chairman Armfield wishes to announce that the evening of March 24 will be devoted to movies. Scenes of our picnic last August will be among them—so save up your pennies and hie your way to Leonard Hall—that night—don't forget, March 24, 1934.

LOWELL (By C. C. McCord)—Lowell Division started the year with an installation of new officers at the regular meeting of January 13. Our new president, Albert L. Carlisle of Lawrence, announced that the prospects of the year for the division ought to and would be brighter with young new members around the Merrimack Valley. We expect to get at least four before March 1.

Stephen Henry will settle down in Lowell as he will get his old job as caretaker of an estate. Here is hope that he will be a regular attendant at the division meetings.

Carl J. O. Santessan is a C. W. A. worker for his home village, West Newberry, three days a week, and the rest of the week, at his farm.

Business is good, especially in the woolen mills, and some of the members are on full time.

The deaf people around Merrimack Valley are working hard to help the Boston committee and Grand Vice President Battersby to put over the bill, sponsored by Representative Manevitch of Boston, giving the deaf the right to operate automobiles. Time and money we should give to the committee of Boston.

AKRON (By J. O. Hamersly)—Akron has been coming along fine with the "New Deal" spirit, with smokier factory chimneys. Most of the rubber factories around Akron are being rushed to full capacity, working six days a week of six hours a day. The few brothers that have been unemployed for a long time have been practically all absorbed in the various C. W. A. projects in this vicinity, so things are beginning to look brighter than in many moons. But—outsiders, take notice that it does not mean jobs are awaiting you, for these jobs are given only to bona-fide Akron residents. Any new employment additions to rubber factories are given mostly to recent high school graduates of Akron. So those coming to Akron to try for jobs are only wasting car fare.

Akron Deafdom has been enjoying rare treats of clever wrestling matches by Silent Rattan, who has been booked for several matches at the Firestone Club House recently. His services are in constant demand by wrestling fans in several large Ohio cities this winter, as his style of wrestling is clean and entertaining.

Brother and Mrs. H. H. Wilson went overland recently to Mentor, O., to see how well their friends, Brother and Mrs. Clarence Graves, are established in their gasoline service station and restaurant business on the much traveled No. 20 Highway east of Cleveland. They are making out well on winter business. So with spring and summer coming on, their business ought to treble. Best wishes for their success in their new business venture.

Division social activities since last fall have consisted of a Halloween Party, Aux-Frats Social on November 25, and Public Installation with Christmas Party on December 23. The Halloween Social was a huge success; the hall was packed full with those seeking a gala time, many having come from long distances. Mr. and Mrs. F. Peard, Mr. and Mrs. R. Lynch and Mrs. T. Kenney of Detroit came the longest distance. The Aux-Frats Social was ably managed by Chairman Mrs. George Murphy, assisted by Mesdames Irvin, Andes, McConnell and Seinensohn. The program opened with a few reels of good comedies and educational films, one embracing wonderful waterfalls over the world, then two playlets were given, under direction of Lilly Andrewjeski and her cast of Claras, Joans and whatnots, whom it is said Mrs. Murphy imported from Hollywood. Considering the odds and ends they had to make up a homemade stage and costumes, Lilly, as director of the plays did creditably well. The first playlet was entitled "Living Character Movie," starred by Mrs. Laingor as Mother o' Mine, Mrs. Seinensohn, Troubadour; Mrs. Boggs, Priscilla; Mrs. Zitnik, Housewife; Mrs. Pittman, Flapper of 1832; Mrs. Winger, The Man Beautiful; Mrs. Shannon, Flapper of 1932; Mrs. Blevins, The Sand Man; Mrs. McConnell, John Barleycorn; and Mrs. Rassmusen and her toy fox terrier, Fifi, The Hawaiian Dancer. The second playlet was entitled "The Blue Beard," starred by Mrs. Paul Smith as Blue Beard, Ella Brown and Florence Seinensohn as Sisters Fatima and Anne, Mrs. Boggs and Mrs. Osborne as two brothers coming to the rescue of their sister, Fatima. The play was so good that they were requested to reproduce it at Cleveland Division's 25 year anniversary banquet. The public installation and Christmas Party was under direction of Chairman Pfunder, assisted by Brothers Brown, Frater, Zitnik and Thompson. Ella Brown and Brother Frater gave an interesting Christmas play until Bob Unsworth as Old Santa Claus arrived and distributed a package of candy and an orange each to all children present at the party.

A N. R. A. Social is slated to be held on

March 24 at the regular Frat Hall, N. Arlington and E. Market. Come one and all and boost N. R. A.

Brother Eckert of New Philadelphia, O., who is associated with his father in grocery store business, has transferred to Akron Division from the Columbus Division so he can enjoy all of Akron's lively activities.

SALT LAKE CITY (By E. R. Thurston)—With the creating of a new committee, known as the Delegate Fund Committee, headed by F. Underwood, with Brothers A. Keeley and E. Preece as assistants, it is expected that there will be some keen competition between this and the Entertainment Committee; and although they are of a different nature, it ought to liven up things and help swell the funds considerably for both sides.

