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## The Frat Volume 51 Number 09 April 1954

The National Fraternal Society of the Deaf (NFSD)

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# The FRAT

Official Publication of the National Fraternal Society of the Deaf

Fifty-first year

APRIL, 1954

Number Nine



EDWARD MENER GALLAUDET MEMORIAL LIBRARY  
GALLAUDET COLLEGE  
WASHINGTON, D. C.

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# THE SPOTLIGHT

By Lenny Warshawsky



Lenny

**T**HERE is a yarn about a deaf girl who fled to New York City to make her fortune after she found that her late father had bestowed upon her the family farm and that her married sister and brother planned to contest the will and send her to a state institution. In the big city she had a brief fling at bandage peddling until the police put a halt to it; the tale has a dark and bright side. Name of the story, if you are interested, is "Terrified Teen Ager," in the April issue of *TRUE CONFESSIONS* magazine.

\* \* \* \* \*

**THE ARTHUR MURRAY DANCE** studios of downtown Berkeley, California has given a number of complimentary courses to several students at the California School for the Deaf . . . Gallaudet College recently received a \$10,000 gift from the Eugene and Agnes Meyer foundation of Washington, D.C.



for the new library. Mr. Meyer is the publisher of the Washington (D.C.) Post which employs a number of deaf printers! . . . The brother of William Hartl, woodworking instructor at the North Dakota School for the Deaf, was one of the officers of the American forces which drove the Japs out of the Aleutians during World War II and was one of the heroes mentioned by the famed war correspondent and writer, Quentin Reynolds, in his many stories about the battles!

\* \* \* \* \*

**SPORT SPARKS:** *Did you know that the home plate in baseball was originally made of iron and is now made of rubber? We pity the guy who came lumbering in from third base and had to shut his eyes and pray when he slid across home plate! . . . A veteran Eastern sports writer (hearing) had this to say when sports writers were awed and made news about the high schools and college coaches putting the "T" formation quarterback close to get the ball from the center several years back. "Gallaudet College, Washington, D.C., the only college for the deaf, employed this maneuver as early as 1912 so don't think this is NEW!"*

**BOWLING BINGE:** The 18th annual Great Lakes Deaf Bowling meet is scheduled for the Cleveland spacious Linsz Recreation Alley at Cleveland, April 23-24-25. Herman (Iron Man) Cahen is chairmaning this annual ten-pin extravaganza. *His goal is cracking the record he made for entries in 1948—87 teams! . . . In sunny Miami, the Dixie Bowling meet will be held at the same time. A main feature: Swimming at Miami Beach in between and after the meet.*

\* \* \* \* \*

**TELEVISION TALES:** The Gross-Krasne movie production office at Los Angeles, California, released a half-hour show "Justice is Mute" through the Columbia Broadcasting Company T-V network March 18. This came under "The Big Town" and "Heart of the City" half-hour program. The story in a nutshell: *A deaf man becomes involved in an auto accident and encounters several common problems in getting a fair trial!*

\* \* \* \* \*

**THE ART TEACHER** of the Texas School for the Deaf at Austin for the last five years, Robert Phillips, accepted a lucrative position with a television corporation in New York City . . . The nationally televised "Bride and Groom" program of Jan. 28, found two more deaf saying their "I do's." The two-some coo-some were Roberta Russell, of Willoughby, Ohio and Archie Woodie, of Cleveland. The minister conducted the service in the sign language. The mother of the bride told a brief story of the romance leading up to the wedding . . . It has been found through a United Nations report that if you lived in Russia and wanted to watch television you would have to share the set with 2,399 other comrades! According to a rough estimate, there is one set for every 2,400 in the Soviet Union! *There is one set in the USA for every 7.15 inhabitants; one set for 24 in Great Britain; one set for every 55 in Cuba; one for every 704 in France . . . There are 187 television stations now in operation. 155 of these are in North America, with the USA having 139 of them!*

\* \* \* \* \*

**WE'D LIKE TO KNOW** the name of the deaf man seen one morning before the T-V camera telling his wife in St. Louis that he was "all right" in big bold New York. This show "Today" seen every morning for an hour and a half over NBC-TV from New York City with bespectacled Dave Garraway as master-

of-ceremonies, is telecast from coast-to-coast. One of the interesting features of this early morning show, is the shot of the street crowd looking into the studio from the huge picture window!

\* \* \* \* \*

**THE HEARING PRESS:** An article in the November 6, 1953 issue of *U.S. News* carries a statement from Dr. Leonard M. Elstad, president of Gallaudet College. Dr. Elstad was interviewed by the House Interstate and Foreign Commerce Committee which is responsible for shaping the government's health policies. *Said he: "People who criticize the deaf as being clannish do not realize the handicap of deafness, and the deaf people appear clannish because they seek the company of those who understand them and that is the normal thing to do."*

\* \* \* \* \*

**MILWAUKEE WINS 1954 AAD BASKETBALL TITLE:** Trying since 1950, the Milwaukee Silent Club cagers put on an extra supply of speed and hustle to beat Little Rock for the championship at Soldiers and Sailors Memorial Gymnasium, Kansas City, Kans., Saturday night, April 3. The final score was 71-64. Blond 5' 10" Chester Janczak was the big gun of this game making 24 points against last year's title holders. Oakland beat Kansas City, the host club for third place, 58-56. Ten all stars selected by the tourney officials received beautiful Helbros watches. These were: C. Nutt, Little Rock; Curtis and Ellis, of Kansas City; Janczak, Heck and Plocar, of Milwaukee; Meyer, of Omaha; C. Lorello, of New York, Wait, of Washington, D.C. and Ketchum, of Oakland. The latter also carted off the MVP (most valuable player award.)

Officers elected for 1954-55 were: Troy Hill of Dallas, president; Charles Whisman of Indianapolis, vice president (re-elected) and Alexander Fleischman, Washington, D.C., secretary-treasurer. The next meet will be held in Los Angeles, California April 6-9, 1955.

\* \* \* \* \*

The March 8, 1954 issue of *Time*, the weekly news-magazine, carried this interesting little account in its "People" department on page 47: "At Manhattan's Public School No. 47, Mme. Celal Bayer, wife of Turkey's visiting president, got a lesson from a little deaf girl on the technique of hearing through fingertips placed on the speaker's throat."

(Turn to page 8)

EDWARD M. JARROWAY, PRESIDENT, DEAF AND DUMB CLUB OF WASHINGTON, D. C.

# Vaccinate Against the Term Virus

Editorial in  
THE NATIONAL UNDERWRITER

EVERY so often some magazine or newspaper writer makes the startling (to him) discovery that term insurance calls for a smaller premium outlay than permanent types of coverage. Because some editors are hostile or at least unsophisticated as respects life insurance, the writer's "findings" are given a more or less sensationalized play.

Of course, the piece sells better if the author makes it look as if the companies and agents are soft-pedaling the sale of term insurance because the smaller premiums don't swell the "profits" so much. The agent is usually pictured as anxious to conceal the existence of term insurance because he makes a smaller commission on its sale.

Most of these exposés are as full of fallacies as the stores that keep cropping up about the safety razor blade that would provide years of shaves without resharpening if only the manufacturers weren't in a conspiracy to keep it off the market; the revolutionary automobile engine that would give 50 miles per gallon but the oil companies are keeping it under wraps; the puncture-proof-blowout-proof automobile tire that the tire-makers are suppressing; or the storage battery that could be built cheaply to last forever, except that the makers of conventional batteries are blocking its use because they don't want to be put out of business.

Why is it possible for a writer or editor to believe that a "revelation" type of article about the concealed glories of term insurance will interest the public? They would have more respect for their readers' sophistication than to attempt to beguile them with a piece on the wonders of perpetual motion. Unfortunately, term insurance has the same something-for-nothing appeal as perpetual motion and it is harder for the layman to comprehend the various fallacies in the typical term insurance advocate's arguments.

Readers, of course, are titillated at witnessing the unmasking of nefarious efforts to keep a cheap and good product off the market in order to sell a more expensive one. It is fun to have the feeling of knowing how to handle the next salesman who tries to pull the wool over your eyes and talk you out of something he prefers not to sell you because he doesn't make so much money out of it as doesn't make you something else.

The immediate basis for these reflections on the gullibility of the general public as respects pro-term-insurance arguments is the article, "Ah, Sweet Mystery of Life Insurance," in the March *Esquire*. Fortunately, the Institute of Life Insurance succeeded in persuading the editor that the original version of the article contained a lot

of misinformation that as a service to readers should be excised. Most of it came out, but enough remains to outrage many life insurance readers. On balance, however, it may well be that the article is more of a service than a disservice to the insuring public and the life insurance business because it avoids being overly specific in its advice and suggests that the reader consult with a good agent about his life insurance problems.

It seems to us that there is a lesson for the life business in this article and other "exposés" of the supposed conspiracy of silence to keep the public from learning the virtues of term insurance. Much of the trouble arises from the life insurance business's apparent assumption that the best way to keep



Life is a job we all have to experience. It is bigger than any localized job. The clerk in his store reflects in this small job his attitude toward the greater job of living. The business man engrossed in taxes, ledgers, and cost-plus must put into his business the reflections of his outlook on the life of which his business is but a part. All of us give to our profession, career, or business what we draw back in the form of cooperation from our fellows, faith and support from our customers. We get enlarged markets and expanding profits, or the reverse, depending entirely on the basic qualities we give to the job of living.

*Coursin Black*

buyers out of the various pitfalls of term insurance is to say as little as possible about it and even to avoid the use of the word term insurance except when a policy is that and nothing more. As all life insurance people know, there is a large element of term insurance in many types of policies sold today, particularly the family income type of contracts.

