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Twenty-second Year

AUGUST-SEPTEMBER, 1924

Number Four

Official Proceedings

Ninth Convention of the National Fraternal Society of the Deaf, Held at St. Paul, Minnesota, July 7 to 12, 1924

Opening Session, July 12.

Monday morning, July 12, 1924, at ten o'clock, the Convention held its opening session, to which the general public was admitted, at the St. Paul city auditorium.

President Harry C. Anderson was in the chair.

Invocation was offered by the Rev. Father Nolan and the following program carried out: "Greetings," in signs, accompanied by piano, Misses Ruth Sandvick and Marion Northfield; Address of Welcome, Governor J. A. O. Preus of Minnesota; Response, Marcus L. Kenner of New York; Address by President H. C. Anderson; Remarks and Announcements by Chairman J. J. McNeill of the St. Paul Local Committee.

Adjournment was had at noon.

Afternoon Business Session.

At two o'clock, the Convention assembled in the palm room of the St. Paul Hotel and at two-thirty order was called by President Anderson.

Invocation was offered by the Rev. Brother Michaels.

Announcement was then made that the Credentials Committee (Secretary Gibson and Treasurer Roberts, assisted by Vice President Tracy) would receive credentials and the roll of divisions was called and delegates and alternates came to the rostrum and presented their credential cards.

Secretary Gibson, after the roll had been prepared, reported there were five divisions whose elections had been disqualified because of nonobservance of the amended law concerning election of delegates, but that they had sent delegates with petitions for their seating. These divisions were Waterbury, Springfield (Mass.), Sioux Falls, Wichita and Norfolk. Vice President Williams in the chair. It was also reported that Kalamazoo Division had a contested election which was mostly due to the same error about the time limit for election, that one of the contestants was present but the other had withdrawn.

The meeting being declared organized with these six exceptions, the Chair declared it open for business.

Brother Smielau (Molohon) moved that the delegates of the first mentioned five divisions should, under a suspension of the society's rules, be given their seats. Unanimous.

Brother Hill (Fogg) moved that the same procedure be observed in the case of Kalamazoo's representative. The vote on this was 40 to 6. Passed.

The selection and sending by Toronto Division of an alternate other than its original choice was then reported.

Brother Foltz (Plunkett) moved that this substitute alternate be given his seat as in the other cases. Unanimous.

(Note: In detailing motions the name in parenthesis gives that of the one seconding same.)

Secretary Gibson then called the Convention roll and at its conclusion announced all present, except four alternates, excused, and that there was a quorum present.

The report of the Credentials Committee showed the following officers, delegates and alternates present and on the Convention roll:

Grand officers—Harry C. Anderson, President; Leo C. Williams, First Vice President; Alexander L. Pach, Second Vice President; H. Lorraine Tracy, Third Vice President; Francis P. Gibson, Secretary; Arthur L. Roberts, Treasurer; George F. Flick, Chairman of Trustees. (Total, 7.) Delegates and alternates (by divisions, alternates' names in parenthesis; total, 138):

Chicago Division—Charles C. Codman (John D. Sullivan, Harrison M. Leiter).

Detroit—Asa A. Stutsman (Elmer Drake).

Saginaw-Stephen E. Brownrigg.

Louisville-John H. Mueller (Patrick Dolan).

Little Rock—John J. DeArman (John W. Michaels).

Dayton-John F. Rhamy.

Bay City-Senophile Brosseau.

Cincinnati—Emil Schneider (Louis J. Bacheberle, Samuel J. Taylor).

J. Bacheberle, Samuel J. Taylor). Evansville—Matthew D. Lyon.

Nashville—Thomas S. Marr (Thomas A. Ogilvie).

Springfield, Ohio-Perry R. McMurray.

Olathe—Chauncey H. Laughlin (Edward H. McIlvain).

Flint-Fred A. Lawrason.

Toledo-Mathias Steinwand.

Milwaukee-Henry B. Plunkett.

(Nicholas Pleskatcheck, Samuel Sutter).

Columbus-John C. Winemiller.

Knoxville-John B. Chandler (Joseph F. Turnbow).

Cleveland—Pretlow D. Munger (Ross V. Mohr).

Indianapolis-Robert E. Binkley.

Brooklyn-Benjamin Friedwald

(Thomas J. Cosgrove, Allan Hitchcock). St. Louis—Arthur O. Steidemann

(James H. Cloud).

New Haven-Michael Hamra.

Holyoke-Arno Klopfer.

Los Angeles-Clarence H. Doane.

Atlanta—Leon B. Dickerson (Ross A. Johnson, William J. C. Hodges).

Philadelphia—James F. Brady (John A. Roach).

Kansas City-Grover C. Farquhar.

Omaha-James R. Jelinek (Edwin Hazel, Ransom H. Arch). New Orleans-Henry J. Soland. Kalamazoo-John Cordano. Boston-D. McGregor Cameron. Pittsburgh-John L. Friend (James

K. Forbes, Samuel Rogalsky). Hartford-Joseph W. Bouchard. Memphis-Frederick P. Armstrong. Portland, Me .- Will O. Kimball. Buffalo-James Coughlin (Edward A. Boedeker).

Portland, Ore .- Bud Hastings (Henry P. Nelson).

Providence-Fritz J. Ruckdeshel. Seattle-Albert W. Wright. Utica-John H. Thomas. Washington-Hunter S. Edington (Wilbert P. Souder).

Baltimore-Michael Weinstein. Syracuse-J. Fred Keller. Cedar Rapids-Louis T. Herbold. Huntington-Emery L. Green. Albany-Fred Lloyd. Rochester-William I. Hughes (Fred-

erick J. Shanisey). San Francisco-Alpha W. Patterson. Reading-Franklin C. Smielau. Akron-Iva M. Robinson. Salt Lake City-Kenneth Olsen. Rockford-B. Franklin Jackson.

Springfield, Ill.-John Otto (Earl H. Shaffer).

Davenport-Charles E. Loughran (Arthur C. Johnson).

Worcester-Preston Barr, Jr.

Fort Worth-Hosea W. Hooper. Dallas-Troy E. Hill (Clifton L. Tal-

bot). Denver-John S. Fisher (Homer E. Grace).

Waterbury-William J. O'Connell. Springfield, Mass.-Berger Brunsell. Waco-Harvey L. Ford. Pittsfield-Edward J. Gilmartin. Bangor-Harry T. Gleason. Kenosha-George R. Hebard (Wil-

liam J. O'Neill). Birmingham—John G. Chunn. Sioux Falls—Gottfried A. Soderfelt. Wichita-Edward S. Foltz (Archie G. Grier).

Spokane-James H. O'Leary. Des Moines-Charles R. Koons. Lowell-Colin C. McCord. Berkeley-James W. Howson (Henry

Franck, Winfield S. Runde). Delavan—Duncan A. Cameron

(Tracy Jones, Frederick J. Neesam, Frank B. Pleasant).

Houston-Richard C. Morris.

Scranton-Charles L. Clark.

Richmond-Guy R. Liggan.

Norfolk-Nathan Schwartz.

Johnston-Roland M. Barker (Albert Lenz).

Manhattan-Max M. Lubin (Samuel Frankenheim, Marcus L. Kenner).

Jacksonville-Henry A. Molohon (Harry Mather). Lewiston-Elmer D. Fogg. Peoria-William J. Bunch. Jersey City-Charles T. Hummer. Bronx-Joseph T. Graham.

Columbia-Samuel T. Clarkson.

Charlotte-William R. Hackney (Charles E. Jones).

Durham-Roma C. Fortune.

Dubuque—Frank Μ. Hemmelder (William H. Riordan).

Grand Rapids-Alfred J. Miller.

Toronto-John T. Shilton (Arthur H. Jaffray).

Brother Mueller (Soland) moved that as the minutes of the preceding meeting and Convention has been printed and sent to each member at the time and that each delegate had a copy at hand, the reading of same be dispensed with. Unanimous

Secretary Gibson then read telegrams of greeting and best wishes from Harry G. Long of Omaha, Secretary Warren of Nashville Division, Treasurer Johnson of Kenosha Division, Secretary Whitaker of Denver Division, W. E. Gholdston of Atlanta Division, Wichita Division, Secretary Bonvillain of Bronx Division, Secretary Robertson of Durham Division, the Silent Athletic Club of Chicago; letters from the Hon. Hubert Work, Secretary of the Interior, the Hon. B. F. Stapleton, Mayor of Denver, the Denver Tourist and Publicity Bureau, sending greetings and inviting the Convention to meet in Denver in 1927; letters of greeting from President Wright of San Francisco Division, Secretary King of Newark Division, Frank Murray of Elmira, N. Y., C. A. Boxley of Troy, N. Y.; a let-ter from J. F. Meagher of Chicago, St. Paul—Jay C. Howard (Victor requesting special concessions as press Spence, John W. Langford).

> Brother Cloud (D. Cameron) moved that the Convention allow any representative of the press the privileges requested by Brother Meagher if such representative is a frat. Vote on this motion was 18 for and 60 against.

> Brother Mueller (Chandler) requested that the motion be repeated and another vote taken as it was felt the motion had not been fully understood. Granted. A second vote showed 15 for, 75 against. Failed.

> The triennial reports of the President, Secretary, Treasurer, Chairman of Trustees and Chairman of the Ritual Committee having been printed and a copy given each delegate, Brother Mueller (Plunkett) moved they be accepted as rendered.

> Brother Hill (Ford) moved that the Mueller motion be tabled so the reports could be read and digested, until the following day. Unanimous.

President Anderson in the chair.

There being no reports of standing committees, none of special committees in order or any unfinished business, new business was called for.

President Anderson announced that he had appointed a Committee on Convention Business, consisting of J. C. Howard, Chairman, F. C. Smielau, and that the committee had its report in print and ready for distribution. As submitted the report was as follows:

Your Committee on Convention Business be-lieves that the rules of procedure adopted by the Atlanta Convention will help expedite busi-ness. These rules are herewith submitted:

1. Robert's Rules of Order shall govern all proceedings of the Convention, unless other-wise prescribed.

proceedings of the Convention, unless otherwise prescribed.
2. All routine business, as defined at the Omaha Convention, shall be passed by general consent is meant unanimous consent). On all questions of routine, when a motion is properly made and seconded, the President will simply state the question before the Convention, and then say. "If there is no objection, such will be considered the action of the Convention," then, if no one rises to object, he will say. "There being no objection (first raising bis gavel and then sounding it at the word "declare"). I declare that the motion (or resolution, report, or whatever it be) is adopted (or approved, as the case may be). Should any member object, the regular vote shall be taken. Then the President will say, "Those in favor of the motion (or resolution, report, or whatever it be) will hold up the right hand; those opposed will manifest it by the same sign," unless the vote is by ballot. is by ballot.

is by ballot. 3. Before any subject is open to debate, a motion shall be made by a member who has the floor, seconded in all cases except a call for the orders of the day, a question of order, and an objection to the consideration of the question, and stated by the President; sug-gestions of alterations or informal remarks may be allowed before the question is stated by the President. All principal motions, amendments and instructions to committees shall be in writing, if required by the Presi-dent. After a question has been stated by the President, it is open to debate; the mover cannot withdraw or modify it, if anyone ob-jects, except by obtaining leave from the Con-vention by a majority vote.