The entertainment committee, comprising Brothers F. Billeter, G. Laramie, W. Kirk and R. Thurston, chairman, promise an extraordinary St. Patrick's Party on March 17th. The "Aides-de-Camp" to this committee for the aforesaid mentioned party—Mrs. Justina Keeley, Mrs. Jessie Keeley, and Mrs. Helen Thurston—who will have charge of arrangements, have something up their sleeves, and I doubt if even one of the members of the entertainment committee will be able to glean enough facts to pass around, so be sure to be present at this party or you'll be chasing yourself for not going! The ladies promise good eats too! They are very staunch supporters of the N. F. S. D. and its cause, so let's all come out and give them a big hand!

The March 6th meeting is slated to be held at the residence of E. Preece. Come on and enjoy the after-meeting social. You all know what great hosts Brother and Mrs. Preece are.

MILWAUKEE (By Samuel Sutter)—The mask ball which took place on January 20, at Polonia hall, was a fair success, under the chairmanship of Paul Krueger, assisted by division president Joseph M. Angove, Martin Drews and Oscar Meyer. The winners were Mrs. M. Drews, Mrs. R. West, and Miss Violet Scheumenauer, (in a group) first; Mrs. Paul Krueger and Miss Margaret Kleinschmidt, C. W. A. workers second; Mrs. Oscar Meyer and little Mydella Drews, Old and New Year, third; Joseph M. Sloan of Chicago, Chinese Mandarin, fourth; Ernest R. Maertz, Uncle Sam, fifth, and Mrs. J. M. Sloan of Chicago, Rooster, sixth.

On Feb. 6, immediately after the meeting, Milo Hodge, John Kurry, and Stan. Kaszuba were very busy, with smiling faces. The result was a very pleasant social.

After the March meeting Emil Rosenfield will try some new games and arrange card games. Come, everybody, and see what the new games look like.

NEW HAVEN (By Clarence Baldwin)—New Haven Division had a moving picture show following the February meeting. The optience numbered over 35 people, and the

local treasury was enriched a little. We are duly appreciative of the continued visits from the members of Waterbury Division to our meetings and socials.

James Bly was given a surprise birthday party on Sunday, Feb. 11. Several of the local fraters and quite a number of the local feminine element had a pleasant time at the party.

Brothers Quinn and Gunning are the latest additions to the local C. W. A. ranks, and are extremely happy to be employed, following their lay-offs from their places of employment, due to the depression. Brothers Youngs and Bly have been employed on these C. W. A. projects in West Haven for quite some time.

B. Sullivan and C. Baldwin are still members of the Fresh Air Inspection Squad—or to speak more plainly, they are still unemployed. Bridgeport and the members living there seem to be faring much better in the employment situation than their New Haven brethren. As far as the writer could learn, all of the Division members living there are regularly employed.

New Haven Division plans a monster St. Patrick's Day Dance and Social in Fraternal Hall, on St. Patrick's Day. The Social Committee, with Brother Moise Chagnon, assisted by Brothers Youngs and Baldwin plan lots of good things and numerous surprises for all who attend. This affair will be held in the front hall where we formerly met—not in the back room where we hang out now. Come one and all, and have a swell time.

SAGINAW (By G. J. Janicke)—Following our meeting at the home of Brother Schultz, we had a birthday surprise party in his honor. About 50 guests attended. Appetizing refreshments were served by Mrs. George Janicke and Mrs. F. Ramage.

Imagine Brother Ray Coeurs' disappointment when his wife presented him with a fourth baby son on Jan. 24, when he so much wanted a girl. Ray has four sons now. By the way, Brother Ray, pass the cigars around.

Saginaw Division wishes to extend deepest sympathy to the bereaved family of Brother Bieri, whose mother passed away on Jan. 9, and was buried on Jan. 12 at Lowell, Mich.

DETROIT (By A. A. Stutsman)—Ralph Adams is all smiles because his 100-lb, 5-foot wife presented him, on January 17, with a seven-pound baby girl, named Patsy Lou.

John Walter, who was recently operated on for appendicitis, is now up and about, laughing with his many friends.

William Engelbrecht has found some means of getting bread and butter for himself. He is making dust-pans, and is selling them at 25c. If you need a dust-pan, get one from him. Tell your friends and neighbors about it.

The Division was shocked to hear of the death of John Curry of Toledo, Ohio. He belonged to Toledo Division, but as he quite often came over here to our picnics and socials, we felt as though he was of our division. We shall miss him in our future socials.

A happy item: Four or five paid-up members are now planning to become active again. And, besides, there is one fellow here who is laying aside a part of his earnings until he can pay up his arrears due the Akron Division, and then he will transfer his membership to this Division.

The Division had a card social on February 3, under the chairmanship of A. A. Stutsman. The social was decided upon on very short notice, and there was no time for mail-notice for the members and friends, but just forty people came, and they all had a good time, but the Division's treasury was not increased. Listen! There will be a St. Patrick social on March 17, at the G. A. R. Building, under the same chairmanship. Admission, 25c a person. Come like a good, loyal frat, and help boost the Detroit Division.