It would seem better to promote a greater familiarity with term insurance among those members of the public who might be buying it or influencing its sale. Promotion of general magazine articles dealing in a frank and objective way with term insurance would not be a bad idea.

Term insurance has its place in many insurance programs. But it should be understood by the buyer for what it is. He should know the situations in which it is appropriate. Most of all he should be made to realize that there is no such thing as something for nothing—that when he saves money now on his life insurance premiums it is at the expense of the savings element and particularly at the expense of much higher cost for protection in later years if he is going to maintain or increase his program.

Too many younger men go on the assumption that they will be making so much money in later years that they will have plenty to take care of the sharply increasing premium load that goes with a term insurance program. But it will usually be found that these same young men are currently buying fancier cars than they have any need of, bigger and better television sets, and in general spending an unwisely large proportion of their incomes for tangibles and putting such serious matters as protection and savings pretty far down the list.

They should know that while they will undoubtedly be earning more money as they get into the middle years of life they will also have greatly increased obligations, probably continuing right up to retirement age. With progressive income taxes taking a proportionately bigger bite out of each successive rise in income, with children in college and the generally increased expense of supporting the youngsters as they grow from childhood to maturity, the young man's feeling that in 15 or 20 years he will be able to handle the big boost in cost of term insurance is largely an illusion.

But potential buyers in this frame of mind should be set straight. Both sides of the term insurance argument should be given, but the full story won't be told without encouragement from the life insurance business. When the real story is understood there will be no more danger of the public's being confused by articles with a biased pro-term standpoint because readers will be too well-informed to do anything but laugh at them.

**GOLFERS ATTENTION**  
**7th ANNUAL GOLF TOURNAMENT**  
Sponsored by  
**MIDWEST DEAF GOLF ASS'N**  
August 7-8, 1954  
at Minneapolis, Minnesota  
FURTHER DETAILS LATER

**The world bestows the biggest prizes on initiative.**

# The FRAT

Official Publication of the National Fraternal Society of the Deaf

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ARTHUR L. ROBERTS, Editor

FINANCIAL EDITOR.....L. Stephen Cherry  
NEWS EDITOR.....Frank B. Sullivan

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FRANCIS P. GIBSON'S LAST MESSAGE:  
"CARRY ON"

APRIL, 1954

## Grounded

THE day broke cold and threatening, with a heavy overcast. It had snowed previously and more was in the offing. Not a promising time for air travel.

This was March 13, a forbidding date.

We had promised a year before to attend the 30th Anniversary banquet of Toronto Division No. 98. Driving down to the airport at 10 o'clock, the pretty girl at the counter pointed to the bulletin board. The flight scheduled to leave at 11:10 was postponed to 2:25 in the afternoon, account bad weather over the route. This would still give us plenty of time for the two-hour flight to Toronto, but involve a lot of waiting around the little International Airport. The Trans-Canada Air Line is domiciled there, as is Air France and one or two others.

There was another postponement to 3:00, then another to 4:30 P.M. We figured there might still be time to reach Toronto if we left by 5:00. That time came and went and no Toronto plane.

So we gave up, cancelled reservation and drove home.

Man has not yet conquered the elements. Frustration was the word for it. Never before had we failed to keep an engagement with our people. A wire explaining the situation was sent to Silas Baskerville who was in charge of the celebration. He is not related, we believe, to the hound's owners.

Later, Johnny Gotthelf wrote the plane from Chicago finally reached Toronto at 11:45 P.M. after the affair was over.

Brother Baskerville says the celebration was a big success. Around 300 diners taxed the seating capacity in the banquet room of the Prince George Hotel. Financially, the Division also came out on the long end.

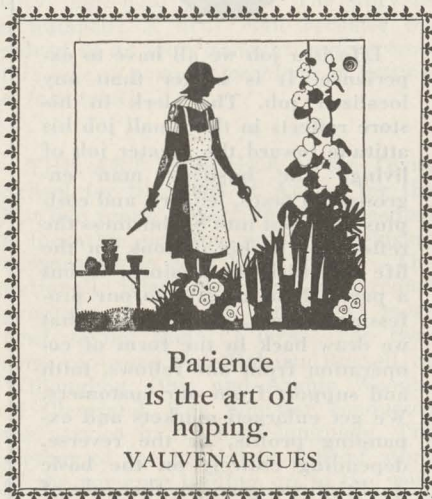
Well, boys, we're sorry. Another time, maybe.

## Little Rock

WHEN in 1722 Sieur Bernard de la Harpe, one of the numerous French explorers of that day, came up the Arkansas river and located La Petite Roche and La Grande Roche, little did he know that one day La Petite Roche would become the site of a beautiful and imposing city of the South, and as Little Rock, the home of our old and honored Division No. 5.

La Harpe was a pioneer in the wilderness. No less were the people of a much later day who saw and recognized a magnificent movement in behalf of the deaf, who had the spirit and courage to join forces in this movement, destined to build an enduring monument to the resourcefulness and proud independence of the deaf of the New World.

Thus fifty years ago the men of Little Rock founded No. 5, now one in a chain of Divisions covering all of the



Patience  
is the art of  
hoping.  
VAUVENARGUES

United States and the Eastern part of Canada.

The men of Little Rock from the outset took unto themselves a valiant and important part in shaping the destinies of the old Fraternal Society of the Deaf, later to become our present National Fraternal Society of the Deaf.

They served with distinction on its national board of directors and had a large share in directing its goals and establishing its enduring principles.

They were stalwarts among those "bearing a grievous burden, were the most misunderstood among the sons of men, and yet the 'gamest' of them all." Among these pioneer men of Little Rock in our society were C. P. Coker, Adam Martin, J. W. Michaels and Sidney King, now gone to their reward.

On March 20 the present men of Little Rock very fittingly celebrated

the Fiftieth Anniversary of old Division No. 5, established in 1904. The affair was masterminded by that other stalwart, James M. Smith, and a committee of loyal helpers.

George Gordon (Lord Byron) Kanapell, the current impresario of Louisville Division No. 4, another pioneer on our roster, added his effervescence to the occasion with undiminished aplomb. When he told a young lady from the hinterland he was going to Little Rock, the mountain girl inquired, "Is this here Little Rocker some place near Japan?" "No," said the impish Gordon, "I think it must be some place near Mexico."

Some twenty odd members of nearby Memphis Division No. 38 were on hand to swell the crowd.

Roy G. Parks, new superintendent of the Little Rock school, was witty and felicitous in his welcome. In passing, he referred to an old colored employee of the school who had reached the end of his usefulness and was told he would have to retire. The old darkey paid no attention. Again told he would have to go, he came back with: "No suh, youall can't fire me. Ise been here longer than you have."

In this, the old colored man epitomized the spirit of Little Rock Division No. 5. It has been on the map longer than we have and refuses to give up on account of age.

The Hon. Ken Francis, Executive Secretary to Governor Cherry of Arkansas, was present and addressed the assemblage. In the course of his speech Mr. Francis declared Arkansas was not going to be outdone by old Kentucky, which had recently commissioned the Grand President a Kentucky Colonel. That would never do. Whereupon he presented us with a commission from the Governor, be-ribboned gold seal and all, making us an Arkansas Traveler.

Jim Smith says only two deaf people have ever received this commission from an Arkansas Governor, the other being Helen Keller. This pleasing memento will be framed and hung on our office wall. If any more commissions come in, we'll have to enlarge the office.

The dinner and speeches were followed by entertainment. Young John L. Farrar, in costume, recited "Yankee Doodle," embellished with local ad libbing. There were the usual feats of magic, always popular with the deaf.

The Arkansas School is beautifully situated on high ground overlooking the city and commanding a fine view of the Ozark foothills in the distance. Marfa Smith says she has quit mountain climbing and now makes Jim drive her up the hundred-yard incline to her duties at the school. Marfa, it will be remembered, was once an Ozark journalist of note, contributing to the Eastern press. Now she confines herself solely to teaching the young idea to shoot.

This month the school dedicates a fine new trades building which will be the last word in industrial layouts.

A large number of trades will be taught with up-to-date equipment. The Ford Foundation School for training teachers of the deaf also is in full swing and has begun supplying other schools with teachers. It is Professor James M. Smith now. He is on the faculty of the Ford School.

We took a Delta Air Lines plane to Little Rock and felt very much at home in the Ozark country. We were born and raised in the extreme Southeastern corner of Kansas. A short trip would take you across the line into Missouri, Arkansas or Oklahoma. With a Folbert rifle, we shot frogs on the banks of Cow creek which empties into Spring river, dodged snakes lurking on limbs in the dense timber of that section, disported in the old swimmin' hole against maternal orders, invariably were found out when we came home with shirt on wrong side in, slept in a trundle-bed, and were often awakened by the sound of gunfire when the local yokelry indulged in their favorite pastime, the charivari.

Mark Twain over in Hannibal on the banks of the Mississippi was in completely urban surroundings compared to us. We had no fences to paint.

Thanks, La Petite Roche, for the delightful visit and the fond memories awakened.

## American Scene

**G**OVERNOR Mennen ("Soapy") Williams of Michigan made the principal address at the banquet celebrating the 100th Anniversary of the School for the Deaf at Flint.

By dint of careful coaching beforehand, he made his opening remarks in the sign language. This both surprised and gratified those present.

He expressed his regret that Mrs. Williams couldn't talk in the sign language on this particular occasion. She had injured her hand.

He is a scion of the famous Mennen and Williams cosmetics families. Addicted to bow ties (never wearing any other kind) the Governor explained he got the habit by using them to conceal his frayed collars.