4. The President is authorized to ignore any dilatory motion that may be made merely to obstruct business, unless an appeal is taken.

to obstruct business, unless an appeal is taken. 5. When any principal question or amend-ment has been once acted upon by the Con-vention, it cannot be taken up again at the same session except by a motion to reconsider, and when the motion to reconsider has been once acted upon, the motion to reconsider cannot be repeated on the same question un-less it was amended after its first reconsidera-tion. Such motion must be made, except when the vote is by hallot, by a member who voted with the prevailing side. Reconsidera-tion of a question shall be decided without debate, but the mover may explain his rea-sons for wanting a reconsideration. No vote by ballot and elections shall be reconsidered under any circumstances. 6. While any question is under considera-

6. While any question is under considera-tion, it shall not be interrupted except by a motion to adjourn, for the previous question, for postponement, commitment, or amend-ment.

7. A motion is not in order when a mem-ber is speaking, or when a vote is being taken on any question, or when the previous question has been called and is still pending.

8. Whenever debate seems to anyone to have been continued for a sufficient length of time, a member may move the previous question, when, being seconded by a majority vote, all further debate shall immediately rease cease.

9. Every member shall be entitled to three minutes' debate on any single question which may come up before the Convention until all so desiring have spoken, and then two more minutes may be granted by consent of the Convention to any previous speaker.

10. Every member shall be privileged to express his opinion in a proper manner, and, while so speaking, shall not be interrupted under any circumstances as long as he is in order

order. 11. All proposed amendments to the Con-stitution or By-Laws shall be referred to the proper committee without debate for consid-eration and recommendation to the Conven-

ei. tion. 12.

eration and recommendation to the Convention.
12. All resolutions and amendments shall be submitted in writing.
13. All members addressing the Chair shall begin with the Fraternal Salute.
14. No member shall leave the hall during a business session without permission of the Chair.
15. No member shall remain standing while the Chair is speaking.
16. Desultory conversations shall not be permitted during business meetings.
18. The business meetings of the Convention shall be from 9 a. m. to 12 noon. 2 p. m. to 5.30 p. m. and, if evening sessions are held, from 8 p. m. to 10 p. m.
19. On appeals from decisions of the Chair. a tie vote sustains the decision.
20. Election of officers shall be on the last day of the Convention.

Brother Farquhar (Soland) moved to adopt the report as submitted. Unanimous.

President Anderson announced he had also appointed the following committees: Budgetary, Fred J. Neesam, Chairman, Louis J. Bacheberle, Wilbert P. Souder, Arthur O. Steidemann, D. McGregor Cameron. Resolutions, James W. Howson, Chairman, John B. Chandler, James R. Jelinek, James H. O'Leary, Thomas J. Cosgrove.

Brother Ford (McConnell) moved that these appointments be approved. Unanimous.

President Anderson announced his appointment of Edward H. McIlvain of Olathe Division as Sergeant-at-Arms of the Convention and S. Robey Burns of Jacksonville Division as Assistant Sergeant, at a per diem allowance of \$5 each. This was approved by general consent.

Brother Barr (McCord) offered a resolution instructing the secretary to wire the sympathy of the Convention to Mrs. Calvin Coolidge in connection with the serious illness of her son. Adopted by general consent.

Secretary Gibson displayed and explained the "proposition slips" form which had been prepared for the presenting and filing of motions. They were approved and distributed.

Brother Cloud discussed the inconvenience of the facilities and the discomfort caused by the heat in the hall this session was being held in. Chairman McNeill of the Local Committee stated that the roof garden of the hotel was available and that a change thereto would remedy conditions. It was ordered that the change be made and the rest of the week's sessions held there.

Brother Patterson (Gleason) moved that adjournment be taken (6:05 p.m.) until the following morning at nine. Unanimous.

Morning Session, July 8.

Order was called at nine o'clock, President Anderson in the chair.

Invocation was offered by the Rev. Brother Cloud.

Roll call showed all divisions represented and a quorum present.

Brother Morriss (O'Leary) moved the reading of the minutes be suspended. This was amended on motion of Brother Farquhar (Foltz) to extend such suspension through the week. Passed as amended, unanimously.

Brother Foltz (O'Leary) moved that smoking be allowed while meeting in the roof garden. Lost.

Secretary Gibson read communications as follows: Telegrams of greeting and best wishes from President Henry of Chicago Division; August J. Rodenberger, president Illinois Association of the Deaf; J. W. Ferg, Louisville Division; E. W. Chambers, Spokane Division; a letter from the Providence Chamber of Commerce, inviting the society to hold its next Convention in that city.

Brother Laughlin (McIlvain) moved that the Convention make Elwood Stevenson, superintendent of the Minnesota school for the deaf, a honorary mem-

ber—in view of his well known interest in the deaf and his services at this and at the Omaha Convention. Unanimous.

Brother Duncan Cameron (Howard) moved that the question of admitting women to the society be taken up. Unanimous.

Vice President Tracy in the chair.

By general request the secretary was ordered to call a roll vote on this question. The roll showed a vote of 486 votes against the admission of women; 8 for their admission; 258 uninstructed and conditional (not on equal terms but with arrangement open to debate and Convention decision).

Brother Foltz (Brady) moved that since the roll-call vote shows a majority of the divisions are against the admission of women, the society go on record as not in favor of such admission. Unanimous.

Brother Langford, for the Local Committee made some announcements for the afternoon's program.

Brother Coughlin (Thomas) moved adjournment. Unanimous. Adjourned at 11:55 a. m.

Afternoon Session, July 8.

Business was resumed at 2:45 p. m., President Anderson in the chair.

By unanimous consent roll call was suspended.

It was announced that Brother Barr had been advised of the death of his mother and would have to leave for his home. By general consent, at President Anderson's request, Brother Barr was excused from further attendance.

Brother Patterson (Morriss) moved that the sympathy of the Convention be extended Brother Barr, with its deep regret for his loss and his being obliged to leave. The assembly rose and silent tribute was rendered.

Brother Smielau (Schwartz) announced the death of the son of President and Mrs. Coolidge and moved that the secretary be instructed to wire the Convention's sympathy. At the request of President Anderson, silent tribute was rendered.

Brother Foltz (Laughlin) moved that the reports of the grand officers be taken from the table. Unanimous.

Brother Lubin (Codman) moved that these reports be referred to the Resolutions Committee.

Vice President Pach in the chair.

Brother Cloud suggested and Brother Smielau moved (Foltz) that Brother Lubin's motion be amended so as to refer the reports to the committee with orders to give a separate and early report thereon. Passed as amended, with two against.

Secretary Gibson read telegrams of greeting and best wishes from Milwaukee Division and F. A. Moore, secretary National Association of the Deaf.

Vice President Williams in the chair. Brother Gibson (Laughlin) moved that a floral tribute be made by the Convention for the funeral of Mrs. Barr. Passed. The secretary was ordered to wire such order to a local

President Anderson announced he had ber—in view of his well known inter- florist and ten dollars appropriated for so appointed the following commit- est in the deaf and his services at this same.

Chairman Tracy of the Law Committee announced that his committee was ready to render its report and took the floor to make same. He announced that he would first take up those changes offered in the printed "brief" sent to the divisions prior to their May meetings and have action in their order.

Moved by Brother Brady (Chandler): Change Section 4. Add after "white men" in second line—"and American Indians." (To conform with Section 124.) Unanimous.

By Brother Brady (Mueller): Add new paragraph. "Applicants under 21 years of age at last birthday shall have a written consent from a parent or guardian concurring in the application." Unanimous.

By Brother Brady (Munger): Section 35 (Revised at Atlanta). Strike out entire paragraph and substitute the following: "Subordinate divisions shall elect delegates and alternates to the triennial Convention of the Grand Division at the December meeting previous to the Convention.

Brother Cloud (Molohon) moved that "February" be substituted for "December." Unanimous. Passed as amended.

By Brother Brady (Foltz): A new section, 35b. "A division newly established after the month of December previous to the triennial Convention shall not send delegates or alternates to the Convention."

Brother Cloud (Dickerson) moved that "December" be changed to "February" to agree with Section 35. Unanimous.

Chairman Tracy announced that many offerings to the committee had been rejected by it, as shown in the "brief" itself.

Brother Flick (O'Leary) moved that all rejections by the committee be not read (presented). Unanimous.

President Anderson in the chair.

By Brother Brady (Hill): Addition to Section 194. "If a disabled member has had two or more doctors attending him at different periods during his disability the doctor last in charge shall fill out the disability claim." Unanimous.

By Brother Brady (Foltz): Addition to Section 198, at end of paragraph. "In lieu of having the doctor's statement sworn to before a notary, a nonresident member may have two or more members who have visited him during his disability act as a special sick committee and sign the claim blank." Unanimously adopted after a motion to reconsider, made by Brother Munger (Drake) failed.

Brother Gibson moved that a night session be held, recessing for supper; seconded by Brother Brady. Passed by a vote of 73 to 15.

Brother Lubin (Brownrigg) moved to adjourn until eight o'clock, and continue the session until ten o'clock. Unanimous. Adjournment was had at five o'clock.

Evening Session, July 8.

Business was resumed at eight o'clock, President Anderson in the chair. The Law Committee continued its report, through Chairman Tracy.

Brother Howard (Molohon) moved that no changes should be brought up except those that had the approval of the committee. Unanimous.

By Brother Brady: Change Section 115. Substitute "100 resident members" for "50 members" in first line.

Discussion of this resulted in a motion by Brother Smielau (Mueller) to reject the change offered. Brother D. McGregor Cameron (Munger) moved the section be amended to read "50 *resident* members"—not to reject the offering entirely. Motion was unanimously passed as amended.

By Brother Brady: Change Section 170. In second line, substitute "require all members" for "require the resident members." Brother Molohon (Weinstein) moved this offering be rejected. Unanimous.

By Brother Cloud: That ladies be eligible to social membership in case they fail to attain full membership. Brother Mueller (Foltz) moved that this offering be rejected. Unanimous.

By Brother Merrill (offering): "That some restrictions should be put on the Ritual Committee so that the ritual may not conflict with other rules." Brother O'Leary (Farquhar) moved this be rejected. Unanimous.