The writer's term as THE FRAT Reporter expires this month. If there is any one here who wants the job, let him come to the meeting and apply for it.

PORTLAND, ME. (By K. M. Leighton)—On April 28, the annual party will be held by Portland Division at Spanish War Vet-

KEEP IN TOUCH—THE WORLD IS MOVING

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THE AMERICAN DEAF CITIZEN

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

erans' Hall, 514 Congress St., under the management of Chairman Keith M. Leighton, assisted by Harold Libby, Coleman Casey, Adolph Fisher and Arthur Borden. The admission will be 50 cents.

On the same day at 2:30 p. m. there will be a thrilling basketball game between the alumni and the girls' and boys' school teams at the gym at the Maine School for the Deaf. Come and have a good time, and forget your worries.

On the next day, Albert L. Carlisle will give a service at 2:30 p. m. at the First Baptist Church, opposite Lincoln Park on Congress St. Another service at the School for the Deaf gymnasium at 7 p. m.

Brothers, are you looking for John S. Kennedy? He is in the New England Home for aged deaf mutes in Danvers, Mass., now. Write to him and cheer him up.

We extend our deep sympathy to Sumner Bailey in the loss of his aunt, Mrs. F. W. Woolworth of New York. Her late husband founded the five and ten cent chain stores.

The first deer shot legally in Vermont in the hunting season was shot by a deaf man, George Ladd of Island Pond. The deer, weighing 150 pounds, was shot on Bluff Mountain.

Notice to residents and non-residents: The Secretary must be notified of disability within 10 days, and the sick or accident claims must be submitted within 30 days after discharge from doctor's care.

CLEVELAND (By Robert Young)—The February meeting of Division No. 21 had a few of our younger members absent, which can be attributed to the fact that the Al Sirat Grotto Circus was in town, and not to the sub-zero weather that prevailed outside.

Defeat was at last meted out to us Frat brothers by the revengeful bowling Sphinx Club trio. A subdued Napoleonic feeling has at last pervaded our system in spite of all that Pret Munger, our "Little Corporal," could do. Another three games is scheduled for Feb. 18, and according to Bro. Munger he expects to be in tiptop shape, so this time we are relying on him to assume the role of the Duke of Wellington.

We are glad to hear that Bro. Campbell is improving rapidly at the City Hospital from the effects of tuberculosis.

At last Elmer Rosenmund is back with us again, after being out of town for almost a year. He has been recalled to his old job here and is glad to be back among his old associates.

The Feb. 10th St. Valentine Dance Social was to all appearance a dandy affair. The youthful general, Julius Cahen, and his young Lieutenants, Herman S. Cahen, Orville Johnson, Abe Mann, John Teli and Robert Young certainly did a neat job of making things lively, so that it even attracted the attention of a stray cop, who however was easily assured that everything was on the level. So all's well that ends well.

CHICAGO No. 106 (By F. B. Wirt)—Of all the Divisions in the N. F. S. D., the two Chicago Division have more than one Deputy, and 106 has three. In spite of the fact we had three deputies last year also, the results were nil. This year we are getting an increasing feeling of confidence that conditions are improving, which will enable us to add a few more members to the Division roster. That will benefit not only the Division but the whole N. F. S. D. as well.

Accidents or illnesses seem to happen after the liberal disability benefit privilege extended to paid ups are relinquished. Bro. Kelly, altho still working, did not see fit to take advantage of the nominal rate, with disability benefit allowed by the Grand Office. Now he lies in a hospital with a broken hip. Bro. Bauer also met with a bad accident. No need to say what should have been done.

We are laying plans for our first social affair for the year, to be held at the Hotel Atlantic on March 9—a card party. This one will be of particular interest to every member, and they all are expected to be present. There will be a new "Laurel and Hardy" show, the parts taken by Bros. Hinrichs and Rice. Other comedy features will be given, an hour's amusement for only 15 cents, or 25 cents a couple.

SEATTLE (By N. C. Garrison)—Seattle Division is making an early start on her Delegate Fund. At the February meeting it was decided to put all profits from socials, starting with the St. Patrick's Party, in the Delegate Fund. This will relieve the Division of the trouble of a special assessment on individual members as in the past.

Brother Root is wearing a broad smile these days, the reason being the steady improvement of his wife, who has been very ill for many weeks. His brother members are all delighted at the rapid progress of his "Better Half" and hope she will soon be in her usual good health.

Chairman Bradbury of the St. Patrick's Party has chosen Brothers Landreyou, Peterman and Garrison to assist in the arrangements.

Bro. Lowell of Tacoma gave a short talk at the January meeting in regard to Tacoma forming a separate Division. The general sentiment was that the time was not ripe for another Division on Puget Sound at present.

Paid up members are rapidly returning to the fold, and taking an active interest in the Division's affairs. The C. W. A. is doing much to help this along, until normal employment conditions return more fully.