By this time you will gather the Governor, among other admirable qualities, possesses versatility, humor, and cleverness. Otherwise Democrat Williams might not be Governor of the strongly Republican State of Michigan.

He and Superintendent Siders of the Flint school were old college chums.

THAT indefatigable letter writer to the newspapers, Bill Marra of the Kansas School, the Vox Pop of our deaf citizenry, gives the breathless readers of the Kansas City Star a plausible solution of the dust bowl plague afflicting Kansas and other plains States.

Writes Bill in his latest effusion contributed to the metropolitan daily on the Kaw:

Dust storms, drought and flood may be avoided or controlled by restoring buffaloes and lush grass to the prairie States. Buffaloes of

long ago fed on the prairie grass, which in turn kept the soil from blowing away. When it rained, every blade of grass served as a temporary dam, holding droplets long enough, thus impounding water. This in turn made a slow water runoff to streams which were always replenished. Simple, doesn't it sound?

We pause here to inquire where our bread would come from if this great and much needed revolution were accomplished. Perhaps the ladies would forsake mink and take to wearing buffalo robes: That might help, too.

Oh Buffalo Gals,  
Are you coming out tonight,  
Coming out tonight?  
Oh Buffalo Gals,  
Are you coming out tonight  
To dance by the light of the moon?

**VICE PRESIDENT** Wesley Lauritsen, who teaches at the Minnesota School, some months ago had an excellent article entitled, "Ready for Happy, Useful Lives," in the Minnesota Journal of Education.

It dealt with the processes of learning in the Faribault school and the finished products going out among our citizens each year.

As everybody knows, Wes is a hum-dinger when he gets started on something. It seems he is always starting on something and never lets go.

In addition to teaching, he finds time to be Director of Athletics and edit a page on religious work among the deaf for The Silent Worker. He also dabbles in commercial printing and is agent for a well known line of office furniture and filing equipment.

We suspect he may have still other irons in the fire but it seems the foregoing list of activities is enough to keep any man reasonably busy.

Every woman needs five husbands: an intellectual companion, a muscular toiler, a financial genius, a romantic playboy, and a practical plumber.

Every man needs five wives: A movie sweetheart, an English valet, a hotel chef, an attentive audience, and a trained nurse.

## How To Fail

**G**ET up in the morning and start thinking about YOURSELF.

If things don't go right at home, be sure to get in a couple of nasty digs at some one before leaving the house.

If it's a rainy day, kick about the weather and stay at home until it stops.

Don't bother to be pleasant as you go through the office.

If you hear of a big policy going through, label it luck for the other guy. Envy him instead of trying to learn something from it that will help you.

Sit in your office and plan your work during the golden hours when you should be in your prospect's office.

Do the easy, non-productive things today and kid yourself that you will really get to work tomorrow.

Plan your work so that if you miss a few calls today you will be left stranded tomorrow.

If you write an application, be satisfied. Go out and celebrate. Then rest awhile before trying for another.

If you are ahead of your quota, take it easy.

If you are behind, give up entirely and promise to start over again next month.

Convince yourself that your territory isn't as good as the other fellow's.

Give in to that "let-down" feeling after eating too much lunch.

Don't waste any time studying the business.

Ignore all sales ideas from your fellow agents or from the Home Office.

Sophomore—"What is the greatest Greek tragedy?"

Senior—"I never knock other fraternities."—*Illinois Wesleyan Argus*.



At right is Thomas A. Mayes (Flint Div. No. 15), a local boy making good in a big way. Here he receives homage from Ellis Duckett, Michigan State College end, wearer of jersey No. 32, who blocked U.C.L.A. Paul Cameron's punt in the Rose Bowl seen on a nation-wide T-V hook-up last New Year's Day. Audience was also granted to team mate Le Roy Bolden, but he happened to be out of town. Mayes is MSC's good luck charm. Every time he goes to the football games, they win!

# News from the



## Divisions

### APRIL

- 17. Easter Party.....Atlanta
- 17. 41st Anniv. Social.....Portland, Me.
- 17. 40th Anniv. Banquet.....Wash., D. C.
- 23. Smoker.....St. Paul-Minn.
- 24. Anniversary Hot Supper.....K. C. Aux.

### MAY

- 1. Ideal Party.....New Haven
- 1. Smoker.....Los Angeles
- 1. Anniversary Party.....Buffalo
- 1. Social.....Newark
- 1. Smoker.....Providence
- 1. Movies & Snacks.....Wash., D. C. Aux.
- 1. Social.....Springfield, Mass.
- 1. Smoker.....Westchester
- 1. Initiation Party.....Portland, Ore. Aux.
- 2. Supper Social.....Fort Wayne
- 8. Initiation Night.....Cleveland
- 8. Crazy Games Party.....Brooklyn
- 8. Social.....Rockford
- 8. Smoker.....Portland, Ore.
- 8. 1st Anniv. Social.....Dayton Aux.
- 15. Dance & Floor Show.....Springfield, Mass.
- 15. 38rd Anniv. Dinner.....Johnstown
- 22. 45th Anniv. Banquet.....New Haven
- 22. Annual Ball.....Jersey City
- 29. Annual Dance.....Providence
- 29. 40th Anniv. "Clam Bake".....Syracuse
- 30. Mock State Fair Day.....Springfield, Ill.

### JUNE

- 5. Strawberry Festival.....New Haven
- 5. Social.....Springfield, Mass.
- 12. Picnic.....Toronto
- 15. 40th Anniv. Banquet.....Cedar Rapids
- 19. Anniversary Party.....Louisville
- 19. 34th Anniv. Party.....Spokane
- 20. Outing.....Holyoke
- 27. Boat Ride.....Wash., D. C.

### JULY

- 4. Picnic.....Buffalo
- 4. Joint Picnic.....K. C. Aux & Frat
- 5. Picnic.....Wash., D. C.
- 18. Picnic.....Cleveland
- 25. Picnic.....Pittsburgh
- 25. Picnic.....St. Paul-Minn.

### AUGUST

- 1. Special Event.....Wichita
- 7. Field Day.....Utica
- 7. Annual Picnic.....Spokane
- 22. Annual Picnic.....Chicago 106

### SEPTEMBER

- 4. Banquet & Dance.....Houston
- 11. Card Party.....Chicago 106 Aux.

### OCTOBER

- 9. Ball & Entertainment.....Westchester
- 16. 45th Anniv. Dinner & Dance.....Brooklyn
- 23. Annual Ball.....Hartford
- 30. Halloween Party.....Spokane

**LOS ANGELES No. 27 (Ray F. Stallo)**—The Division is again sponsoring "Fratertainment Night" to be held on June 19th. The affair will be along the same lines as that of last year which proved so successful and will again be in the capable hands of Brother Paul Cope. All clubs for the deaf in this area will be invited to enter some form of dramatic skit. Prizes will be awarded to the clubs participating on the basis of the excellence of their presentation. The theme this year will be "Be Patriotic."

Brother Lenny Meyer is getting ready to move into his new home recently purchased and our private espionage network reports that Brother Caligiuri is seriously considering the purchase of a home in the same neighborhood.

**BOSTON No. 35 (Peter F. Amico)**—Deepest sympathy is extended to Bro. Joseph MacDonald of Winthrop whose mother passed away suddenly on March 5th.

After an absence of almost 20 years Arthur Anderson of Lynn has requested active membership and is welcomed with open arms.

Bro. Louis Snyder, stricken with grippe, has recovered sufficiently to attend our meeting. He had been confined to his home for 5 days.

The arrangements for a joint outing between Boston and Providence Divisions are near completion, and as soon as a suitable location and date have been decided upon, an announcement will be made.

A surprise visitor at our meeting was Bro. Pierre Allegaert of Laconia, New Hampshire, who, after having been absent for many moons, was glad to be among friends once again.

**NEWARK No. 42 (Bernard L. Doyle)**—The Jersey City Division's loss was our gain when we received both Michael Robertiello and Allen Pease as transferees from No. 91.

The Shamrock Party at our hall, following our March meeting, was a howling success. The hall was crowded and games, devised by Chairman Walter Pease, Jr., were very mirthful. He was ably assisted by Bros. Kahn and Swain, subbing for the disabled Sillyman and Allen Pease. The party netted our Division a nice profit.

Bro. Robert McLaren just returned from a trip to New Orleans, Phoenix and California. His return trip by airplane was very uncomfortable due to stormy weather. It was his first trip and he avowed not to take an airplane trip again.

Bro. Arthur L. Thomas, 91 years old, has been admitted to the Home for the Aged at Poughkeepsie, New York.

**MANHATTAN No. 87 (Simon Sauer)**—Congratulations to Bro. Mark Perry who was married to Miss Edith Lande on April 4th. We also wish to express our best wishes to Mr. and Mrs. Seelig Grossinger who were married on March 7th.

**PORTLAND, ME., No. 39 (Edward Welch)**—Well, folks, here I am again. Told you I'd be back, didn't I?

Pres. Levesque, ably assisted by his Missus, served a baked ham supper which drew such a large attendance that your reporter and his wife, arriving late, almost missed out. All due credit to Pres. and Mrs. Levesque, as well as to all the members who donated the various tasty dishes of vegetables and pastry. It's been a long time since we had a supper under the auspices of the local Frat, and let's hope there'll be many more.

Bro. Garceau of Bangor Div. No. 71 honored us with his presence. He is one of the old gang from our school days and it was nice to have him with us.

Don't forget April 17th is the day you have a date with Portland Division No. 39. We can assure you of a good time from start to finish.

Bro. Boyle is still confined to the hospital. The medicos have been unable to diagnose his illness. Cheer up, Bro. Boyle. We hope there are plenty of pretty nurses there to take care of you.