By Brother Morriss: Change Section 53. "The Board of Directors shall consist of the Grand President, the three Grand Vice Presidents, the Grand Secretary, the Assistant Grand Secretary, the Grand Treasurer, and the Chairman of the Board of Trustees." Brother Farquhar (Brosseau) moved to table this until the Resolutions Committee had reported. Unanimous.

By Brother Morriss: Correct footnotes under tables of rates on pages 43, 44, 45 and 46 to conform with present assessments of 55 cents and 66 cents in place of old rates of 50 cents and 60 cents as now read. Brother Smielau (Schneider) moved the adoption of the correction. Unanimous.

By Brother Gibson: Add to Section 36. "Candidates for delegates and alternates must have been attached to the division for the period of one year prior to their election. Such elections shall be held by a majority vote." Brother Smielau (Thomas) moved its adoption. Unanimous.

By Brother Gibson: Add to Sections 87 and 88. "Such elections shall be by a majority vote." Brother Foltz (Cosgrove) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 112. "They may levy special assessments for the benefit of such funds on resident members, and nonresident members may be requested to join in such contributions, on a majority vote of the resident members." Brother Friedwald (Laughlin) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 128. "The home office shall have full powers in the final acceptance or rejection of all applications." Brother Mueller (Mather) moved its adoption. Unanimous.

By Brother Gibson: Add to Section Section 128. "Should a protest be filed and sustained, the home office shall have power to demand the return of a certificate, and to cancel same, upon refund of the membership fee and dues that have been paid in, at any time within the first three months of the life of the certificate (from its date)." Brother Hamra (Coughlin) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 138. "It shall be optional with a division as to its accepting a transfer issued by another division, and in case of such refusal said transfer shall be cancelled by the division issuing it." Brother D. McG. Cameron (Lubin) moved its adoption. Unanimous.

Brother Robinson moved suspension of the business rule limiting meeting time to ten o'clock and continue in session until later, to allow of more time on the laws. Seconded by Brother Mc-Connell. Failed.

By Brother Gibson: Add to Section 150. "Members so surrendering their certificates shall, where such surrender was because of permanent disability or other causes beyond their control, be continued on the society and division roll as active members but excused from the payment of local dues. Should they desire to participate in the sick and accident benefits, such privilege shall be allowed, but only where the surrender was not because of permanent—total or chronic—disability." Brother Coughlin (Liggan) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 190. Insert after the words "becomes unable to perform his usual work" the words "becomes totally disabled—unable to work." At end of the section add: "No benefit will be allowable for a cause (disability) that originated during the first three months of membership, nor shall any disability occurring during said first three months that is followed by death, be considered in making death claim." Brother Mather (Coughlin) moved its adoption. Unanimous.

Brother Hill (Foltz) called attention to its being ten o'clock and moved adjournment. Unanimous.

Morning Session, July 9.

Order was called at nine o'clock, President Anderson in the chair.

Invocation was offered by the Rev. Brother Fortune.

Secretary Gibson called the roll and reported a quorum present.

The presentation of a grand division pennant was made by Brother Bacheberle and it was hung back of the rostrum. On motion of Brother Mueller (Kenner) the thanks of the Convention were tendered Brother Bacheberle.

Brother Brady (Patterson) moved suspension of the order of the day to

hear from Chairman Neesam of the Budgetary Committee. Unanimous.

Brother Neesam then made explanation of the plan to waive an assessment for the benefit of the General Expense Fund, reporting that "The Budgetary Committee recommends that we waive one monthly mortuary assessment on the entire membership, but collect the waived assessment as a special assessment and turn it into the General Expense Fund." It was further explained that this procedure would do away with any increase in the regular monthly assessments.

Brother Cloud (Schwartz) moved that the plan be adopted. Unanimous.

On special order, the Resolutions Committee, through Chairman Howson, brought in the following report on the reports of officers:

The Resolutions Committee functioning as a means of expediting business, will only consider such specific statements in the reports of the officers as it deems require discussion. It is presumed that every delegate in attendance has a copy of these reports and can read the same fully at leisure. We will take up the reports in order:

tendance has a copy of these reports and can read the same fully at leisure. We will take up the reports in order: Report of the Grand President.—This report divises the creation of a traveling orgunizer. His duty would be what the name implies, securing new members, organizing divisions, etc. Four of the Resolution Committee prefer to have this work delegated to the Vice Presidents who will cover their respective territories with expenses paid from the organzing fund of the home office. The remaining member of our committee agrees to the above but prefers to have the work left to state organizing fund should be limited to a specific amount, that there may be no excessive drain upon it and respectfully refers the matter to the Budgetary Committee for consideration. Our committee agrees with the Grand President regarding the abolishment of the Grievance and Emergency Committee of Assistant Secretary for reasons stated in the report. Also under present conditions the committee feels, as does our President, that the office of President should not be made an all-day job. requiring residence at the home office. The committee does not favor the suggestion that Canada be given a Vice-President at present. There is at present only one division in Canada and organizing work can be carried on there by the local organizer until further expansion warrants a vice-president for this territory. Laws governing admission of women and election of delegates have elready been passed upon by you and the subjects need no further discussion. In conclusion we wish to vice our approval of the way in which the funds of the association have been invested without the loss of a dollar.

without the loss of a dollar. Report of the Ritual Committee—Our committee advises moderation in the use of ritual ceremonials. We believe that a simplified ritual would meet our requirements very well and be welcome to most divisions. We would not endeavor to force any explicit form of ritual upon any division, but would let each division do as it wishes. within reason. We do not believe there should be any Grand Director charged with the duty of enforcing ritual ceremonies, as this report recommends. Nor do we believe that any expense should be incurred in providing for rituals at Grand Conventions.

Conventions. Report of the Grand Secretary—This report consists of statements of facts needing no discussion and which you can read in the copies given you. The Grand Secretary seeks a method of preventing lapses in the payment of dues. He does not suggest any, but our committee would call attention to the special fund which some divisions maintain to meet lapses where parties confronted by the same are worthy of help. We would recommend that each division have such a fund. In view of the high cost of building and probable future decline our committee would defer consideration of a home office building until the next convention.

Reports of the Grand Treasurer and Grand Trustees—These reports governing the financial status of the society, we believe are well taken care of as the Grand Treasurer and trustees check each other. As to further consideration of these reports we would refer you to the Budgetary Committee. Brother Wright (Cordano) moved that the report be approved and accepted. Unanimous.

Brother O'Leary (Mueller) moved that smoking be allowed under a suspension of the rules.

Brother Farquhar (Wright) moved the O'Leary motion be tabled. Passed, 54 to 18.

Vice President Williams in the chair. Chairman Tracy of the Law Committee resumed the report of his committee.

By Brother Gibson: That the restrictions set out in the addition of Section 190 (adopted at the preceding session) also apply and be incorporated in Section 184. Brother Smielau (Koons) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 193. "The Division President, Secretary and Treasurer shall constitute a standing division Sick Committee on non-resident claims and may act upon same without laying them before the division, and approve or reject and forward such to the home office for final attention." Brother Farquhar (Liggan) moved its adoption. Unanimous.

By Brother Gibson: Add to Section 198, "Where it can be shown to the satisfaction of the division and then to the grand division Claims Committee that a member was unable to have the services of a physician, the usual claim may be prepared and put through, with the statement of at least two other members, in writing, that the facts are as stated in the claim from such members' own knowledge and personal attention to the case." Brother Mueller (Dickerson) moved its adoption. Unanimous.

By Brother Gibson-Three new sections, 205a, 205b, 205c, as follows: "Suspensions brought about by disciplinary action shall carry with them the loss of all privileges such as attending meetings. socials, etc., but not affect the member's standing (eligibility) as to disability or death benefits; provided all payments are made regularly as required." "Suspensions for non-payment of dues (assessments) shall not only affect the member's benefits but also bar him from attending meetings, not only of his own division but also as a visitor at others." "Non-payment of fines, special local assessments, dues and relief loans within the agreed time as decided upon by the division, shall operate as suspensions from all division privileges as in disciplinary cases.' Brother Chandler (Armstrong) moved to adopt. Unanimous.

Brother Roberts outlined the plan that was under consideration for a new class of insurance, which was proposed to call "Class F," explaining it as follows: The preliminary outline of this new feature is to incorporate the payment of old age annuities to members desiring the same, after they reach the age of seventy years. As state laws governing this feature vary in different states, some permitting such annuities after age sixty and others after age seventy, the latter age should be determined upon, in order to avoid complications. The old age annuity could be provided for in several ways, chief of which would be (a) members joining directly in this new class with an annuity certain after age seventy, and (b) old members having the option of converting to this new class and provide for annuities certain for terms of five and ten years, as desired.

Brother Ford (Armstrong) moved that the Board of Directors be authorized to put this plan into effect as soon as the necessary arrangements therefor can be made by the home office. Unanimous.

Brother Roberts offered the following change to the laws covering disability benefits, to be made a new section, 199a:

"Eligibility of members to draw sick and accident benefits shall cease in all cases at the age of seventy years, and the per capita tax charged such members to maintain such benefits shall cease at the same time; provided, that members after reaching the age of seventy years who desire to do so may continue to draw sick and accident benefits, under the provisions set forth in the society's laws, the amounts of such benefits to be charged as liens, bearing four per cent interest, against the member's death benefit certificate, the total of such liens at no time to exceed the reserve credited to the member on his mortuary payments, and the amount of said lien or liens shall be deducted from the member's certificate amount at time of death, or, on prior withdrawal from the society, from the amount of reserve credit taken in figuring allowance of paid-up insurance at time of such withdrawal."

In explanation of this offering, Brother Roberts stated: Some time ago, the monthly rate or per capita tax charged members for the maintenance of the sick and accident fund was figured on an actuarial basis. The average monthly rate of 25 cents per capita was found adequate, provided sick and accident benefits cease at age seventy. This new section is therefore necessary to comply with the basis on which the rate is figured and to maintain the sick and accident fund without impairment.

Brother Foltz (Thomas) moved the adoption of the ceasing at age seventy clause. Brother Patterson (Mather) amended to adopt the offering entire, with the continuation after age seventy optional as arranged. Adopted as per amended motion.

By Brother Roberts: Amend Section 169 to read "Whenever the actual assets of the society exceed its liabilities, among said liabilities being included the net value of its outstanding contracts as computed on the basis of the American Experience mortality table and four per cent interest, by an amount equal to five per cent of said net value, the Board of Directors of the society may make an equitable distribution of any surplus in excess of said five per cent by a reduction of the periodical contributions of the members, or by such other lawful and equitable method as may be found desirable and expedient."

In explanation of this offering, Brother Roberts stated the amendment was designed to provide for future contingencies, such as the refund of surplus by check direct to members, in such form as will comply with various state laws.

Brother Hill (Foltz) moved its adoption. Unanimous.