COLUMBUS (By C. C. Neuner)—In the first place we will report what occurred first about our Division since we wrote last and that was our annual Mid Winter Social held Jan. 13th. Notwithstanding the superstitious No. 13—it was a grand success. Deputy Fryfogle was Chairman, and it is probable he is immune from such superstition. All who attended had the time of their lives. May we have many more such happy occasions. Those we noted from outside of Columbus present at the above Social were Earl Wilkins, New Albany, Ohio, Miss Izora Sutton and Fred Sutton, Newark, Mr. and Mrs. John Bostwick (newlyweds), Pataskala, Elza Young, Crooksville (oil village), Earl Mather, Richmond, Ind., Walter Redman, Newark, and Howard Liggett. There was one globe trotter from the Ohio Home for the Aged and Infirm Deaf who never misses any big goings on anywhere within reach even if he has to hoof it some 12 or 15 miles away. He is none other than that famous George Kinkel and he says he made the distance in 5 hours, although he is not far from 70 years of age. Here is a champion walker. Can you beat it?

Elmer Elrey is expecting to be the proud possessor of a new 1934 Oldsmobile ere April 1st rolls around. But we are not going to count the chickens until they are hatched, so as to beware of "April Fool."

We, as well as many of the Frats and Aux Frats, attended the wrestling match Wednesday evening, Feb. 7th, in which Silent Rattan was pitted against Billy Thom, coach of the Indiana University, which was hotly contested. They battled for one hour, seven minutes and 53 seconds. Rattan lost, but it was a great match. Mr. Thom was heavier and stronger than Rattan, besides having much more experience. Although we all rooted for Rattan and regretted he did not win, it was a great contest and it did not belittle him to lose. We wish him abundant success in his chosen vocation. He is game to the core.

We were grieved to learn of the sudden death of John Curry of Toledo, Ohio. We knew him pretty well since the Columbus Convention in 1912, when he attended. He was above the average in intelligence. We extend sincere sympathy to Mrs. Curry in her great burden of sorrow.

BINGHAMTON, N. Y. (By Geo. Lewis)—Arrangements are being made for a Bowling tournament of division teams, from Buffalo, Rochester, Utica, Albany, Syracuse and Binghamton, to be held in Syracuse on April 14th. Outsiders are welcome to enter the tournament.

The tournament will consist of team events, doubles and singles and will be under the direction of Tom Hinchey of Syracuse. The writer is the captain of our division team.

William Hawley, who has been out of work for nearly two years, is now working under the C. W. A. as a carpenter.

A surprise birthday party, engineered by Mrs. Julius Stein, was given in honor of her husband at their home, Brother Stein being showered with useful gifts.

Hey! Julius, when are you going to transfer from your division to ours?

All of our members are now working. Kindly pay back to our division fund what you owe for dues during the depression. Thank you.

LITTLE ROCK (By R. C. Worrell)—Hal Adcock, our Division Secretary, is the proud owner of a 1934 model Ford V8. And, Brother, it is not an used one, either.

Albert Stack, of Kansas, was a recent visitor here. He came here from New Orleans while on his way home. James M. Smith had the pleasure of entertaining him at his home with a swell supper prepared by his wife, known as Marfa to us Southerners.

Bro. Adcock is now head supervisor of the Arkansas School for the Deaf. Willie Williams was transferred back, to assist him, from the Colored Department. Earl Bell, recently head supervisor for many years, resigned to put all his time to directing athletics here. Much success is seen in this change.

A N. R. A. party was given by our Division, Friday night, Feb. 3, in the Community Hall, our new meeting place. It was a real success and every one present enjoyed every minute of it.

Our heartfelt sympathy goes to Mrs. C. P. Coker in the death of her husband. His death came as a result of an infection in one of his feet. He died January 19. Death has taken from our number one of our most valuable members.

While making a trip to Fort Smith with his immediate family, L. C. Shibley was so unfortunate as to have his old buggy, a 1929 Chevrolet, demolished beyond repair while he was only a few miles from his destination. Another 1929 Chevy, driven by a woman, crashed into the right side of Bro. Shibley's car, turning it over several times before any one knew what happened. Only slight injuries were received by the occupants of both cars. This happened one Friday afternoon. None of us knew of it until Monday morning, when Bro. Shibley drove in with a bandaged hand and a new 1933 Chevrolet. All are doing nicely now. We can not say we are sorry he lost his old car, when he has a new one to make us envy him.

SPOKANE (By J. E. Skoglund)—A very successful smoker was held at the home of Dominic Tonti.

During the last few years the number of deaf residents in Spokane has greatly increased, and nearly all of the deaf men have become Frats. We give all our thanks to the depression for bringing us new members.

A stag party will be held on April 28th at the cabin of John Skoglund at Hauser Lake, Idaho. This place is located about 25 miles from Spokane, so a very enjoyable ride as well as a good time will be had if everybody attends. A Frat gathering has never been held at any lake, so this should surely attract our members.

John Frisby was laid up for a while with a bad toe on his right foot. It became infected after a heavy weight fell on it. It was finally amputated.