**SYRACUSE No. 48 (Carlton Strail)**—The St. Patrick Social held at the downtown Labor Temple on March 13th was under the chairmanship of Bro. Hyman Alderman who was assisted by his wife. A great time was had by all. The fun included potato-eating, potato-peeling and potato-weighing contests. Prizes were awarded to the winners.

We want to welcome our two new members, Bros. Ralph Bartlett and Howard Dingman.

Hope to see all of you at the 40th Anniversary clambake on the 29th of May at Hinderwadel's Grove, North Syracuse, N. Y.

**NEW HAVEN No. 25 (Joseph Augustine)**—At this writing the circulars for our 45th Anniversary Banquet are being printed. The affair will be held at the Oneco Restaurant, 16 Church St., New Haven on Saturday evening, May 22nd. A limit of attendance of 100 is desired. For particulars write to Secretary J. Augustine, 139 Monroe St., New Haven. The deadline for reservations is May 20th.

The monthly socials with free refreshments have been going fine and our treasury is steadily growing. But we have not as yet

hooked any new prospects for membership for several years. We hope we shall land some this year.

**BROOKLYN No. 23 (A. Hurwit)**—Our 45th Anniversary Ball and Entertainment held last February 27 was a successful affair by all standards. Over 900 members and friends enjoyed the variety show presented by local talent. The Souvenir Journal as in the past comprised 24 pages. Brother Walter Schulman deserves an "Oscar" for master-minding this swell affair.

Forty-fifth Anniversary Banquet Chairman Charles H. Klein wants all to know that his committee will stage a Crazy Games Party on Saturday evening, May 8, in the spacious hall of the Hebrew Educational Society Building, Hopkinson and Sutter Avenues, Brooklyn. Brother Milton Cohen will be in charge and he tells us that the evening will be entirely devoted to games—and a fun-full, hilarious time is assured to all. Cash prizes will be awarded to winning contestants. Refreshments in the form of ice cream and soda will be served free to all. Admission to the evening of fun will be \$1.20. All proceeds of the affair will go to the Banquet Fund.

Table and seating reservations for our 45th Anniversary Dinner and Dance to be held on Saturday evening, October 16, in the Mirror Room of the Brass Rail, 8 Nevins Street, Brooklyn, are now open. Brother Sam Rogalsky is in charge of tickets and table reservations. Tickets will be approximately \$4.25. Exact cost of tickets will be given at the April meeting. There will be no extras—price of ticket includes check room and waiters' gratuities. A professional Broadway floor show will highlight the evening and a four or six-piece orchestra will furnish the dance music. Remember, seating arrangements will be on a first-come-first-served basis. All are welcome, members of other divisions and non-fraters.

Condolences to Brother Nathan Morrell, whose mother died on February 8 while vacationing in Florida.

**PROVIDENCE No. 43 (William P. Littleton)**—Our forthcoming smoker has been postponed from April 29 to May 1st. All members who wish to attend please remember this. Admission is free to any member of Providence Division if he is in good standing and his dues are paid up to date. Be sure and bring your dues receipt with you. Brother Frats from other Divisions are welcome to attend but will be charged a small admission fee and must also bring their dues receipts. The location of the Smoker is Johnson's Hummocks on Allens Avenue, Providence. Reservations may be made by writing to A. Cohen, 134 Larch Street, Providence, R.I.

Another looked-forward-to event is our 41st Annual Dance on May 29th. It will be held in the Imperial Hall, Crown Hotel, Providence and a first rate good time is assured to all who attend. Brothers Montanaro and Goggins are co-chairmen and have a very capable committee to assist them. So make a date to be with us that evening and you won't be sorry!

The Ladies' Auxiliary celebrated St. Patrick's day a little early by having a penny sale after meeting. A great many useful prizes were awarded to lucky persons, and then everybody filled up on refreshments before heading for home.

**TORONTO No. 98 (B. J. Eyoifson)**—It has been suggested that the 5 cent increase in non-resident members' local dues become effective in October, 1954.

We were pleased to welcome Bro. Alfred Penrose of Guelph, Ontario to our last meeting. Come again when you have the opportunity.

We regret to say that Sopher Park is not available for our Annual Picnic. So it was decided to have the picnic at Mohawk Park, Brantford, Ontario on June 5. Remember the date and the place.

Plans were discussed for a smoker to be held at Toronto. A date has not yet been set but it will probably be in November. Remember our goat is still anxious to meet a few new Frat members.

Bros. Roger McAuley and George Corbett must have gotten the lowdown on some hidden loot. Both are now sporting new cars.

## 1954 Membership Campaign

James A. Fry.....Flint.....7

Bro. Steve Baker of Winnipeg, who married Miss Jessie Slupak on January 30, has just returned from his honeymoon in Toronto.

★  
**SPRINGFIELD No. 67 (E. D. Cameron)**—The date has been set for our annual affair. It is May 15. Since we will not have our regular affair in October, due to the fact that there are so many affairs elsewhere, this event will be the "big" affair of the year. Chairman Brown has several ideas in mind and hopes that most of you will attend. It will be held at the old "melting pot" of West Springfield, the Knights of Columbus hall near the North End Bridge. Flyers have already been sent out. So come one, come all and enjoy the fun.

★  
**HARTFORD No. 37 (Wm. F. Newell)**—Coming events for you and your friends: May Movie Social, shown by Bro. M. Santin, date and place to be announced later. And here is great news. Our next Annual Ball on October 23 will be held at the Bond Hotel Ballroom which has always been our most popular pleasure place and will include a slam-bang floor show. Make a circle around that date, October 23. Plus a grand football game played at A.S.D., New Jersey versus A.S.D. Bro. Fors will be chairman and will be backed up by an able committee.

Bro. Carl Berrer, a long time member of our Division, passed away February 14. Bro. Nathan Gietz and Bro. Fred Harrison are on our sick list, but both are out of danger. We wish them a quick recovery.

★  
**OMAHA No. 32 (Thomas Peterson)**—At a recent meeting of the Omaha Div. the Secretary made a review of the Division for the past four years, starting with 1950 and ending with the last of 1953, in the field of entertainments and the proceeds therefrom. It was a pleasant surprise to all members when they learned that 1953 was the best of the four, with about \$245.00 going into the Div. treasury from all entertainments, large and small, during that year. It was a most heartening thing to know that, and no doubt it will spur the members on to do better this year.

The 1953 entertainments, of which there were three, brought about \$205; the Bunco party in March, \$23.50; the Labor Day picnic, \$80.00; and the party of Nov. 21st, \$100.00. The beverage contest which we have been keeping all along these many years turned in almost \$40.00 for the same year.

For 1952 the total combined proceeds from both the entertainments and the beverage contest was almost \$200.00; for 1951, \$188.00; and for 1950, \$113.00. There is quite a bit of difference between 1950 and 1953, which can best be explained by the evidence of more and more interest in the Division entertainments and also by the spirit of competition, which is getting keener and keener all the time.

So the Omaha Division did very well in 1953, and in fact has done better every year since 1951. Just what the score will be this year we cannot predict at this moment, but it certainly presents a big challenge, and only by hard work and close co-operation can we overcome it. All right, all of you Omaha brothers, let's get together and do all we can to make 1954 even a better one!

★  
**CLEVELAND No. 21 (J. Knaus)**—Saturday, May 8th is the date of our Initiations. While complete details are still forthcoming, Chairman Greenbaum has this to say at present: The May meeting will be held on that day at our usual meeting place, CAD Club Rooms, after which we will go to the hall for the Goat-Riding Festivities. To close the evening, a refreshing snack will be served. Akron Division has been extended an invitation, and members of other divisions and neophytes who have not yet been initiated are welcome also.

The Division extends heartfelt sympathy to Mrs. Esther M. Knapp and family on the loss of husband and father, Stephen, on February 8. Although ailing, he was able to get around and not only made regular visits to the CAD, but also gave a hand in its remodeling. His sudden death was a shock to all.

Sympathies are also extended to Mrs. S. B. Kline, Secretary of the Cleveland Auxiliary Division, on the loss of her mother, Mrs. Bertha Zanger, in New York on February 24th, and to Mike Carny on the passing of his sister.

Chairman Mickey Voytovich wishes to announce that a change had to be made in the picnic plans. Our picnic will be held on the 18th of July instead of the 11th as originally planned. Chippewa Lake is an attractive place, as the 600 patrons who attended last year will tell you, and enthusiastic plans are being made to assure one and all the best picnic ever. Mark your calendar, JULY 18, 1954. Hotel accommodations, cottages, swimming and other amusements will all be available for adults and kiddies. A beauty contest, with Herman Cahen as boss, will also be held. All of Ohio was well represented last year, but Cincinnati was sorely missed. Hey you, Dunning, Strauss', Graysons, Jaworek, Kelleys, Judge, Wogelpohls, et al., we'll be looking for you this year.

★  
**WASHINGTON No. 46 (Al. Fleischman)**—The 40th Anniversary Banquet scheduled on April 17 at Sheraton-Park Hotel will go at full force and with flying colors. We have received assuring support to make this function materialize. A delightful program is in

the making with Grand President Arthur L. Roberts as our guest of honor and entertaining performances to enliven the evening. So brothers we don't want you to feel sorry to have missed all this. The whole town will be there, so why not you?

Our Division is growing, slowly but surely. After bagging 30 pheasants while on vacation in his native South Dakota recently, Bro. Engelgau tried the same technique on two new members and it worked. He "bagged" Brothers John Adams and Joseph Broz. Then Pres. Tony D'Onfrio took to practicing on his Maryland farm and shot a bulls-eye when he rounded up Byron Baer. Who's next? Bagging new members is just like shooting game.