By Brother Swangren: Addition to Section 88. "At elections of officers, the one receiving the least number of votes in case of no result shall be eliminated, and such other candidates receiving the least number of votes as the election proceeds shall also be eliminated after each ballot." Brother Lubin (Ruckdeshel) moved its adoption. Unanimous.

By Brother Howson: Addition to Section 88. "All officers shall be elected on separate ballots." Brother Sullivan (Liggan) moved its adoption. Unanimous.

Secretary Gibson here read communications, deferred earlier in the session, as follows: Telegrams of greeting and best wishes from "The Deaf Citizen," North Carolina's paper for the deaf; the North Carolina Association of the Deaf, through J. M. Vestal, Secretary; Dubuque Division No. 96; John M. Black, president of Newark Division, No. 42; Mrs. J. H. O'Leary, of Spokane; a letter from Mayor Townes, of Cleveland, inviting the society to hold its next meeting in that city, and one from the Chamber of Commerce of the same city, to the same effect; also a letter of good wishes from the Rev. Brother Merrill, of Syracuse, N. Y.

By Brother Wright: Amendment to Section 118, as revised by the Atlanta Convention. Add, after the words "Law Committee" in the first sentence, "provided it has been approved by the division to which the member submitting same belongs." (This was explained as not applying to delegates, but only to offerings made prior to a Convention, and such change ordered inserted). Brother Chandler (Thomas) moved its adoption. Unanimous.

By Brother Wright: Amendment to Section 183, Sixth Subsection. "Suicide shall invalidate the certificate amount, whether the act is committed while same or insame, during the first three years of the life of the certificate." Brother Brady (O'Leary) moved its adoption. Unanimous.

At this juncture business was susnended while Mayor Nelson, of St. Paul addressed the Convention. He remarks were interpreted by Brother Stevenson.

Adjournment was taken at noon, by general consent, to reassemble at two o'clock, or immediately after the Convention had been photographed, as arranged by the Local Committee for 1:30 o'clock.

Afternoon Session, July 9.

Business was resumed at two o'clock. President Anderson in the chair.

Brother Duncan Cameron asked that the Brady amendment concerning the election of delegates be reconsidered. Brother Cloud (Hazel) moved that a vote be taken on the request. The result was 65 to 7 against its reconsideration.

By Brother Foltz: That the words "football," "baseball," "basketball," "other athletic contests" in the Fourth Subsection of Section 183 be omitted. Brother Smileau (Ford) moved that the offering be rejected, but withdrew this motion after discussion. Brother Patterson (Molohon) then moved the offering be adopted. Unanimous. offering be adopted.

By Brother Foltz: That the name of the society be changed (amending Section 1) to "International Order of the Deaf." Brother Cloud (Mueller) after some discussion-moved the offering be rejected. Brother Foltz then withdrew it. During the discussion, Brother Shilton, of Toronto stated that the Canadian members did not desire to see such a change at this time, that the good old name was good enough for all.

By Brother Bouchard: Substitute for Section 131; new section. "Every member of this society shall be a member of a subordinate division; provided, however, that the officers of the grand division shall pay their dues directly to the grand division treasurer and shall be considered only as ex-officio members of their respective subordinate divisions." Brother Cloud (Fortune) moved the offering be rejected, but after discussion withdrew the motion. Brother Mueller (Foltz) moved it be adopted. Unanimous.

Vice President Williams in the chair.

Brother Gibson announced that President Anderson had received a telegram notifying him of the death of an aunt in Canada and was obliged to leave the hall for a while, and that he might find it necessary to leave for the North. Brother Shilton of Toronto stated that the sympathy of the Convention be conveyed to President Anderson, and silent expression of same was rendered.

By Brother Tracy: That the Second and Fourth Subsections of Section 65 be stricken out-eliminating the Grievance and Emergency Committees of the Board of Directors as per the suggestion made by President Anderson. On motion of Brother Tracy (Schneider) this was adopted.

By Brother Steidemann: Addition to Section 50. That the trustees be elected for three, six and nine year terms, and one trustee to be elected for a nine year term at each convention, the chairman to be the one of the shortest remaining term and on expiration of his term of office be eligible for reelection for a succeeding nine year Brother Molohon (Thomas) term. moved its adoption. Unanimous.

Brother Foltz (Weinstein) moved that the disability benefits be arranged so that they could be graduated to \$5, \$10 and \$15 weekly. Discussion resulted in the withdrawal of the motion. On motion of Brother Patterson (Smielau) the idea was unanimously tabled until proper ways and means for such arrangement could be presented with the motion.

By Brother Coughlin: That the grand president should issue a new password regularly every four months. This was deemed impracticable and on motion of Brother Stutsman (Binkley) rejected.

Secretary Gibson spoke of some "unwritten laws" the home office would like the delegates to jot down and post the home division officers on, mentioning how proper co-operation of the division secretaries and treasurers, the deputies and Frat correspondents could make things much easier for headquarters' force. As editor of The Frat, he asked if any special changes were desired. The general response seemed to show there were none, unless it was that a bigger, better Frat was wanted The suggestion made for the by all. elimination of the "vital statistics" features was not at all acceptable, those departments should be continued as at present arranged. Proposals as to the disposal of the local funds of suspended divisions on deposit with the grand division were not considered and the present arrangement of having these funds in trust for the possible reorganizing of the divisions was thought best. A proposition for the taxing of divisions their pro rata share of state license fees was allowed to rest, the grand division to continue paying same.

Secretary Gibson read for Brother Barr a communication to the Convention which he had intended to personally present, covering the establishing of degree work, as follows:

Our society has in the last decade expanded far beyond what the founders had ever dared hope. The statistics show us an impressive growth from a thin band of deaf brothers and a meagre balance to an organ-ization of nearly six thousand members with divisions planted from Maine to California and from the Gulf of Mexico to Toronto, Can-ada, and assets of over half a million dollars in 1924. Now the administrative problems are be-coming more and more complex, requiring

in 1924. Now the administrative problems are be-coming more and more complex, requiring men of real executive caliber to solve them. The present system of picking men for such responsible positions involving as it does, the discharge of a sacred trust, is pregnant with possible dangers to the future welfare and safety of the N. F. S. D., because, as Brother Brady has pointed out in his latest sugges-tion, men of mediocre ability may be put at the helm merely on account of their being well-known all over the country, and their personal popularity. I dare say that the home office in Chicago an vouch to the fact that some division secretaries in making out their reports, and forwarding applications have perplexed them because their command of the English lan-guage is so faulty that they do not make themselves understood in the first place with-out further questioning on the part of the officials. Also some division meetings are conducted in the most unparliamentary man-ner, causing no end of utter confusion and sometimes bitter and wholly unnecessary wrangling because the officers in charge of the meetings are not familiar with Robert's Rules of Order. Our ritual tells us of our obligations to-

Rules of Order. Our ritual tells us of our obligations to-ward each other, and the opportunity that every member has to obtain further knowl-edge of the mysteries of our Order. But be-yond that admonition to the novices, there is no visible incentive to aim higher, and to labor for that honor. We aim to help our brothers, which is proper and right, but we

will serve them best by teaching them to help themselves! As our ritual has it, we should place real solid obstacles in our paths to challenge our right to earn honors, and to develop the will to win.

place real solid obstacles in our paths to challenge our right to earn honors, and to develop the will to win. Some years ago there was proposed a plan to establish a system of degree work similar to that in Freemasonry, and it was defeated on the ground that it was against the W. A. E. There was too much exclusiveness in such a system to suit our brothers. Much depends upon exactly what you mean by W. A. E. There are various interpretations which are confusing. Now, the time is ripe for the institution of degree work which is divorced from all that is secret and exclusive and which cannot but arouse jealousies. The future safety of our society demands that we sink our individual selfishness and blind personal prejudices, and formulate a kind of degree system wherein members may be slated for advancement sole-ly on their own merits. There should be two degrees, the First and that divisions who successfully pass a simple test regarding their knowledge of our consti-tution and by-laws, the ritual and the im-portant parts of Robert's Rules of Order shall be eligible to be candidates for Subordinate bivision officers. The Second Degree is to be a bit more difficult and will require further secured a certain number (to be determined by the home office) of new members in one year, and have passed successfully harder questions regarding the constitution, the rit-ual, Roberts' Rules of Order, an dhave shown qualities of good leadership and executive ability shall be eligible to be candidates for degrates. Such delegates wishing to run for executive grand offices must have at least two years practical experience in the home office before they shall be eligible for such nomina-tion. In all this there is no secret organization,

tion. In all this there is no secret organization within an organization, which is always un-popular to outsiders. There is nothing in such proposal to violate the W. A. E., as such opportunity is open to all, depending on am-bition and worthy endeavor.

By general consent, Brother Barr's communication was referred to the Ritual Committee.

Brother Howard of the Local Committee made some announcements in connection with the banquet scheduled for that evening and the all-day outing for the next day.

Adjournment, by general consent, was taken at five o'clock, until Friday morning, July 11, there being no ses-sion scheduled for Thursday, the 10th.

Morning Session, July 11.

Order was called at nine o'clock, President Anderson in the chair.

Invocation was offered by the Rev. Brother Fortune.

Roll call showed a quorum present.

Secretary Gibson read telegrams of greetings and best wishes from President Phillips of Indianapolis Division, President Lee of Syracuse Division, and Deputy Bertram of Seattle; letters from Past Grand Financial Secretary Neuner of Columbus, Ohio; Byrd Trawick of Cedartown, Georgia; Secretary Tellier of Kalamazoo Division; William Hefferman of Rochester, N. Y.; Secre-tary Jarvis of Hartford Division; Secretary Flynn of Bangor Division; letters from the Cleveland and Seattle Chamber of Commerce secretaries, presenting the merits of their respective cities for the 1927 Convention; a letter from Thomas S. McAloney, superintendent of the Colorado School for the Deaf, seconding the invitation of the Colorado deaf and Denver Division to meet in Denver; letters from Thomas E. Woodley, a Lorain, Ohio, member, and of Governor Donahey of Ohio, requesting aid for the storm-stricken city of Lorain.

On motion of Brother Munger (Ford) the Lorain appeal was approved and the delegates requested to take same up with their divisions upon arrival home and to make all contributions direct to the Mayor of Lorain.

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Nominations for the next Convention city were declared in order.

Brother Codman (Sullivan) nominated Chicago.

Brother Munger announced that it had been decided to withdraw Cleveland

Brother Grace (Fisher) nominated Denver.

Brother Wright (O'Leary) nominated Seattle.

President Anderson appointed Brother Cloud judge, and Brothers Ross Johnson and John Roach tellers of elections. Approved by general consent. A supply of specially prepared printed ballots for elections was presented by Brother Bacheberle, for which he had the Convention's thanks.

Vice President Tracy in the chair. Brother Laughlin (Thomas) moved that the report of the Budgetary Committee be taken up, Chairman Neesam being ready to give same. Unanimous.