ROCHESTER (By Y. Lansing)—All members are urged to come to the March meeting, which will be a very important affair. The special committee's report will be ready—the fate of the report will depend on your judgment and cooperation. Any claims and adjustments against the division will depend on the law of priority.

Members ought to enclose return postage for any correspondence and inquiries. The Division cannot be responsible for such extra expenses incurred by its officers and committees.

Denver, take notice! We have your Frank Lessley here with us. He is well and happy, but does not like our climate. We are too "cold and wet" for him.

Remember our April 7th social—we meet at 7 o'clock, and a social will follow at 8:30 o'clock. A good time assured—no fooling!

FARIBAULT (By Wesley Lauritsen)—One of the most willing workers among the local brothers is Louis A. Roth. He has efficiently served as treasurer of our Division for a period of seven years. He did not choose to run for his eighth term, although strongly urged to do so. At our February meeting President Lindholm announced that Brother Roth had accepted the appointment of chairman of the entertainment committee. This announcement was greeted with much applause, for it is a tough assignment, with little thanks attached to it. Brother Roth has chosen Brothers Klein, Johnson and Rodman to serve on the Committee with him.

Through the efforts of Superintendent Elstad practically every unemployed deaf person in Faribault has been placed on the C. W. A. projects under way in the city.

The annual baseball game between the School team and the Alumni will be played on Saturday, May 12. A large crowd is anticipated, as no admission is charged to see this game, which is always interesting and hotly contested. Elmer Fiedler has been chosen captain of the Alumni team, and it is reported that he will be in tip top condition to fill his old role of pitcher, as he is daily practising playing ball on the living room floor of his home, with his baby. In a later issue we shall announce the social activities for this day, but remember the date and keep it open.

Natural gas was piped into Faribault last fall and now the school and the homes of Brothers Smith, Schwirtz and Boatwright are heated by this new fuel. At the school a big saving is made in the fuel bill, while in private homes the cost of this type of heating is slightly more than coal, but the convenience is great, and well worth the difference.

UTICA (By R. J. Siver)—Look at April 7 and see if you have any dates for that day, because Miss Maciol wishes it to be known that she is chairman of the Spring Festival to be held at that time. There will be lots of fun and she says nobody can have any if they stay at home. Admission will be charged according to your height. Minimum price is 25c, up to 5 feet tall. Over that it will be 1c for each inch. Not a bad idea, eh! Let's go and see what she has in store for us. The party will be held at our meeting place after the meeting.

CHICAGO No. 1 (By H. E. Keesal)—William Maiworm, the self-appointed engineer of our coming annual picnic, announces to a cock-eyed world that he has secured the big, shady park, Natoma Grove, 6510 Milwaukee Ave., for our 32nd annual picnic, to be held on Saturday, August 4, from 7:30 a. m. to midnight. Is that a long enough day? "Bill" is proving himself a fast worker, and if he keeps it up—as he will—we can be assured of a grand time on that day. He is stressing the fact that this date offers unusual advantages in the way of a good time. On Friday evening, the night before the picnic, the division holds its regular monthly meeting, and will give a warm welcome to visitors. And on Sunday, the day after the picnic, all hands can amble down to the World's Fair. Thus you can kill three birds with one stone. So we are looking for a goodly attendance from out of town.

Our February meeting was only fairly well attended. Following the meeting, cards were indulged in. The profit was nothing to speak of, but all seemed to have a good time, so we were satisfied.

The division's mask ball on Feb. 10 was the largest and best held since Mr. Depression hit us. There were 560 admissions, not counting half a hundred children. Chairman Louis Wal-lack and his able assistants are to be congratulated on the successful result of their months of planning. Mrs. Bennie Jacobson, costumed to represent the N. R. A. eagle, won first prize, with Joseph Sloan and his N. F. S. D. emblem runner up on the men's side. The children were also rewarded. Refreshments, liquid and solid, were on sale, and the "bar-keeps" were about the busiest persons in the hall. And you should have seen the main wardrobe and the overflow in another room. Enough clothing to stock a Maxwell St. haberdashery! Reports are not all in, but a good financial profit seems assured.

ST. LOUIS (By R. M. Hutchings)—Hats off to the baby division recently installed at St. Augustine, Fla. Let's hope it increases and grows strong and hearty.

William Schaub has begun to step-up the campaign for helping the Kansas City convention fund. The first event was a bunco and euchre party on Feb. 24 at the Gallaudet Club. Refreshments were served.

William Lambur has been named as chairman of our picnic committee, with Carl Hiken, Leo Froning and Ralph Hutchings as his assistants. Further announcements regarding the picnic will be made later.

Henry Stumpe, who was hit by a motor bus on January 27, is still confined to the hospital. He received a fractured hip and badly smashed legs. We hope for his speedy recovery and no permanent injuries.

SAN DIEGO (By W. H. Foster)—Last December we voted for new officers. The only officers changed were President and the Vice President—all of the others were re-elected by acclamation.