Program Chairman Moscowitz was having a good time at the Mardi Gras celebration at New Orleans while the March meeting was in session but his sidekicks have set June 27th as the date for the Boat Ride Outing and July 5th for the Annual Picnic. A chairman has not yet been appointed for the Annual Dance in October. This would be a good opportunity for someone to earn points towards their degree. Candidates form a line to the right.

New appointments for the 1954 sick committee are Bros. Chandler and Hildenbrandt for the NW area; Bro. Barber for the NE area; Bro. Pucci for the SE area, and Bro. Wurdeman for the SW area.

★  
**WESTCHESTER (Sylvan J. Riley)**—Saturday evening, May 1st the Division will have a Smoker at the V.F.W. clubhouse. To make it convenient for all members the monthly meeting will be held the same evening instead of May 7th. More than a dozen members are to be initiated and the goat is afretting and abutting all over again. Refreshments, beer, smokes and ah, nuf sat!!! for one buck. Members and visiting Fraters will please notify Secretary S. J. Riley, 19 East 4th St., Mt. Vernon, N.Y., in advance if they are coming.

Another new member, George P. Stuart, signed up with the Division. He is a Fan-

*Prepare Now . . .*

To attend

**ALBANY DIVISION NO. 51  
 NATIONAL FRATERNAL SOCIETY OF THE DEAF  
 SATURDAY EVENING, SEPT. 25, 1954  
 HOTEL TEN EYCK, ALBANY, NEW YORK**

**40th ANNIVERSARY BANQUET AND FLOOR SHOW**

*Menu . . .*

**ROAST PRIME RIBS OF BEEF**

*Stage . . .*

**Grand President Roberts and Rev. William M. Lange, Jr., Formerly of Albany, Will Speak**

*Tickets . . .*

**\$6.00 PER PLATE WITH ALL THE TRIMMINGS**

*The Terrace Lounge on same floor will be open as a "Pay as You Go" bar*

*Information . . .*

**Ralph W. Young, Chairman, 5 Linden Avenue, Troy, N.Y.  
 Walter E. Kadel, President, 418 Clinton Street, Albany, N.Y.**

*Boosters and Well-Wishers . . .*

**SEND IN YOUR CONTRIBUTIONS NOW**



wood graduate and ex-Gallaudet student. We are all pleased to have him with us. So far, at least one new member a month since start of 1954. Get another and keep it up.

Bro. Carl Bravin passed out cigars to celebrate arrival of new addition to his family when wife, Sylvia, gave birth to a girl. Congratulations.

Bro. Joseph Guidi has just purchased a Chevrolet Bellaire car. Feels it's time he and his wife go places.

★  
**JERSEY CITY No. 91 (Edward Smolen)**—Preparations for our 32nd Annual Ball and Entertainment are getting under way. There will be several skits arranged and directed by Mr. Forrest Jackson of West New York employing some very talented deaf players. The Harmony Hall is conveniently located with New York busses stopping right at the door.

Ten brave women appeared at our recent meeting at which an election of Auxiliary officers was held. Elected were President Helen Brandt, Secretary Patricia Smolen, Treasurer Frances Furgione and New Jersey's first Auxiliary was formed. No sooner was the meeting over than the ladies, bless them, had planned a movie and literary night as their next affair to be held on Saturday, May 1 immediately after our meeting at 180 Newark Ave., Jersey City. Come on, women of New Jersey and Metropolitan area, join the Auxiliary. Everyone is welcome.

★  
**UTICA No. 45 (Joseph Kofman)**—After an absence for some years of a field day event, plans are now underway for just such an affair at the vastly improved Illion Fish & Game Club Farm, the most popular location for this event. The date has been set for August 7 and will be directed by Bro. Robert Kirkland, who has promised a bigger and better all-day affair than ever before. More details concerning transportation, etc., will be announced in the near future.

After checking our records, it has been noted that many changes of beneficiaries have not yet been made by members who have recently married or whose beneficiaries have died. Many do not realize that failing to notify your secretary of these changes will cause much delay and in some cases will necessitate court action before a claim may be paid. Therefore, we ask each and every one of our members to check their certificates TODAY and make sure the correct beneficiary has been designated. If not, notify your secretary immediately.

After being "lost and separated" from our Division for almost 20 years, our ex-Grand Secretary-Treasurer Charles B. Kemp is still hale and hearty and is attending our meetings quite regularly. We presume he may be trying to catch up for that "lost" time.

Bro. Tom Kinsella is still confined at the hospital where he has been making his "home" for the past 10 months as a result of a stroke. Many good wishes, Tom, and we hope you will join us shortly.

We would like to advise all our members who become disabled not to file your claim after two weeks of disability, but instead to hold the claim until you have returned to work. We also ask that you make certain the claim has been filled in properly and completely. When this is not done there will be a delay in approving the claim, and consequently a delay in payment. So please be accurate in the future. Thank you, brothers.

Tall blonde—"I want a pair of red shoes with low heels."

Salesman—"To wear with what?"

Blonde—"A short office manager."—American Eagle.

## THE SPOTLIGHT

(From page 2)

**SUGAR AND SPICE:** An Associated Press story of February 4 reports: The International Typographical Union yesterday paid out its one millionth pension check to a deaf fellow, Louis DeWitt, 99 of Round Lake, Illinois. DeWitt has been a member of Chicago Local No. 16 for eighty years! He received his February check of \$100.00 from the secretary-treasurer of the ITU in ceremonies at the local's headquarters; since he retired in 1920, DeWitt has received \$17,223 from the ITU and another \$12,881 from the local! . . . The play staged by the Toronto, Ontario deaf, "Freezing Mother-in-Law," recently brought in \$866.00; the money will be used for a new scoreboard at the Ontario School for the



Deaf at Belleville . . . Eric Iverson, 29, a new counselor for boys at the Iowa School for the Deaf is planning on handling an international camping trip for seven boys, 14 to 16, this summer, so they can see what camping is like in Europe. The trip will include some bicycling, hiking, mountain climbing and at least one canoe trip. Cost per boy will be \$1,400. The proposed jaunt includes 5 countries—England and Scotland, Norway, Sweden, Denmark, and Germany. This 6-foot-5 Englishman received his education at Manchester University and London School of Social Science. He served in the RAF during World War II and was associated with the Boy Scouts and London Church missions prior to coming to the United States; he came to Boys Town, Nebraska on an invitation of the late Father Flanagan. At Iowa, he is in charge of a dormitory wing for forty small boys.

★ ★ ★ ★ ★

**WHILE SUPERINTENDENT** of the Tennessee School for the Deaf, William J. McClure, was in Washington, D.C., February 18-21, he met Vice President of the U.S., Richard Nixon and turned over to him the Report of the 36th Meeting of the American Instructors of the Deaf held last summer in Vancouver, Washington. *It is customary for this report to be submitted to the Senate and then printed and distributed as a Senate Document.* . . . The 26th regular meeting of the Conference of Executives of American Schools for the

Deaf will be held in Santa Fe, New Mexico, April 20-24. . . . The new Vocational Building at the Arkansas School for the Deaf, Little Rock, will be dedicated Thursday, April 29. Governor Cherry will be the principal speaker at this dedication! . . . Jack Stableford, of the Stableford Pontiac Co., of Austin, Texas has received a Highway Safety Award in recognition of the part the firm played in the current school year by lending an automobile for the Texas School for the Deaf driver training purposes!



### What to Do

If you're feelin' tired and blue  
And you don't know what to do,  
Do nothin'.

If your appetite's not right,  
And your waistband's gettin' tight,  
Stop stuffin'.

If your plans are all awry,  
And you think you're goin' to cry,  
Go fishin'.

If you can't see far ahead,  
And wish that you were dead,  
Stop wishin'.

If you know you talk too much,  
And your neighbor's feelin's touch,  
Stop talkin'.

If your nerves are all askew,  
There is one good thing to do,  
Go walkin'.

If you want to win life's race,  
With a smile upon your face,  
Stop shirkin'.

If you have a task to do  
And would like to get it through,  
Keep workin'.

If you're runnin' into debt,  
And your bills not promptly met,  
Stop buyin'.

If you long to reach the top,  
But are just about to stop,  
Keep tryin'.

Grenville Kleiser

#### GALA EVENTS

- \*Reception at House No. 1
- \*Amateur Night
- \*Sight-seeing
- \*Golf Tourney

Don't Miss the Epoch-Making

## TWENTY-SECOND ALUMNI REUNION

JUNE 23-27, 1954

Featuring the 90th Anniversary of Gallaudet College

WASHINGTON, D. C.

#### GALA EVENTS

- \*Picnic on Kendall Green
- \*Conclaves
- \*Banquet

# Voluntary or Amortized Repayment of Policy Loans

New York Herald Tribune

**A**NOTHER experiment came to an end the other day when a major life insurance company decided to discontinue the effort to have its policy loans paid off voluntarily by borrowers. Opinions seem to differ on whether the trial given was substantial enough to warrant the decision to stop the experiment. At any rate, there are some \$2,500,000,000 of loans outstanding by policyholders of life insurance contracts.

Heretofore, most life insurance companies seem to have taken the attitude that it was the policyholder's business if he wanted to borrow "his own money" at rates usually averaging between 5 and 6 per cent.

One New York company was persuaded by a consumer credit specialist to endeavor to interest borrowing policyholders in repaying their loans. The experiment was begun in July, 1950, in four localities throughout this country.

Between July and December, only about 8 per cent of the borrowers are reported to have responded to any satisfactory degree and as a result the experiment was abandoned.