Chairman Neesam then gave the report, as follows:

The Budgetary Committee finds the various funds ample and sufficient to meet expected disbursements, with the exception of the Gen-eral Expense Fund. However, with the help of the waived mortuary assessment that you have voted to be collected as a special assess-ment for this fund, we feel that it will be ample to meet the needs of the coming trien-rial meriod. nial period.

A plan calling for state representation in-stead of division representation at the Grand Convention has been submitted to us. This plan has its advantages and disadvantages. We suggest that the Board of Directors work it out in detail and submit it for consideration at the next Convention.

The estimate of annual income and expendi-tures for the next three years is given here-with:

Balance in Expense Funds at com-

-from June Frat:	
General Expense Fund\$	4,094.48
Organizing Fund	2,228.68

Expected Annual Income.

Receipts from waiving one month's
mortuary dues
Receipts from general expense tax:
From old members (5,500 at
\$3,00)
From membership increase (300
at \$1.50)
Receipts from entry fees (400 at
\$4.00)
Receipts from Secretary's fees, but-
tons, fobs, sundry supplies,
bond premiums, etc 1,200.00
Estimated total income\$22,400.00
Abtimated total modulements
Expected Annual Disbursements.
Expected Annual Disburschichts.
Rent\$ 2,100.00
The Frat 2,000.00
Insurance Department fees
Officere' traveling and other ov

insulance Department recommend	000.00
Officers' traveling and other ex-	
penses	300.00
Furniture and fixtures	400.00
Postage	450.00
Surety bond premiums	225.00
Lodge supplies	
Sundry supplies	
Office expenses	
Printing and stationery	

Total for fixed expenses-\$ 8,575.00 say Salaries, as per salary budget be-11,850.00 low

Surplus (difference between income and disbursements)

Annual Salary Budget. For Re-elected Officers:

President Vice Presidents \$5 per diem with \$ 1,000.00

present preduisites.	
ecretary	2,800.00
reasurer	2,800.00
enior Trustee	100.00
ther Trustees (two) \$75 each	150.00
ervices, clerical, medical, actuarial	5,000.00
Total	11,850.00

For New Officers:

\$600, 00, \$800, \$1,000 a year allowed for the President. President. 2,100, \$2,300, \$2,500 a year allowed for the Secretary and the Treasurer. \$2,100.

Brother Mueller (Binkley) moved

the report be accepted. (Discussion.) Brother Wright (Farquhar) moved

that the Convention consider the secretary as the ranking officer at headquarters in the absence of the President, and as such the secretary is to be paid a salary of \$200 per year above that of the treasurer. The budget to be arranged accordingly. (Discussion.)

Brother Brownrigg (Koons) moved that debate be closed. This motion was withdrawn in favor of one by Brother Farguhar (Ford) to allow Brother Wright to change the wording of his motion. Passed.

Brother Wright resubmitted his motion, changed to read: "I move that the secretary be paid a salary of \$200 per year above that of the treasurer. The budget is to be arranged accordingly."

Brother Duncan Cameron (Molohon) moved that the vote be taken by ballot. Brother Brownrigg (Robinson) amended this by moving that the motion go through as voting by ballot on the Budgetary Committee's report as amended by Brother Wright's corrected motion. Passed.

While the balloting on this motion was in progress, the result of the ballot on the selection of the Convention city was announced by Brother Cloud as being: Seattle, 36; Chicago, 180; Denver, 539. Denver was declared the choice for the 1927 Convention.

(Ruckdeshel) Brother Cosgrove moved that the thanks of the Convention be tendered Chicago and Seattle for their candidacy and all that went with it. Unanimous.

Brother Mueller (Foltz) moved that the selection of Denver be made unanimous. Passed.

Brother Howard (McConnell) moved that the Resolutions Committee should report as soon as ready. Unanimous.

Brother Cloud announced that the result on the vote to accept the report of the Budgetary Committee as amended by the Wright motion was: Yes. 392; No, 304. Declared adopted.

Brother Mueller (Foltz) moved that as soon as results of a vote by ballot had been announced and accepted, the ballots used in such vote be destroyed. Unanimous.

Brother Anderson (Coughlin) moved that the sergeant-at-arms be ordered to witness such destruction of ballots. Unanimous.

Chairman Howson, of the Resolutions Committee, announced he was ready to render its report, and gave it 1,975.00 as follows:

The Resolution Committee herewith submits

its report: Whereas, This ninth triennial Convention of great pleasure to Whereas, This ninth triennial Convention of our society has been of great pleasure to those in attendance as well as profit to all members of the society at large, be it Resolved, That the thanks of the Convention-be given to Governor J. A. O. Preus, for his hearty welcome to the state of Minne-sole.

Resolved, That the thanks of the Convention-be given to Governor J. A. O. Preus, for his hearty welcome to the state of Minne-sota;
To Mayor A. E. Nelson, for his cordial greetings in behalf of the city of St. Paul;
To Father Nolan, Mrs. Nyhus, and Mr. John Brandt, for the interest and services shown to our delegates and guests;
To Mr. Elwood Stevenson and Mrs. Petra Howard, for their services as interpreters;
To the St. Paul Division, the Local Com-mittee, and the Ladies Auxiliary Committee, for their untiring efforts in our behalf;
To the Thompson Club and the St. Paul Hotel management for courtesies shown us;
To the Thompson Club and the St. Paul Hotel management for courtesies shown us;
To the Press and the public for their co-operation and the interest shown in our Con-vention;
To Brother Bacheberle, for printing serv-ices and grand division pennant donated;
And finally to all who in any manner have contributed to the pleasure of the delegates, either coming or going, we extend our sincere thanks and appreciation.
Also be it further resolved:
That, We approve of the placing within the walls of the Honor Cottage, at the Michigan, of a bronze tablet commemorating the con-ception of this Fraternity, as suggested by the Michigan members of our Fraternity.
That, Inasmuch as Canada presents a large field for organization, special attention and effort be given organization work therein.
That, We commend Gallaudet College, and also certain schools for the deaf, for the in-crease in the number of technical studies be-ing taught, and we express our hope that this increase will continue.
Whereas, The deaf are handicapped in se-curing employment, Resolved that the Nation-al Fraternal Society of the Deaf favors the establishment of Labor Bureaus for the Deaf in each state along the lines of those now in operation in Minnesota and North Carolina.
Whereas, Experience h

deafness; Resolved, That we commend the practice, where such has been found expedient, of hav-ing an advisory committee of deaf citizens to pass on the advisability of granting licenses to deaf motorists.

Brother O'Leary wished it understood that he was the one referred to in the Committee's first report as a minority.

Brother Foltz (Laughlin) moved the report be adopted as rendered. Unanimous.

Brother Hill (O'Connell) moved adjournment to two o'clock. Unanimous.

Afternoon Session, July 11.

Business was resumed at two o'clock, President Anderson in the chair.

Secretary Gibson being detained, Brother Foltz was requested to act as secretary temporarily.

A telegram of greetings from Jersey City Division was read.

Brother Steidemann (Loughran) moved that Davenport Division be granted permission to hold its meetings in Rock Island as an accommodation to its members. President Anderson ruled the motion out of order as such permission could not be given.

Brother Mueller suggested that the matter be left to the Board of Directors. So ordered.

Brother Wright (Binkley) moved that the amendment made to the report of the Budgetary Committee, adopted at the morning session, be reconsidered.

Secretary Gibson at this point resumed recording.

Brother Howard (Coughlin) moved suspension of the Business Rules of the Convention to allow this reconsideration. Failed.

Brother Howard requested the floor on a matter of personal privilege. Granted.

Vice President Tracy in the chair.

Brother Howard then gave his personal views of why the matter should have reconsideration, mentioning complications that would result if it did not.

Brother Anderson suggested that as suspension of the rules was the only way out, the solution seemed to lie in reconsidering the report in its entirety.

Brother Duncan Cameron (Molohon) moved the suggestion be adopted and moved reconsideration of the Budget Committee's report entire. Failed.

After considerable debate, as the way out Brother Hill (Morriss) moved to rescind all action on the Wright amendment, by general consent. Unanimous.

Brother O'Leary (Soland) moved that the report of the Budgetary Committee be taken up again. Failed.

President Anderson in the chair.

Brother Lubin (Shilton) moved that a bonus of \$300 to Secretary Gibson be substituted for the idea carried in the rescinded Wright amendment. Unanimous.

Brother Weinstein (Edington) moved that the Ritual Committee be requested to arrange a suitable ritual ceremony to be used on the occasion of the death of a member. On motion of Brother Foltz (Gleason) this was ordered referred to the Ritual Committee.

Election of officers was declared in order.

Vice President Tracy in the chair.

Brother Mueller (Hill) nominated Harry C. Anderson for president. Brother Molohon (Jelinek) moved his election be by acclamation, and

that the secretary cast the Convention's vote accordingly. Unanimous.

For first vice president, Brother Smielau (Patterson) nominated Fred-erick J. Neesam; Brother Howson (O'Leary) nominated Leo C. Williams; Brother Mueller (D. McG. Cameron) nominated Alexander L. Pach.

While the ballots were being counted, Brother Lawrason displayed and explained the drawings of the Flint memorial tablet idea, which had been covered in the report of the Resolutions Committee.

Brother Cloud announced the vote for First Vice President as Neesam. 381; Pach, 314; Williams, 24. Brother Neesam was declared elected.

Brother Cloud (Hooper) nominated Alexander L. Pach for second vice president. There being no other candidate, the secretary was ordered to cast the Convention's ballot electing Brother Pach by acclamation.

Vice President Williams in the chair.

Brother Binkley (Soland) nominated H. Lorraine Tracy for third vice president; Brother Olsen (Doane) nomin-ated James W. Howson; Brother Steidemann (Brady) nominated James H. Cloud; Brother Coughlin (Ford) nominated Troy Hill; Brother Laughlin (Patterson) nominated Edward S. Foltz; Brother Dickerson (Mather) nominated John W. Michaels; Brother Cordano (Dolan) nominated John H. Mueller.

Brother Codman (Stutsman) moved to close nominations. Passed.

Brother Cloud being a candidate, he was replaced by Brother Jaffray as judge of elections.

While the ballots were being counted, the election of secretary was taken up. Brother Coughlin (Brosseau) nomin-ated Francis P. Gibson. Brother ated Francis P. Gibson. Thomas (Hill) moved that Brother Gibson be elected by acclamation and the secretary to so cast the Convention's ballot. Unanimous.

President Anderson in the chair. Brother Farquhar (Foltz) nominated Arthur L. Roberts for treasurer, and by acclamation, the secretary to cast the Convention's ballot. Unanimous.

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Brother Gibson (Thomas) moved that the rule of convention business requiring adjournment at five o'clock be suspended and the convention thus endeavor to finish what work was on hand without going over to another day, continuing in session until through. Unanimous.