Our new President wants the Division to hold a social every month, so we can increase our Delegate Fund.

On December 31 Bro. Wilson went up to Los Angeles. He stayed there for a week. What do you think he brought back? Well I will tell you. He brought back a bride. Since Bro. Wilson got married, it leaves only one single Brother at the meetings. The single one is the writer.

All our members are now working. The ones who were out of work got jobs with the C. W. A.

On Jan. 27 a surprise Birthday Party was given at Bro. Wilson's home. Some say it was a party in honor of his marriage.

BUFFALO (By A. E. Ode)—The social given by Chairman Leo Coughlin at the new Highland Park Hall was a big success. There were 115 guests who appreciated the new hall. After cards, there was a merry dance which lasted full two hours, as there was loud music. The writer's friend, Mr. Floyd Hesselthaler, played extra loud on the Grand Piano. The non dancers even enjoyed the music. Mr. Hesselthaler lost his hearing suddenly when he was 20 years old; power of speech stayed. He is an accomplished musician. He had to practice lip reading and depended on it until the writer taught him the manual alphabet and sign language. Mr. Hesselthaler now enjoys attending deaf socials or private deaf gatherings. The writer expects him to join No. 40 later on.

March 3rd the writer as chairman will run a card social and dance. After cards, dancing. Mr. Hesselthaler will play on the piano.

Several shower parties are being given in honor of Miss Agnes Palmgreen, who recently announced her engagement to Frank Messenger of Rochester division. The marriage will be tied within a few weeks. They are being congratulated. Mr. Messenger is not totally deaf. He never lost the power of speech. He is a friend of the deaf, and has done a lot of kind deeds for them, which are really appreciated.

FORT WAYNE No. 104 (By J. J. Smead)—Brother Noah L. Lehman, aged 40, a charter member of this division, was instantly killed Sunday morning, February 11, when struck by a yard freight engine on the Nickel Plate Railroad near the intersection of Berry and Monroe Streets, near his own home. According to the verdict of the coroner, death was caused by a compound fracture of the skull when he was thrown aside by the engine. A formal inquest was held and a verdict of accidental death was returned by the coroner. Brother Lehman was walking to his home along the railroad tracks from the down town district where he had gone to purchase a Sunday paper. In some manner he slipped and fell on the tracks, and the engine struck him immediately, throwing him aside, the engine crew informed the coroner. He often walked along the railroad right-of-way to his home. As to why he chose this route is not known. Brother Lehman came to Ft. Wayne 10 years ago from Paulding County, Ohio. He was employed by the Western Gas Construction Co. for seven years as a core-maker, and was laid off about four years ago. He was employed by the CWA at the time he met his death. His fellow workers, instead of donating flowers, sent \$8.00 in cash to his widow, which was much more appreciated than flowers. Surviving are the widow, Mazie; a daughter, Miss Ethel Lehman, and three brothers, Gifford, Guy and Orville Lehman, and the mother, Mrs. Lizzie Lehman, and two sisters, Mrs. John Hill, all of Ft. Wayne, Mrs. Charles Vance of Latty, Ohio. The body was taken to Paulding, Ohio, for burial Feb. 13 (Gifford and Guy Lehman are charter members of Ft. Wayne Division). It is strange that fate should have decided as it did, for Bro. Lehman was chairman of the committee that put on a Valentine party at the Y. M. C. A. on February 10. He was in a cheerful mood, and directed the party successfully, netting the division a nice profit. And the following morning, Feb. 11, what sad news. Nature is strange, indeed.

Having occupied a bachelor's chair until middle aged, Brother Ernest Hachmeier surrendered his bachelorship to Miss Pearl Hipsher when

the happy pair were joined in holy wedlock February 8th, 1934.

The writer of this article will be a candidate for the nomination of Constable of Wayne Township for the Justice of the Peace court at the May Primaries. His candidacy has already been announced by the local Democratic papers.

The Law of Averages

By DR. SOLOMON S. HUEBNER

Professor of Insurance, University of Pennsylvania

THE secret of the great record of life insurance organizations is the law of averages, the fact that they can use that law in all seven of its applications, whereas few other depository institutions can utilize more than three.

The first principle is that we must not have a lop-sided basket, and the life insurance portfolio is diversified over all the economic interests of the nation.

The second principle is diversification of territory; and 36 percent of the \$21,000,000,000 is spread over the Atlantic seaboard, 46 percent over the Ohio, Mississippi, and Missouri basins, 10 percent over the Pacific coast, and 6 percent over our dependencies and Canada.

The third principle is sheer number of investments. A person holding \$21,000 in life insurance invested partly in large and partly in medium-sized companies may have as many as 200,000 separate investments represented by his policies.

The fourth application of the law of averages is as to maturities. Three billion dollars in cash were paid out by life insurance companies from 1930 to 1932, and 80 per cent of this sum came from maturing investments alone.

The fifth principle is that of time of purchase; and the life insurance portfolio is the result of a generation. During the times we consider the worst, the life insurance companies secure choice investments at fancy interest rates owing to the low purchase prices.