Yet, it is not the end of the story—perhaps it is only the beginning. A loan against one's life insurance policy in the past was comparable with the old-type mortgage taken out by grandfather. He paid his annual interest and never dreamed of amortizing his debt.

Today's civilization on the American scene could hardly be supported except with the help of installment credit,

which has made possible the distribution of houses, refrigerators, automobiles and innumerable other items.

Life insurance companies, with few exceptions, have not been too much concerned with these problems. They marketed protection against the inevitable hazards of death, and life insurance in force today in the United States exceeds \$200,000,000,000.

Therefore, credit is due to Mutual Life Insurance Co. of New York for having started a campaign—even though it was abandoned—to have policy loans amortized, along with those of any other lenders.

It is certainly conforming to the spirit of inflation control to make borrowers repay, and all experts seem agreed on the point that the average individual, regardless of legal contracts, is willing to carry his share of the burden at any time. War-time records bear out this statement.

Armed services' personnel, who had a virtual moratorium on their debts during World War II, flooded lenders with requests to make regular payments so that their obligations may be liquidated gradually.

Another credit for having started the unsuccessful loan repayment plan of Mutual Life is due to Otto Lorenz, consumer credit specialist, who worked out the plan.

There are very few experts who do not agree that proper credit is not desirable. Yet, nearly every one seems to feel that liquidation of this credit is equally desirable.

Mike—"They say that people who are opposites make the best marriages."

Ike—"Yes. That's why I'm looking for a girl with money."—12-L News.

You have reached middle age when your wife tells you to pull in your stomach and you already have.—*Industrial News Review*.

## ST. LOUIS, MISSOURI

Host to

### GOLDEN JUBILEE CONVENTION

#### MISSOURI ASSOCIATION OF THE DEAF

HOTEL DE SOTO

11th & Locust Streets

SEPTEMBER 3, 4, 5, 6, 1954

General Chairman

**MAX BLACHSCHLEGER**

710 Leland Ave.

University City, Missouri

## Too Early? No!

It's later than you think!

PLAN YOUR VACATION

to include the

### ANNUAL PICNIC

of

**ST. PAUL-MINNEAPOLIS DIVISION No. 61**

**SUNDAY, JULY 25th, 1954**

IN HIGHLAND PARK  
ST. PAUL, MINNESOTA

## Chicago Club of the Deaf

122 So. Clark Street

OPEN WEDNESDAYS, FRIDAYS,  
SATURDAYS and SUNDAYS

Out-of-Town Visitors WELCOME

When in NEW ORLEANS Visit

### CRESCENT CITY CLUB OF THE DEAF

615 Poydras Street

Open every Friday, Saturday and Sunday evening

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SPRINGFIELD, ILLINOIS

Open Every Friday and Saturday Evening

### PORTLAND DEAF CLUB

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OPEN EVENINGS,  
THURSDAYS, FRIDAYS,  
SATURDAYS and SUNDAYS  
Meet Old and New Friends. Out-of-Town Visitors Welcome

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IF YOU WANT IT. LEARN HOW TO RETRIEVE AND RETAIN IT

INVEST 50c FOR YOUR HELPFUL COPY

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### ENJOY YOURSELF WITH EITHER

BASEBALL OR BOWLING GAMEBOARD  
(Pocket Size 4 x 8 inches)

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GLAMORIZED IN GENUINE 23-KARAT GOLD. EASY TO DO. SIMPLE DIRECTIONS & SUGGESTIONS WITH EACH KIT. 50c POSTPAID.

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### MOCK STATE FAIR DAY

to Be Held at  
ILLINOIS STATE FAIRGROUNDS

SUNDAY, MAY 30, 1954

Springfield, Ill.

N. F. S. D., Div. No. 58

Best Event in Illinois

Many Souvenirs to All Visitors

SWELL

MEMBERSHIP QUOTAS

Division	1954 Quota	New Members
Chicago No. 1	50	1
Detroit	30	
Saginaw	10	1
Louisville	10	2
Little Rock	10	
Dayton	10	
Cincinnati	20	
Nashville	10	1
Olathe	10	
Flint	20	3
Toledo	20	
Milwaukee	20	
Columbus	20	
Knoxville	10	
Cleveland	20	1
Indianapolis	20	
Brooklyn	50	1
St. Louis	30	
New Haven	10	
Holyoke	10	
Los Angeles	30	1
Philadelphia	30	
Kansas City	20	
Omaha	10	
New Orleans	10	
Boston	20	1
Pittsburgh	20	1
Hartford	10	1
Memphis	10	
Portland, Me.	10	2
Buffalo	10	
Portland, Ore.	10	
Newark	10	
Providence	10	1
Seattle	10	1
Utica	10	
Washington	20	3
Baltimore	20	
Syracuse	10	2
Cedar Rapids	10	
Albany	10	2
Rochester	10	1
San Francisco	10	
Reading	10	
Akron	20	1
Salt Lake City	10	
Rockford	10	1
Springfield, Ill.	10	
Davenport	10	
Worcester	10	
St. Paul-Minneapolis	20	1
Fort Worth	20	
Dallas	20	
Denver	10	2
Waterbury	10	
Springfield, Mass.	10	
Bangor	10	1
Birmingham	10	
Sioux Falls	10	
Wichita	10	
Spokane	10	
Des Moines	10	
Lowell	10	
Berkeley-Oakland	10	
Delavan	10	
Houston	10	
Scranton	10	
Richmond	10	
Johnstown	10	
Manhattan	20	
Jacksonville	10	
Peoria	10	
Jersey City	10	
Bronx	10	
Columbia	10	
Charlotte	10	
Durham	10	1
Grand Rapids	10	
Toronto	20	4
Duluth	10	1
Canton	10	2
Faribault	10	
Council Bluffs	10	
Fort Wayne	10	1
Schenectady	10	
Chicago No. 106	10	
Binghamton	10	
Wilkesburg	10	1
San Diego	10	1
Vancouver	10	1
Westchester	10	3
Queens	10	
Hollywood	10	1
Trenton	10	
Danville	10	2
Colorado Springs	10	
Ogden	10	
Baton Rouge	10	
Danville Aux. No. 130	10	5
Columbus Aux. No. 131	10	
Cleveland Aux. No. 132	10	2
Portland, Ore. Aux. No. 133	10	
Kansas City Aux. No. 134	10	4
Dayton Aux. No. 135	10	3
Louisville Aux. No. 136	10	3

NEW MEMBERS

Divisions  
 FLINT No. 15—  
 Simon S. Hayden.  
 PORTLAND, ME. No. 39—  
 George H. Stevens.  
 PROVIDENCE No. 43—  
 Joseph Vinacco.  
 WASHINGTON No. 46—  
 Byron Baer.  
 ALBANY No. 51—  
 Philip J. Mapes.  
 BANGOR No. 71—  
 Donald J. Carrier.  
 DURHAM No. 95—  
 George S. Blackwell.  
 DULUTH No. 99—  
 Edward F. McCuskey.  
 WESTCHESTER No. 114—  
 George P. Shuart.  
 DANVILLE No. 125—  
 Winford C. Jones.

AUXILIARIES

CHICAGO No. 1—  
 Loraine C. Herran.  
 KNOXVILLE No. 20—  
 Mayme C. Swinney.  
 INDIANAPOLIS No. 22—  
 Margaret A. Kratzberg.  
 WASHINGTON, D. C. No. 46—  
 Evelyn Cuppy,  
 Ruth Engelgau,  
 Ruth Phillips,  
 Phoebe Tharp.  
 ST. PAUL, MINN. No. 61—  
 Eileen Mae Toby.  
 DALLAS No. 63—  
 Valma D. McAlister,  
 Mary E. Massoletti.

COMEBACKS

OMAHA No. 32—Carl H. Jourdan.  
 UTICA No. 45—Robert J. Siver.

THE GET-ONE DEGREE

CHICAGO No. 1—Mae Mickenham.  
 FLINT No. 15—James Fry.  
 KNOXVILLE No. 20—Valta Hicks.  
 INDIANAPOLIS No. 22—Estella Barry.  
 PORTLAND, ME. No. 39—Wilfred Kimball.  
 PROVIDENCE No. 43—Gilbert Desmarais.  
 WASHINGTON No. 46—Evelyn Cuppy,  
 Tony D'onfrio, Edwin Engelgau.  
 ALBANY No. 51—W. E. Kadel.  
 ST. PAUL-MINN. No. 61—Myrtle Allen.  
 DALLAS No. 63—Lucille Garrison, Lottie Sevier.  
 BANGOR No. 71—Alphonse Garceau.  
 DURHAM No. 95—J. Russell Herring.  
 DULUTH No. 99—Gerald Gruwell.  
 WESTCHESTER No. 114—Sylvan J. Riley.  
 DANVILLE No. 125—James Hester.



March 1st is St. David's Day. St. David was the Patron Saint of Wales. Welsh miners back in their native land, and in our Pennsylvania where there is a large group of immigrated Welsh people, commemorate his life on this day.

All crows are not black. The hooded crow of Europe is gray.

Women own 70 per cent of the nation's private wealth.

If the earth were entirely level, it is estimated that the entire surface of the globe would be covered with water to the depth of over two miles.

The giant redwoods on the West Coast reach a height of 340 feet.

The largest pipe organ in the world is in the Royal Albert Hall, London. It weight 175 tons and contains 10,491 pipes.



Insane Asylum Attendant: "A man outside wants to know if we have lost any male inmates."

Doctor: "Why?"

Attendant: "He says someone has run away with his wife."

Victim: "Hey! that wasn't the tooth I wanted pulled."

Dentist: "Calm yourself, I'm coming to it!"