Brother Shilton replaced Secretary Gibson as recorder.

Nominations for the Board of Trustees were taken up. Brother Cloud (Drake) nominated George F. Flick for the three-year term. Brother Ford (Hill) nominated John Sullivan for the six-year term. Brother Sullivan declined to run. Brother Howard (Thomas) nominated Harrison M. Leiter for the six-year term. Brother Molohon (Mather) nominated Washington Barrow for the nine-year term.

Vice President Pach in the chair.

Brother Howard moved that the three candidates for trustee be elected in the order of nomination. Unanimous.

Brother Farquhar (Foltz) moved that the president appoint one of the vice presidents to the chairmanship of the Ritual Committee. Carried.

Brother Jaffray reported the ballot on third vice president as follows: Hill, 53; Foltz, 62; Howson, 87; Michaels, 94; Mueller, 124; Tracy, 136; Cloud, 157. Necessary to choice, 357; no result.

Previous to the taking of the second ballot, Brothers Hill, Foltz and Michaels withdrew from the election.

While the ballots were being counted, business was proceeded with.

Brother Gibson gave his report on Necrology and it was ordered printed in The Frat in full.

By request of the Memorial Committee, Brother Bouchard signed the poem "In Memoriam—To Our Departed Brothers," by Brother J. Schuyler Long-



St. Paul, July 11, 1924

IN MEMORIAM.

('To Our Departed Brothers) Brothers! Let us pause a moment; Let a requiem be said, As a token we are faithful To the memory of the Dead!

To the comrades Time hath taken. In his still, resistless sweep; Those who, weary with Life's burden. Rest in their eternal sleep.

They have been transferred above us, And no more will greet us here; They have joined the Grand Division In Life's higher, final sphere.

Yet, so near is Life to Matter, And so near is Soul to Dust, That from out the land of shadows Their fraternal hand is thrust.

Let us grasp it in the spirit, Soul meet Soul thru boundless air, With the old fraternal greeting To our brothers over there.

Pledge our faith to those departed, That we'll keep the sacred trust; Pledge our faith unto the living In the promise to be just.

Brothers! Let us pause a moment, Ere the last good-bye is said, Pledge again our obligation

In the presence of the Dead!

Secretary Gibson resumed recording, and read telegrams—from the supreme secretary of the Knights and Ladies of De L'Epee, conveying greetings and best wishes; from Brother Barr, stating his family was deeply touched by the beautiful floral token of sympathy and conveying heartfelt thanks; from Secretary Whitaker of Denver Division, stating Denver extends its thanks for its selection as the Convention city and assuring all of a royal reception in 1927. A letter from J. R. Adams, head of the fraternal department of the American Surety Company, who has for years taken care of the society's surety bonds, was read. In it Mr. Adams extended his congratulations on the wonderful advance the society had made, stating that it was not going back very long when he recalled now it had no such balance sheet as shown today. A letter from Brother Barr, written while on the train enroute home, was also read, in which he again expressed his great appreciation of the sincere brotherly sympathy of his conferes left behind at St. Paul.

Secretary Gibson requested general consent of the Convention and authority given the Executive Committee of the Board of Directors to revise the wording and make any necessary corrections to the changes that had been made in the laws during this Convention, before printing same. Granted.

Secretary Gibson read various suggestions that had been submitted during the rush at this final session, but which had not been formally adopted, and requested that they be referred to the Executive Committee, with power to use, as follows:

By Brother Cloud (Schwartz)—That the seating of delegates and alternates at Conventions be in the order of their certificate numbers, instead of division numbers, thereby according the delegate of longest membership in the society the seat of his choice, which implies the seat of honor.

By Brother Hamra (Graham)—That the secretary call the roll by division numbers, instead of by names of delegates.

By Brother Shilton (Patterson)— That a uniform sign of initiation be added to the name of a member on his due card for the protection of those who have been initiated. By Brother Shilton (Howard—That a committee of three members not residing in Chicago be appointed to make a full investigation as to the feasibility of the N. F. S. D. owning a building for its home office or moving its office outside of the high rental district of Chicago, and to submit its report at the next Convention.

By general consent, these suggestions were referred as requested.

Brother Jaffray reported the result of the second ballot for third vice president as follows: Howson, 135; Tracy, 190; Cloud, 191; Mueller, 214. Necessary to choice, 365; no result.

Brother Howson's name was eliminated and a third ballot taken. A recess was had during the wait for the result of this.

Order was called soon after and Brother Jaffray reported the following result of the third ballot for third vice president: Cloud, 149; Tracy, 261; Mueller, 301. Necessary to choice, 356; no result.

Brother Cloud's name was eliminated and a fourth ballot taken. During the wait for the result another recess was had.

Order was called to receive the final result, Brother Jaffray reporting it as Tracy, 346; Mueller, 394. Brother Mueller was declared elected.

President Anderson in the chair.

Past Grand Vice President Dolan was requested to administer the oath of office to the new officers, which was done.

President Anderson stated he would swear in Trustee Barrow while in Chicago—Brother Barrow not being present at the Convention.

Brother Lubin was asked to sign "Auld Lang Syne"—all joining in.

Brother Cordano (Dickerson) moved adjournment sine die, and the Convention adjourned at seven thirty o'clock —July 11, 1924.

> FRANCIS P. GIBSON, Grand Secretary.



ON THE STEPS OF THE STATE CAPITOL

GRAND PRESIDENT'S MESSAGE.

To the members of the Grand Division in Convention Assembled:

In line with established custom, it has been the honor and privilege of this office to address, with this, four triennial messages to as many different conventions.

Those messages have outlined a period of twelve years of outstanding history in the life of our organization and each in succession has recorded a steady growth and development.

There has been the conscious sense of a large responsibility attached to the administration of a trust, and a realization that without the constructive work of the convention bodies and the confidence and loyal co-operation of the membership, freely given, the tasks accomplished and the reports I have officially rendered you would be in a sense, colorless and lacking in positive results.

Much rests on the wise deliberations of the convention bodies. They must discuss and remedy weaknesses in the organization structure; must amend and solidify our organic laws; must shape policies that will strengthen our standing and continue our growth; and they must select competent officers to administer the affairs of the society.

Speaking in the light of results, the work of past conventions has been along safe, sane and constructive lines and I am sure I can depend on this present body for the same careful scrutiny of men, policies and reforms.

Certainly the responsibility on us is greater today than it ever has been in the past, and more apparent when it is considered that it will be only a matter of another three years before the Society, at the present rate of growth, will be classed as a "million dollar organization" in all that the term implies. The problem of safeguarding such a trust, together with the complex administration thereof, calls for sober study and sound legislative action on your part.

On the roster of the present body are familiar names, names that have been a factor in the deliberations of other conventions; likewise there are the names of old members, new to convention work, but wise in a knowledge of the affairs of the organization; and there are the names of young and newer men. To this well-balanced body I extend my personal and official greetings with a plea for deliberation without prejudice and without passion, but solely with the sense of our responsibility, our duty and obligations to the interests we are serving.

The spirit of the deaf of Minnesota, their hospitality, resourcefulness, and their fulfillment of a pledge, has stamped the collective individuality of each and every one among them on this convention. St. Paul Division, acting as host in their behalf, has spoken the traditional welcome. They give to us a week of epochal events in the full-

ness of an unstinted hospitality, only asking us to enjoy the freedom that goes with the privileges of a guest. I know something of this spirit of enterprise and cordiality from personal contact in the past, and I am sure that when this gathering is over and the convention, with its associations and pleasant memories becomes a part of the things that are done and past, St. Paul Division and Minnesota will have a fitting place in the permament archives of the Society alongside other division cities that have made convention history in the past.

The three years since the last convention gives us a record of no unusual progress, but the summing up will show comparative gains in finance, membership and general advancement. The reports of the Treasurer and the Trustees each month, with the recapitulation figures in our annual statements have given a clear outline of the substantial strides we have made in our finances. Beyond giving a brief outline of figures showing our condition on June first, as exhibited below, I will leave it to the other officers to report in detail to the convention. From such you will receive a comprehensive survey showing the splendid condition in which the Society finds itself at the close of another term.

Our balance in funds, specifically, on June 1st, show the following figures:

Reserve Funds\$4	459,013.75
Mortuary Funds	40,909.15
Sick and Accident Funds.	39,784.75
Unallocated interest	12,684.05
Convention Fund	10,262.43
Organizing Fund	2,228.68
General Expense Fund	4,094.48

Total in all funds......\$358,977.29

Added to the outstanding showing above, we have a membership of 5,474; a division strength of 98, scattered over 38 states, with one outpost in Canada; insurance in force \$4,508,719.00; with benefits paid to date in the sum of In all of these figures \$250,041.46. and their exhibit, it is well to add the valuation and surplus showing as a corelative part. The ratio of solvency, as certified by our actuary for the year 1923, is given at 141.32, which means a surplus of \$151,037.36 over and above the necessary reserve as deter-mined at that time. This feature is impressive and interesting, both from the standpoint of sound insurance, and the conditions that make such a rating possible. While the ratio showing is the highest we have ever attained, we have as a matter of fact never fallen below a sound condition, due to the adequate rates under which we operate. All this is but a repetition of statistics familiar to the members, but it is a vital point that should always be the concern of every one of us who carries a certificate. It is a reasonable assurance that the insurance we carry is sound.

Our membership gain in the three years shows headway, but it does not stand out in impressive figures. However, its status is, and will always be a fluctuating one. Our growth is affected by industrial conditions, death, lapses, resignations and the class to which we are limited, the last being a large factor in our relatively small recruiting. Unlike other fraternals, we cannot employ methods of wide publicity, we have not the opportunities afforded by a limitless field and unrestricted numbers, we cannot finance a costly deputy system, nor adopt many other means that require money, to stimulate membership. The fact remains, however, that we are not anywhere near normal figures, even with all our limitations-the field has hardly been more than gleaned. We have, and will always have to rely to a large extent on divisions to push the work in their respective territories but this alone will not solve the problem of a slow and inadequate growth. The only way to give stimulus to an organization campaign is to adequately finance the same-to offer inducements that will rouse the dormant interest in the work and to exploit our advantages as a beneficiary society of the deaf. In a limited way all those methods have been tried in the past, but not along the lines of intensive and continuous action. I still hold to the view, given in my message to the Philadelphia Convention in 1918, that a traveling organizer would not only cover the field thoroughly and effectively, but simplify many of the problems of internal conditions arising within divisions, where as a direct representative of the Grand Division Board, and as a part of his work, he could adjust the many angles that are continually arising in the organization at large and which have frequent calls for some one from Headquarters to settle by a personal visit. I am making no recom-mendations although I believe such arrangements will be the ultimate solution of a phase of our future development. It is a problem that needs a remedy. Our organizing fund, as is shown in another part of this report, is not large, and the returns may not be sufficient for such a purpose, but if an estimate can be had from the general fund, there might be some justification in creating such a place. It is worth a general discussion and I am laying the proposition before you.