The sixth application is that of clientele. Though a bank's clientele must be local, the life insurance clientele is from coast to coast. Bank runs are usually local, and a national clientele is a great factor of safety.

The final principle is that of the selective average. Sheer number of investments is no excuse for taking a pot-shot. Every investment should be carefully considered, and every life insurance investment is.

Life insurance companies remained immune from the ballyhoo of 1929. They refused to go into common stocks. They stayed clear of foreign bonds.

Holders of life insurance policies need not worry about the strength of life insurance companies today.

The boss may have his faults, but the pay envelope is never fattened by rehearsing them.

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	
Harry E. Keasal	5112 Kenmore Ave.
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 Robinwood St.
LOUISVILLE No. 4	Louisville, Kentucky
Robinson Hall—First Saturday	
J. Wm. Ferg	911 N. 30th St.
LITTLE ROCK No. 5	Little Rock, Arkansas
Community Hall, 3rd & Center Sts.—First Friday	
H. E. Adcock	School for the Deaf
DAYTON No. 8	Dayton, Ohio
Ben Hur Hall—First Saturday	
Raymond H. Craig	2706 W. 3rd St.
BAY CITY No. 9	Bay City, Michigan
Y. M. C. A.—Second Tuesday	
Charles F. W. Lawrence	806 N. Henry St.
CINCINNATI No. 10	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
B. L. Allen	109 Cowie St., Erlanger, Ky.
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	
Jos. M. Carter	4502 Idaho Ave.
OLATHE No. 14	Olathe, Kansas
Hyer's Hall—First Tuesday	
T. C. Simpson	Olathe, Kan.
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	
Harry Augustus	3625 Berkley Dr.
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. O. F. Hall—Second Wednesday	
Richard H. Phillips	2945 Kenwood Ave.
BROOKLYN No. 23	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Nicholas J. McDermott	954 Broadway
ST. LOUIS No. 24	St. Louis, Missouri
Jeffia Hall, Lafayette and Jefferson Aves.—First Friday	
Ralph M. Hutchings	1728 Waverly Pl.
NEW HAVEN No. 25	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin	386 Goodrich St., Hamden, Conn.
HOLYOKE No. 26	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kuslak	82 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane	4731 Budlong Ave.
ATLANTA No. 28	Atlanta, Georgia
Red Men's Wigwam—First Friday	
L. B. Dickerson	280 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	2225 Troost Ave.
OMAHA No. 32	Omaha, Nebraska
Nebraska School for Deaf—Second Saturday	
Albert M. Kloppling	2625 N. 78th 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. Cordano	P. O. Box 163, St. Joseph, Mich.

BOSTON No. 35	Boston, Massachusetts
Ritz Plaza, 218 Huntington Ave.—First Saturday	
D. McG. Cameron	146 Howard Ave., Roxbury, Mass.
PITTSBURGH No. 36	Pittsburgh, Pennsylvania
206 Federal St.—First Saturday	
Enza Ludovico	442 Pearl St.
HARTFORD No. 37	Hartford, Connecticut
I. O. B. 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	848 Poplar Ave., Apt. 22
PORTLAND No. 39	Portland, Maine
514 Congress St.—Second Saturday	
Keith M. Leighton	34 Sargent St., Westbrook, Me.
BUFFALO No. 40	Buffalo, New York
Highland Park Hall, Leroy & Fillmore Aves.—First Saturday	
Albert E. Ode	54 Andrew St., Station E, Buffalo, N. Y.
PORTLAND (ORE.) No. 41	Portland, Oregon
Ivanhoe Hall, 388 Yamhill St.—First Saturday	
C. H. Linde	2516 N. E. 41st Ave.
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. Peirce	R. F. D. Box 158, Barrington, R. I.
SEATTLE No. 44	Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday	
N. C. Garlison	115 Boren Ave., N.
UTICA No. 45	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Silver	87 First Ave., Ilion, N. Y.
WASHINGTON No. 46	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
H. L. Tracy	3821 South Dakota Ave., N. E.
BALTIMORE No. 47	Baltimore, Maryland
Sons of Italia Hall, St. Paul & Read Sts.—First Saturday	
August Wriede	1909 Kennedy Ave.
SYRACUSE No. 48	Syracuse, New York
Jr. O. U. A. M. Hall—Second Saturday	
Carl G. Ayling	224 Clarence Ave.
CEDAR RAPIDS No. 49	Cedar Rapids, Iowa
K. of P. Hall, 420-1st Ave., N. E.—Second Saturday	
Carl Osterberg	1320 First Ave., N. W.
HUNTINGTON No. 50	Huntington, West Virginia
I. O. O. F. 8th Ave. and 6th St.—First Saturday	
G. C. Burcham	P. O. Box 277, Proctorville, O.
ALBANY No. 51	Albany, New York
Community Hall, 39 Quail St.—First Saturday	
Charles Morris, Jr.	96 Dana Ave.
ROCHESTER No. 52	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday	
Yates Lansing	689 E. Main St.
SAN FRANCISCO No. 53	San Francisco, California
Druil's Temple, 44 Page St.—First Saturday	
H. O. Schwarzs	44 Page St.
READING No. 54	Reading, Pennsylvania
508 Court St., 4th floor—Second Saturday	
Edwin C. Ritchie	56 W. Wyomissing Ave., Mohnton, Pa.
AKRON No. 55	Akron, Ohio
Cor. N. Arlington & E. Market Sts.—First Saturday	
Harry C. Ware	957 Orin St.
SALT LAKE CITY No. 56	Salt Lake City, Utah
First Tuesday	
E. R. Thurston	538 S. W. Temple St.
ROCKFORD No. 57	Rockford, Illinois
1016-18 Fourth Ave.—Second Saturday	
H. C. Stearns	2312 Ninth St.
SPRINGFIELD No. 58	Springfield, Illinois
Carpenters Hall, 505 E. Monroe St.—First Saturday	
John G. Otto	716 South 13th St.
DAVENPORT No. 59	Davenport, Iowa
I. O. 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.
Moore Hall, 1748 Welton St.—First Saturday	
T. Y. Northern	1326 Broadway
WATERBURY No. 65	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio Minicucci	48 Wood St.
SPRINGFIELD No. 67	Springfield, Massachusetts
Clinton Hotel, 1976 Main St.—First Saturday	
Raymond Rock	233 Redland St., East Springfield, 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 Court
KENOSHA No. 72	Kenosha, Wisconsin
Knights of Columbus Hall—First Wednesday	
Ambrose Castonia	2103-61st St.
BIRMINGHAM No. 73	Birmingham, Alabama
517-20th St., N.—First Thursday	
James E. Stiles	404 11th St., W.
SIOUX FALLS No. 74	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
B. B. Burnes	Box 717