If a speaker doesn't strike oil in his first two minutes he might as well stop boring.

If stood on end, the steamship Normandie would fall 267 feet short of the top of the Empire building in New York. The enterprise, therefore, has been abandoned.

An enlightening and interesting conversation took place at the zoo. Mamma Gnu walked up to papa Gnu and said, "I've got gnus for you."

"Get my broker, Miss Jones."

"Yes, sir. Stock or pawn?"

Uncle: "You boys of today think too much about money. Do you know what I was getting when I married your aunt?"

Nephew: "No. And I bet you didn't either."

Barber: "Well, my little man, how do you wish to have your hair cut?"

Little Man: "I'd like it cut just like my daddy's and please don't forget to leave that little round hole on the top where his head comes through."

"So you're a young man with both feet on the ground, eh? What do you do for a living?"

"I take orders from a man with both feet on the desk."

A sign over a garage in a western town reads: "Use genuine parts. No substitutes are as good. Ask the man with the wooden leg. He knows."

Employer (to applicant for position who had handed in testimonials from two ministers): "We don't work on Sundays. Haven't you a reference from someone who sees you on weekdays?"

Elsie: "My husband is an efficiency expert in a large office."

Naomi: "What does an efficiency expert do?"

Elsie: "Well, if we women did it, they would call it nagging."

Marriage entitles women to the protection of strong men who steady the stepladder for them while they paint the kitchen ceiling.

FEBRUARY COLLECTIONS

DIVISIONS

Grand Division	\$ 100.54
Chicago, Ill. No. 1	689.41
Detroit, Mich.	462.38
Saginaw, Mich.	39.01
Louisville, Ky.	186.10
Little Rock, Ark.	213.74
Dayton, Ohio	262.39
Cincinnati, Ohio	234.87
Nashville, Tenn.	106.02
Olathe, Kans.	89.27
Flint, Mich.	335.18
Toledo, Ohio	166.43
Milwaukee, Wis.	214.72
Columbus, Ohio	282.48
Knoxville, Tenn.	129.31
Cleveland, Ohio	635.83
Indianapolis, Ind.	291.30
Brooklyn, N. Y.	1,171.64
St. Louis, Mo.	303.59
New Haven, Conn.	69.03
Holyoke, Mass.	64.24
Los Angeles, Cal.	486.16
Atlanta, Ga.	192.04
Philadelphia, Pa.	744.51
Kansas City, Mo.	291.36
Omaha, Nebr.	260.62
New Orleans, La.	166.85
Boston, Mass.	260.68
Pittsburgh, Pa.	197.89
Hartford, Conn.	196.87
Memphis, Tenn.	196.19
Portland, Me.	110.03
Buffalo, N. Y.	119.83
Portland, Ore.	168.52
Newark, N. J.	175.72
Providence, R. I.	132.65
Seattle, Wash.	207.32
Utica, N. Y.	197.21
Washington, D. C.	300.60
Baltimore, Md.	316.13
Syracuse, N. Y.	90.96
Cedar Rapids, Iowa	104.40
Albany, N. Y.	121.07
Rochester, N. Y.	212.81
San Francisco, Cal.	154.66
Reading, Pa.	201.60
Akron, Ohio	402.14
Salt Lake City, Utah	75.88
Rockford, Ill.	215.09
Springfield, Ill.	99.57
Davenport, Iowa	31.41
Worcester, Mass.	108.59
St. Paul-Minneapolis, Minn.	453.15
Fort Worth, Tex.	103.47
Dallas, Tex.	222.41
Denver, Colo.	235.29
Waterbury, Conn.	103.70
Springfield, Mass.	91.24
Bangor, Me.	50.18
Birmingham, Ala.	265.15
Sioux Falls, S. D.	62.60
Wichita, Kans.	167.42
Spokane, Wash.	265.19
Des Moines, Iowa	103.16
Lowell, Mass.	33.23
Berkeley-Oakland, Cal.	124.20
Delavan, Wis.	357.83
Houston, Tex.	215.76
Scranton, Pa.	73.55
Richmond, Va.	151.92
Johnstown, Pa.	140.48
Manhattan, N. Y.	610.46
Jacksonville, Ill.	40.45
Peoria, Ill.	152.02
Jersey City, N. J.	181.04
Bronx, N. Y.	349.04
Columbia, S. C.	54.38
Charlotte, N. C.	107.99
Durham, N. C.	233.71
Grand Rapids, Mich.	181.27
Toronto, Ont.	601.18
Duluth, Minn.	91.33
Canton, Ohio	91.03
Faribault, Minn.	108.66
Council Bluffs, Iowa	54.03
Fort Wayne, Ind.	62.95
Schenectady, N. Y.	39.28
Chicago, Ill. No. 106	90.81
Binghamton, N. Y.	48.91
Wilkesburg, Pa.	220.52
San Diego, Cal.	127.04
Vancouver, Wash.	77.40
Westchester, N. Y.	205.86
Queens, N. Y.	106.74
Montreal, Que.	126.78
Hollywood, Cal.	227.81
Trenton, N. J.	144.62
Danville, Ky.	409.85
Colorado Springs, Colo.	102.95
Ogden, Utah	56.66
Baton Rouge, La.	218.82

AUXILIARIES

Grand Division	\$ 11.17
Chicago, Ill. No. 1	35.97
Saginaw, Mich.	4.94
Flint, Mich.	34.90
Toledo, Ohio	47.11
Milwaukee, Wis.	4.42
Knoxville, Tenn.	22.47
Indianapolis, Ind.	7.26
Brooklyn, N. Y.	18.45
St. Louis, Mo.	7.11
Los Angeles, Cal.	25.74

Buffalo, N. Y.	15.56
Baltimore, Md.	1.11
Rockford, Ill.	98.88
Springfield, Ill.	5.64
St. Paul-Minneapolis, Minn.	62.17
Dallas, Tex.	13.21
Sioux Falls, S. D.	8.95
Spokane, Wash.	5.42
Delavan, Wis.	5.54
Johnstown, Pa.	40.35
Peoria, Ill.	17.74
Bronx, N. Y.	19.53
Charlotte, N. C.	8.70
Duluth, Minn.	28.15
Chicago, Ill. No. 106	2.00
Wilkesburg, Pa.	12.45
Danville, Ky.	100.17
Columbus, Ohio	74.06
Cleveland, Ohio	145.16
Portland, Ore.	143.82
Kansas City, Mo.	112.77
Dayton, Ohio	99.79
Louisville, Ky.	44.20

Total Collections \$22,214.77

TREASURER'S STATEMENT FOR FEBRUARY, 1954

Balance and Income

Balance Jan. 31, 1954	\$3,708,703.60
Monthly collections	22,214.77
Interest and dividends	6,808.44
Escrow deposits	6,094.78
Liens and surrender charges	8.74
Property insurance premiums	214.64
Payroll taxes	399.19
Lodge supplies	37.75
Recording fees	2.00
Refund of postage	1.90
Advertising in The Frat.	18.00
Subscriptions to The Frat.	43.40

Total balance and income \$3,744,547.21

Disbursements

Death benefits	\$ 2,658.00
Liquidation of lien	6.00
Sick benefits	2,270.00
Accident benefits	900.00
Supplementary contract claims	10.00
Refund of dues	3.00
Cash surrender values	144.76
Escrow refund	811.05
Accrued interest on bonds	215.75
Mortgage fees	50.00
Clerical services	958.03
Insurance department fees	644.00
Office expenses	.15
Officers' expenses	78.22
Officers' and trustees' salaries	1,618.34
Official publication	598.24
Postage, telephone, telegraph	50.71
Property insurance premiums	214.64
Real estate operating expenses	70.04
Payroll taxes	448.32

Total disbursements \$ 11,749.25

Recapitulation

Balance and income	\$3,744,547.21
Disbursements	11,749.25

Balance Feb. 28, 1954 \$3,732,797.96

TRUSTEES' REPORT

Ledger Assets, Feb. 28, 1954

Bonds and stocks	\$1,826,642.38
Mortgage loans	1,372,121.47
Bank deposits	416,349.58
Real estate	62,160.65
Certificate loans	48,011.22
Home Office equipment	7,024.13
Cash in society's office	488.53

Total ledger assets \$3,732,797.96

Balances in Funds

Mortuary Fund	\$3,257,247.52
Sick and accident fund	330,410.28
Suspense account	60,054.19
General expense fund	50,128.08
Convention fund	12,228.89
Accumulated interest	17,429.89
Indemnity fund	5,299.11

Total in all funds \$3,732,797.96

DEATHS

Mar. 23—Bertha Sattler, wife of George Sattler, Elwood, Ind.

MARRIAGES

Jan. 23—Clyde McKern, Fulton, Mo., and Rula Pearl Cartwright, San Diego, Cal.  
 Jan. 30—Steve Baker and Jessie Slupak, both of Winnipeg, Man., Can.  
 Feb. 6—Tom Caserta and Lorraine Carl, both of Buffalo, N. Y.  
 Mar. 6—Helen Peffley and Albert Graves, both of Toledo, Ohio.