The retirement of Grand Treasurer Rowse from such office, called for a readjustment of the Board to some extent. Following the vacancy in the Treasurer's office, Assistant Secretary Roberts resigned his office in order to qualify for the duties of the Treasurer; and concurrent with such vacancies, this office appointed Brother Roberts as ad interim Treasurer, which appointment was later formally confirmed by the Board of Directors. This adjustment was made without impairing the functions or disturbing the stability of the funds. The vacancy in the office of Assistant Secretary has never been filled. There were other turn-overs in minor positions on the staff, but not to an extent that seriously affected the general routine.

Under separate classifications I am laying before you matters to which it is deemed advisable that you give weight and consideration. My direct recommendations are few. Most of the legislative needs will develop during the course of the session, through headquarters suggestions, the Budgetary report, the decision on the women question, and any new and direct initiative within the province of your body.

Committees.

This office has made no appointments of special committees to study and report on special issues. Nor has the Board made such assignments.

Advance reports from the Law Committee indicate that there are but few amendments in its keeping, and relatively few propositions for additional laws. Our present laws are such that few changes are needed, except to give clarity to some ambiguous provisions.

The Budgetary Committee, appointed some time back, has been working on preliminary data and charts furnished by the Home Office, and will make its report sometime during the session. With the experience gained in the work at the Atlanta convention, and with its scope more clearly defined, I believe much of its labors will be simplified and budgetary estimates given to you with clearer results than was the case when it was a committee new to its work and with no precedents to guide it.

I have also named the members of two other standing committees—that of the Rules and Business Committee and the Resolution Committee. Both will have their reports before you at the proper time.

Under this head, there are two other committees—both Board of Directors committees—of which I would speak and recommend their abolition. They are the Grievance Committee and the Emergency Committee of the Board. Both come under the appointive power of this office. They are apparently relics of the early days of our existence and, although I have always filled them to conform with the law, they have never functioned during my time and are a useless adjunct serving no practical purpose in the Board's work, I would recommend that they be legislated out of existence.

Reorganization of the Board of Directors.

The office of Assistant Secretary, a vacancy which was created as outlined elsewhere, I would recommend be abolished. When it was first proposed at the last convention it appeared to be a practical solution of the needs of headquarters work, but the changes that developed and the conditions that have arisen since make me feel that the usefulness of an additional executive at the Home Office is not apparent nor necessary. It served a purpose at the start, and the officer elected as such was competent and highly efficient, but the office did not come up to the expectation for which it was created nor did it properly co-ordinate

the staff. I do not believe the salary cost will warrant its continuation, and besides it is likely to degenerate into a mere routine incident without any regard to its status as an executive office. Frankly, in my opinion, we need less executives and more clerks in the future.

There has been some agitation for changing the status of the presidential office from its present part-time to that of a full-time office, and some of the reasons and arguments are seemingly tenable. I am somewhat reluctant to approach the subject from the fact that my position as such official at present precludes my giving an opinion that might be considered as impartial, in the views I am here outlining to you, hence I am requesting you to disregard any such status in weighing the proposition, and look at the question in the light of the following facts:

I do not believe the time has yet come for the President to become an active fixture at the Home Office for the reason that we are not in a position to create another high salaried office under the present limitations of the General Expense Fund. Our salary and service items, without any regard to increased allowance of salaries by this present convention under budgetary figures and the possible need of providing for increased clerical help, are now proportionally high, with our membership around present figures-only 5,000 or so. When it is considered that the placing of the presidential office on full-time basis, with purely executive duties, would add nothing to the dispatch of general routine work at the home office, but would simply be a continuation of the executive duties the President is now handling under present arrangements, although 't would by the change enlarge the capacity of the office to handle the details such additional time might give, I am unable to see sound reason for a change. The present system under which the office functions, with daily reports from the Secretary and frequent reports from the other departments, which are in the nature of daily consultations in the handling of the affairs of the Society, and the fact that the office has been, and still can be under a simplification of the system, able to meet its duties and the calls on it with reasonable efficiency and dispatch, should warrant its continuation until we can logically increase our size to a proportion that will allow for more expansion in the offices.

In the belief that our membership figures do not justify loading the Society with another high salaried executive to the sacrifice of needed clerical help, and as a sound business view, I do not approve any change at this time.

The only solution, as I see it, whereby the office can be created a full-time one is to eliminate one office, by merging the present offices of Secretary and Treasurer into one. This would mean, in other words, putting the President and Secretary-Treasurer in active charge of executive affairs, reducing

the executive department to two officers. Such an arrangement might logically meet the objection as to size and our limitations. This is only the suggestion of a method and should not be entertained as some have argued. Both the Secretary and Treasurer have duties that cannot well be dispensed with and they are both important factors in efficient administration and have separate departments that cannot be consolidated under one general head without impairing the whole system. And there is the consideration that with one office vacant or the disability of the Secretary-Treasurer, under such arrangements, the whole work would suffer.

Considering the above analysis, it is my opinion that the present arrangement with two full-time offices of Secretary and Treasurer, and the status of the presidential office unchanged, should be maintained, with whatever increase in clerical service that may be needed to carry on the work.

Eventually, perhaps by the time of the next convention, with our continued growth in size and responsibility, the presidential office will call for readjustment. Logically, under present conditions, the time does not seem to be here.

The remainder of the executive offices comprising the Board, I do not think call for change. However, it might be pertinent, in view of the merging of Canadian territory into the scheme of our organization, to discuss the advisability, as suggested by Treasurer Roberts, of giving vice-presidential representation to that territory. Although the office of Vice-President ordinarily carries only nominal duties, and, in the absence of stated Board meetings, proportionally calls for less service, this Canadian representative on the Board would mean more than the mere honor. Such an addition to the Board would have its advantages. The only question is whether we have extended the work in that territory sufficiently to warrant the step. While we have had a fair start and the prospects for expansion are encouraging, we yet have many problems to face before that particular field can be fully exploited, and perhaps more might be gained by waiting another three years hefore acting on the suggestion.

Admission of Women.

This question of opening the doors to admit women into our organization has been a triennial issue for years, and although it has been side-tracked several times it is coming before you again, revitalized, positive and persistent, and cannot be evaded, switched or discounted at this session. It must be disposed of one way or the other. Beyond reiterating some of my views as given in my message to the Atlanta convention, I am making no recommendations in the matter. Whatever attitude and decision is had, either for or against, will not materially affect the ultimate destiny of the Societyit will go forward.

(Continued on page 13.)



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Address all correspondence to

Editor

Articles for publication must reach the editor by the 10th of the month. Correspondence is solicited from all mem-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.

Entered as second-class matter, August 28, 1911, at the postoffice at Mount Morris, Illi-nois, under the Act of July 16, 1894. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

TRADES UNION COUNCIL

AUGUST-SEPTEMBER, 1924.

\$583.332.62.

Denver-1927.

Started your "Denver Savings Club" yet? They are all doing it-divisionally and individually. Now's the time to start yours.

Welcome, Canton No. 100.

We are late with this issue. Combining two as we have and getting the Convention proceedings in shape, and complete in this edition, atop vacations and aftermath of the Convention caused the delay. It will be noted-in answer to many inquiries-that there was no August issue, this combines August and September.

The papers are telling us what happened to the hands of one of the presidential candidates, while on a recent speech-making tour. Imagine how much more serious it would be if the speaking part were manual, you frat spellbinders.

Chairman J. J. McNeill of the St. Paul Local Committee wishes us to announce that the official photographs may be ordered through him-also that the convention badges may be had for use as fob souvenirs or pocketpieces, at 25 cents each-at his address, 912 Marshall Avenue, St. Paul, Minnesota.

Changes made at the St. Paul Convention in the society's laws will be found in the proceedings in this issue, and are now effective. The new edition of the laws in book form will be prepared at once and it is hoped they will be in the members' hands by the first of December.

October payments are due.

THE FRAT

GRAND DIVISION COMMITTEES.

Grand President Anderson has made the following appointments for Board of Directors' Committees:

Executive Committee-F. P. Gibson, Chairman; A. L. Roberts, G. F. Flick.

Claims Committee-A. L. Roberts, Chairman, F. P. Gibson.

Law Committee—F. J. Neesam. Chairman; A. L. Pach, A. L. Roberts.

The Ritual Committee will consist of J. H. Mueller of Louisville, Chairman; A. H. Norris of Indianapolis, L. J. Bacheberle of Cincinnati. Vice President Mueller is made chairman of this committee as per the new law adopted at St. Paul.

COLORADO RESOLUTIONS.

At the convention of the Colorado State Association of the Deaf, held at Denver, August 8-10, the following resolutions were adopted:

That the association go on record as commending the National Fraternal Society of the Deaf to the deaf of Colorado as a 100% safe fraternal investment:

That the association lend every possible aid and co-operation to Denver Division No. 64, when it entertains the N. F. S. D. in Denver in 1927.

CANTON DIVISION, No. 100.

Canton Division No. 100, N. F. S. D., was installed at Canton, Ohio, Saturday evening, September 20, President Ayers and Deputy Ware of Akron and Deputy Munger of Cleveland acting as installing officers.

The officers of the new division are William N. Toomey, President; Clifford Drake, Vice President; Albert M. Price, Secretary; Harry J. Bulger, Treasurer; William F. Durian, Director; Howard Durian, Sergeant; Robert E. Davis, Burton E. Noble, William F. Durian, Trustees.

In addition to the officers named, Thomas Crowley, John W. Slusser, Robert Drake, David A. Burwell, George H. Kimmich and Stephen B. Hester are charter members.

Following the installation ceremonies it was decided the division should regularly use the hall where the initial meeting was held and it decided on the first Saturday of the month for its meeting night.

Greetings were received from Grand President Anderson, Grand Vice Presidents Pach and Mueller, Grand Secretary Gibson, Chicago Division, Pittsburgh Division and Duluth Division. Duluth accompanied its greetings with the nursing bottle presented it at its recent installation, having apparently outgrown it with the coming of the latest edition to the frat family-Canton.

There were 52 visiting frats present among the crowd of about a hundred, coming from Akron, Cleveland, Youngstown, Pittsburgh and other frat centers, and they showed their good will by

raising a neat little purse for the "baby's bank." In behalf of Cleveland Division, Deputy Munger presented a gavel and Deputy Ware, for Akron, a pennant.

Everything indicates a good start and clear field for No. 100. A lot of credit is due Brothers Toomey, Davis and W. F. Durian for the way they worked hard to put it on the map.

After business was concluded, the ladies of the division served the crowd with a delicious repast-and once more demonstrated what aux-frats can do.