WICHITA No. 75	Wichita, Kansas
Y. M. C. A.—First Saturday	
Henry O. Hoss	405 University Ave.
SPOKANE No. 76	Spokane, Washington
First Saturday	
John E. Skoglund	E. 639 27th Ave.
DES MOINES No. 77	Des Moines, Iowa
Moore Hall, 920 Locust St.—First Saturday	
Robert M. Grant	2105 S. W. 9th 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.
DELAVAN No. 80	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Marvin C. Goff	119 N. Main St.
HOUSTON No. 81	Houston, Texas
K. of P. Hall, 312 Fannin St.—First Tuesday	
G. B. Allen	4604 Averill St.
SCRANTON No. 82	Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday	
Harry B. Young	115 S. Blakely St., Dunmore, Pa.
RICHMOND No. 83	Richmond, Virginia
Y. M. C. A., Room 201—First Saturday	
R. H. Baughan	604 N. 22nd St.
JOHNSTOWN No. 85	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.	
Joshua Wilkinson	547 Harold Ave.
MANHATTAN No. 87	New York, New York
711-8th Ave.—First Wednesday	
Lewis Goldwasser	318 Haven Ave.
JACKSONVILLE No. 88	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton	414 Kosciusko St.
LEWISTON No. 89	Lewiston, Maine
G. A. R. Hall—First Saturday	
Chas. H. Fritz	184 Court St., Auburn, 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
Old Fellows' Hall Bergen Square—Second Saturday	
Anthony Grundy	529 Summit Ave.
BRONX No. 92	New York, New York
Casino, 156th and St. Ann's Ave.—First Friday	
Louis C. Saraccone	844 E. 168th St.
COLUMBIA No. 93	Columbia, South Carolina
Y. M. C. A.—First Saturday	
H. R. Smoak	P. O. Box 45, Union, S. C.
CHARLOTTE No. 94	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
W. E. Benfield	81 W. Academy St., Concord, N. C.
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	
Ralph W. Bunting	459 Union Ave., N. E.
TORONTO No. 98	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Arthur H. Jaffray	35 Manor Road, W.
DULUTH No. 99	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday	
William L. Nelson	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	
Wesley Lauritsen	723 Sixth St., N. E.
SOUTH BEND No. 102	South Bend, Indiana
Moore Hall—Second Saturday	
Benj. B. Berz	1102 N. Olive St.
COUNCIL BLUFFS No. 103	Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday	
Norman Scaville	School for the Deaf
FORT WAYNE No. 104	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John J. Smead	1208 Huron St.
SCHENECTADY No. 105	Schenectady, New York
989 Albany 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	
Raymond H. Rou	1902 S. W. 17th Ave.
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	Wilkesburg, Pennsylvania
1018 Penn. Ave.—First Friday	
John H. Stanton	1121 Walnut St.
SAN DIEGO No. 110	San Diego, California
East San Diego Women's Club—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	
Ernest Rhodes	401 E. Tahlequah Ave.
VANCOUVER No. 113	Vancouver, Wash.
School for Deaf—First Thursday	
W. S. Hunter	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.
ST. AUGUSTINE No. 116	St. Augustine, Fla.
First Wednesday	
A. W. Pope	151 Washington St.
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