FEBRUARY DISABILITY CLAIMS

J. Keegan, Jr., Jersey City, N. J.	\$ 75.00
*J. Lacour, New Orleans, La.	30.00
*Frank Centro, Utica, N. Y.	30.00
*A. Seesholtz, Philadelphia, Pa.	200.00
F. Domaradski, Philadelphia, Pa.	150.00
Louis Hagan, Brooklyn, N. Y.	150.00
James Bishop, Atlanta, Ga.	30.00
Mahlon Hoag, Binghamton, N. Y.	105.00
*R. J. Runyon, Scranton, Pa.	60.00
*D. Schreiber, Brooklyn, N. Y.	80.00
B. Adelman, Philadelphia, Pa.	50.00
D. Fleming, Toronto, Ont.	50.00
J. Chaikowski, Toronto, Ont.	45.00
Fred McKee, Utica, N. Y.	50.00
Chester Higby, Los Angeles, Cal.	150.00
J. D. Eldridge, Washington, D. C.	15.00
F. Deuchert, New Orleans, La.	105.00
J. McDonald, Boston, Mass.	75.00
Sidney Drukman, Boston, Mass.	20.00
P. Anderson, Faribault, Minn.	20.00
P. Goldansky, Kansas City, Mo.	20.00
John Brandt, Jersey City, N. J.	30.00
Moses Schnapp, Manhattan, N. Y.	90.00
Sidney Gross, Manhattan, N. Y.	75.00
*J. Gambino, St. Louis, Mo.	20.00
*M. McDonald, Seattle, Wash.	15.00
*Harry Barnes, Schenectady, N. Y.	50.00
*Robert Inman, Dallas, Tex.	30.00
Don Turner, Atlanta, Ga.	50.00
J. Castaline, Boston, Mass.	100.00
R. Simmons, Utica, N. Y.	250.00
Herbert Widger, Syracuse, N. Y.	200.00
Thomas Mayes, Flint, Mich.	20.00
John Sciacco, Bronx, N. Y.	50.00
*Reno Wolf, Chicago, Ill. No. 1	35.00
*E. Jacolucci, Providence, R. I.	250.00
Ralph Mealer, Birmingham, Ala.	30.00
Charles Kinser, Cedar Rapids, Iowa	75.00
Oliver Morrell, Bangor, Me.	50.00
J. Donnelly, Jr., Trenton, N. J.	50.00
*Lish Ellis, Birmingham, Ala.	100.00
Harry Young, Scranton, Pa.	90.00

Total for the month \$3,170.00

\*Denotes accident claims.

FEBRUARY DEATH CLAIMS

Charles Cory, Jr., Columbus Ohio	\$ 500.00
Max J. Kestner, New Orleans, La.	167.00
Max Kestner, New Orleans, La.	167.00
Peter Schat, Chicago, Ill. No. 1	330.00
William Merchant, Detroit, Mich.	309.00
Joseph Knighton, New Orleans, La.	593.00
Andrew C. Seay, Philadelphia, Pa.	759.00

Total for the month \$2,658.00

OBITUARY

JOHN G. BERRY, 71. Entry Sept. 1, 1905. Died Mar. 16, 1954. Certificate No. 4-D. Detroit Div. No. 2.  
 CARL BERRER, 63. Entry Oct. 1, 1913. Died Feb. 14, 1954. Certificate No. 1790-D. Hartford Div. No. 37.  
 HENRY W. SPEIR, 72. Entry June 1, 1915. Died Jan. 11, 1954. Certificate No. 2345-C. Memphis Div. No. 38.  
 ARTHUR F. SCHUBERT, 85. Entry June 1, 1918. Died Mar. 14, 1954. Certificate No. 4025-D. Utica Div. No. 45.  
 STANLEY J. BONDICK, 56. Entry Aug. 2, 1926. Died Mar. 25, 1954. Certificate No. 7909-D. Rockford Div. No. 57.  
 BENJAMIN ADELMAN, 52. Entry Aug. 1, 1936. Died Mar. 5, 1954. Certificate No. 10490-D. Philadelphia Div. No. 30.

BIRTHS

Oct. 25—Mr. and Mrs. J. Mika, Buffalo, N. Y., a boy.  
 Nov. 24—Mr. and Mrs. Robert Moore, Syracuse, N. Y., a boy.  
 Dec. 2—Mr. and Mrs. John P. Moon, Cincinnati, Ohio, a girl.  
 Dec. 4—Mr. and Mrs. Lucien F. Babin, Jr., Baton Rouge, La., a girl.  
 Dec. 19—Mr. and Mrs. William Dunn, Newark, N. J., a boy.  
 Jan. 12—Mr. and Mrs. Frank T. Webb, Los Angeles, Cal., a girl.  
 Jan. 28—Mr. and Mrs. Harry P. Wolnitzek, Cincinnati, Ohio, a boy.  
 Jan. 29—Mr. and Mrs. Martin Seay, Detroit, Mich., a girl.  
 Feb. 19—Mr. and Mrs. James Caldwell, Memphis, Tenn., a boy.  
 Feb. 24—Mr. and Mrs. Ben Williams, Indianapolis, Ind., a girl.  
 Mar. 9—Mr. and Mrs. Roy Wendt, Rockford, Ill., a boy.

ENGAGEMENTS

Shirley Dixon and Don Johnson, both of Kansas City, Mo.  
 Charles Bessent and Ruby Lowe, both of Nashville, Tenn.

# National Fraternal Society of the Deaf

GRAND DIVISION OFFICERS: President, Arthur L. Roberts, 433 So. Oak Park Ave., Oak Park, Ill.; Southern Vice Pres., Sam B. Rittenberg, 1525 No. 36th Place, Birmingham, Alabama; Western Vice Pres., Einer Rosenkjar, 13000 Otsego St., Van Nuys, Cal.; Eastern Vice Pres., Bernard Teitelbaum, 4014 Saline St., Pittsburgh, Pa.; Northern Vice Pres., Wesley Lauritsen, 723-6th St., N.E., Faribault, Minn.; Secretary-Treasurer, L. Stephen Cherry, 433 So. Oak Park Ave., Oak Park, Ill.; Asst. Secretary-Treasurer, Frank B. Sullivan, 433 So. Oak Park Ave., Oak Park, Ill.; Trustees, Harrison M. Leiter, John A. Kelly, John B. Davis, 433 So. Oak Park Ave., Oak Park, Ill.; Chief Agent in Canada, John F. Gotthelf, 1524 Mt. Pleasant Road, Toronto, Canada.

**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.

## 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 and examiners from other states make an examination and verify 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 Grand Treasurer and treasurers of all the Divisions are bonded. The Board of Trustees makes a monthly audit of the Grand Treasurer's books.

## Cost of Joining

The entrance fee is \$3.00 and is always to be paid with the application. In case of rejection the \$3.00 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 Home Office 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.

## SICKNESS AND ACCIDENT BENEFITS AND RATES

**Minimum Weekly Benefit \$5.00; Maximum Weekly Benefits: \$25.00 at Entry Ages 18-40; \$20.00 at Entry Ages 41-45; \$15.00 at Entry Ages 46-50; \$10.00 at Entry Ages 51-55. Minimum Disability Period 2 Weeks; Maximum Disability Period 10 Weeks in any 12 Consecutive Months.**

Entry Age	WEEKLY BENEFITS AND RATES PER MONTH				
	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
18-40	\$ .30	\$ .60	\$ .90	\$ 1.20	\$ 1.50
41-45	.35	.70	1.05	1.40	
46-50	.40	.80	1.20		
51-55	.45	.90			

## MONTHLY NET RATES FOR DEATH BENEFITS

**Minimum \$250; Maximum \$5000 to Age 45, \$3000 to Age 50, \$1000 to Age 55**

Rates per \$1000 of Death Benefit Certificate

Entry Age	CLASS G Whole Life	CLASS H 20-Pay Life	CLASS I Income at 65	CLASS J 5-Yr. Term	CLASS K 20-Yr. Endow.
18	\$1.25	\$2.09	\$1.69	\$.67	\$3.70
19	1.27	2.12	1.74	.68	3.70
20	1.30	2.15	1.79	.68	3.71
21	1.33	2.18	1.85	.69	3.71
22	1.36	2.21	1.90	.69	3.72
23	1.39	2.25	1.96	.69	3.73
24	1.42	2.29	2.03	.70	3.73
25	1.46	2.32	2.10	.71	3.74
26	1.50	2.36	2.17	.71	3.75
27	1.53	2.40	2.24	.72	3.76
28	1.57	2.44	2.33	.73	3.76
29	1.62	2.49	2.41	.73	3.77
30	1.66	2.53	2.50	.74	3.78
31	1.71	2.58	2.63	.75	3.80
32	1.76	2.63	2.74	.76	3.81
33	1.81	2.68	2.85	.77	3.82
34	1.86	2.73	2.96	.79	3.84
35	1.92	2.78	3.09	.80	3.85
36	1.98	2.84	3.22	.82	3.87
37	2.05	2.90	3.36	.83	3.89
38	2.12	2.96	3.52	.85	3.91
39	2.19	3.02	3.69	.87	3.94
40	2.26	3.09	3.87	.89	3.96
41	2.35	3.16	4.07	.92	4.00
42	2.43	3.24	4.29	.94	4.03
43	2.52	3.32	4.54	.98	4.07
44	2.62	3.40	4.80	1.01	4.11
45	2.73	3.49	5.09	1.05	4.16
46	2.84	3.58	5.42	1.10	4.21
47	2.96	3.68	5.78	1.15	4.27
48	3.08	3.79	6.19	1.22	4.33
49	3.21	3.90	6.65	1.28	4.40
50	3.36	4.02	7.17	1.36	4.48
51	3.51	4.14	7.74	1.45	4.57
52	3.67	4.28	8.43	1.54	4.67
53	3.84	4.42	9.23	1.65	4.78
54	4.03	4.57	10.18	1.77	4.90
55	4.22	4.74	11.31	1.90	5.03

Rate for age at nearest birthday to be taken.

KLEBERG, MARCELLUS A.  
 A-301 AGER TER.  
 2002 OGLETHORPE ST.  
 WEST HYATTSVILLE, MD.