Canton No. 100 greets its older brothers of the circle and promises to do its best to grow up and be a credit to the family.

ORITUARY

Daniel J. Tieszen.

Brother Daniel J. Tieszen died at his home in Marion Junction, South Dakota, July 21, in his 24th year. He became a member of the society, through Sioux Falls Division, in April, 1922.

James G. Riley.

Brother James G. Riley died at San Francisco, California, July 24, in his 33rd year. He became a member of the society, through Los Angeles Division, in November, 1919, transfering to San Francisco Division in September, **192**0.

George I. Owens.

Brother George I. Owens died at his home in Winslow, Indiana, July 31, in his 37th year. He became a member of the society, through Indianapolis Division, in April, 1914.

Walter Coanshock.

Brother Walter Coanshock died at Gallitzin, Pennsylvania, August 4th, in his 26th year. He became a member of the society, through Johnstown Division, in July, 1921.

David Friedman.

Brother David Friedman died at Bridgeport, Connecticut, August 5th. in his 47th year. He joined the society, through Bridgeport Division, in September, 1921.

Frank Drake.

Brother Frank Drake died at Flint. Michigan, August 8th, in his 46th year. He became a member of the society. through Flint Division, in December, 1908.

Evan E. Robinson.

Brother Evan E. Robinson died at Berlin, Wisconsin, August 25th, in his 37th year. He became a member of the society, through Milwaukee Division, in July, 1917.

Thomas A. Williams.

Brother Thomas A. Williams died at Houston, Texas, September 7th, in his 53rd year. He joined the society, through Chicago Division, in February, 1917, becoming a charter member of Fort Worth Division when it was organized in that year.

GRAND PRESIDENT'S MESSAGE.

(Continued from page 11.)

Law Governing Selection of Delegates. In the main, the amended law as passed at the Atlanta Convention, is sound in the intent of its provisions, but it is not quite flexible enough in its operation. I believe the election month should be fixed and uniform as to time in which divisions shall elect their delegates and alternates, preferably the month of March, with extension up to and including the May incetings in which to adjust any mistakes and irregularity of procedure in election as may be disclosed.

As it is now, there are several divisions without proper and legal representation to this convention, due to misunderstanding of the law or a disregard of its provisions, which could not be adjusted within the time limit. In order to protect such divisions and give them the representation they are legally entitled to, the Executive Committee of the Board has ruled that on unanimous petition of the division affected, it will recommend that the Credentials Committee accept such and certify to the convention with a request that such irregular delegates be seated under a suspension of rules-the only equitable and legal solution possible.

In this connection, I do not favor the suggestion that we amend the law to call for the election of delegates and alternates concurrent with the election of officers at the December meetings, for obvious reasons. However, some modification of the present law should be made.

Investments.

The investment of the trust funds of the Society constitutes one of the vital problems in the handling of its affairs, and puts a large responsibility on the We officials in charge of the work. have excellent connections in the two banking institutions which have for years furnished the outlets for our funds, and in addition long experience and knowledge in the selection of safe and conservative securities by your officers, have enabled us to handle such without either default or principal or interest in all the years since we began this feature of our administration of the funds.

Notwithstanding our holdings have largely been placed through farm loans up to recent years, when agricultural conditions and the rate of interest made it inadvisable to continue such policy to a large extent, the selection of such securities were made with such care that all of this class of loans on our books continue to maintain their stability. At present we are confining our investments to another class-city loans-to a great extent with better returns on the investment. The above, together with our Liberties and a nominal amount of Canadian bonds, constitute the only class of investments that we feel we can handle with safety at present. Today, we are able to report to the convention that none of our holdings are in default-not one penny

of principal or interest is delinquent. Such a showing in the safe-guarding and accounting of such a large sum, the trust funds of the members, is a source of great satisfaction to the administration, as I know it is to you. It is made possible only under the system of handling such through our present investment houses, and we cannot broaden out and extend the policy to include loans to members on the same class of securities, on account of the details necessary in the supervision and handling of such loans, the cost and the small returns on the investment. Without legal formalities in the investigation of title, the drawing of papers, and the handling of insurance. taxes and collections during the life of a loan, we would not only have a hazard to meet but an expense that would make the security and the returns unsafe and unprofitable, without the important consideration of locations and valuation requirements to pass on in order to come within the rule that State Laws-insurance laws-say we must. I am explaining the whole matter in detail because we frequently have culls from our members for loans on their real estate holdings-both farms and city property. It has always been a regret to the Board and its officers that such requests by the members must be denied on the ground of business safety and the limitations under which trust funds may be handled.

There are other matters in connection with the Society, its policy and the handling of its affairs, which could go into a report like this, but such are of minor consideration and have no essential part in the views and recommendations for legislative action and I will omit them, In conclusion, I ask you to give due consideration to such fundamentals of the organization as will carry forward the work, safeguard our mutual interests and aid in a higher and more efficient development of every feature of this, the greatest, most wholesome, most beneficial and most successful undertaking "by, of and for the deaf" in the history of our class, second only to the foundation of education among us through De l'Epee, Sicard and Gallaudet.

As your officer, commissioned by the last convention to carry forward the administrative work in co-operation with the other officers selected, I here deliver my report of the trust placed in my hands, and want to thank all who have contributed their share as members to the welfare and progress of the organization.

HARRY C. ANDERSON, Grand President.

DON'T OVERLOAD THEM.

Never ask a person to join the society who will, in all probability, not be able to keep up the premium payments. Look for your prospective candidates among the better class of people of both sexes. That is the way to keep down lapses.—[The Recorder.

REPORT OF THE RITUAL COMMITTEE.

Grand President H. C. Anderson, National Fraternal Society of the Deaf. Dear Bro. Anderson:

As chairman of your Ritual Committee I beg leave to report that your committee has arranged for the publication of the Ritual as approved by the Atlanta convention and as ordered by you.

The Committee has had several other ceremonials under consideration but has not deemed it advisable to promulgate any more until those in use are thoroughly understood and universally used.

The questionnaire sent to division Directors revealed the fact that comparatively few of our divisions are paying any great attention to the ceremonial forms. This is rather a grave condition. The laws require that we have a ritual and infer that ail divisions should use it. Some provision should be made to boost this branch of our work. This committee has done what it could by correspondence and other ways but its sphere and authority are much too limited. There should be a Grand Director charged with the duty of making the divisions do their duty and clothed with sufficient authority to accomplish the desired purpose.

Our laws require that this committee provide for the proper exemplification of our ceremonies at each convention of the Grand Division but fail to provide for the expense thereof. Some time since I wrote to St. Paul asking them to take over the work but have never had reply. Bro. Bacheberle will probably be at St. Paul and will do what he can. Further than this I can say nothing at this time.

In handling regalia I submit the following financial statement:

Received from divisions	\$1,054.15
Paid to DeMoulin	
Bros. Co\$171	1.73
*Paid to Ward-Still-	
son Co 829	9.03
Paid for postage and	
incidentals	7.50
Claim for personal	
service	5.87
	BI OFIIC

\$1,054.13

*This includes payment for two sample sashes and two special sashes for Brothers Tracy and Flick, \$18.90. Respectfully submitted,

ARTHUR H. NORRIS,

Chairman. June 16th, 1924.

Work for the Good of the Order

GRAND SECRETARY'S REPORT.

In making this report to the Convention (the sixth that I have rendered during my service as Grand Secretary), I shall confine myself mostly to summaries of the three years since the Atlanta Convention (1921).

The Frat, with its monthly letters from home-the home office-has kept you posted on occurences, changes, improvements and expansion as they came to pass, and to give a resume would be not only unnecessary but also take up time that should be devoted to present and future needs.

The financial side I shall not touch upon-that will have all due attention from President Anderson and Treasurer Roberts.

What was done at Atlanta is covered by the copies of The Frat each member of this convention has at hand and in the reading of these there will be found all necessary information as to the state of the Order at that time--July 1, 1921.

With the close of June, 1924, the society finds itself doing a licensed business in three additional states (Florida, North Carolina and South Carolina) and in the Dominion of Canada. This makes a total of thirty-eight states it is licensed in.

Its net gain in membership has been 1,210 or an average of a little over one new member per day. This is not so bad, but there is room for improvement and a solution of the general organizing problem is one thing I nope this convention will bring about.

Twelve new divisions have been organized and installed-and the 13ch (Duluth No. 99) is in process but properly belongs to the next period.

During the same three years the membership losses were 80 deaths and 432 lapsations, and four divisions were compelled to suspend because of industrial conditions obliging residents to move, thus reducing the resident membership to a point where regular meetings could not be held as our laws require. However, it is hoped that all four-Sioux City, Ogden, Bridgeport and Nashua-will be able to resume operation sooner or later.

It will be seen that the lapsation problem is a serious one, but there seems to be no real cure for this ill, which is one that all fraternal societies and insurance companies are affected by. Our division officers have done what they could and the home office sends out a special reminder to every member approaching the dropping point. It is a rare thing for a member to drop out because of inability to meet his payments, the great majority of lapses being due to pure carelessness and the lack of appreciation of the value of the protection carried. What is most needed seems to be the awakening of the responsibility our members assume when they set out to provide this insurance. Some way of correcting the failing should be found.

There has been a continuation of the agitation for a home office building for

the society. Your executive officers have something to say on this subject and I hope when it comes up there will be full discussion given it. At this time headquarters is excellently situated and arranged-as many of you who have called there know-and in the way of rented space no improvement as to expense without sacrifice of comfort and convenience is possible.

As general organizer, I wish to supplement what President Anderson will tell you about the necessity of some provision for the working of the fields our divisions do not extend into-the scattered communities. This, as well as the lapsation problem, I covered in my last report (at Atlanta) and I wish to reiterate what I said therein-and request that it be read again in the convention proceedings issue of The Frat which have been provided for your ref-Frence.

I would like to emphasize that when in the course of taking action on law changes submitted and approved by either the Law Committee or grand officers it should be borne in mind that all such are the fruit of experience and in every way worthy of adoption; that it is a safe proposition when it is laid before you by any of your executive officers, they having found out in practice how such change or addition would work.

It should be understood that I have made this formal report brief, for not only the sake of convenience but also because I feel that is what it should be. However, during the sessions now before us there will be occasions when extra data or information may be desired and I will be pleased to supply such at any and all times whenever possible. In fact, I have always considered such a part of the duties of the office your body has honored me with.

FRANCIS P. GIBSON. Grand Secretary.

IN MEMORIAM.

Report of the Committee on Necrology, Made to the St. Paul Convention,

(Giving name, division and date of death.)

Active Members:

Herbert W. Farquhar, Louisville, July 25, 1921. Brannon C. Whitlock, Dallas, August 5, 1921. Walter J. Paslay, Kansas City, September 6, 1921. Morris S. Hayes, Chicago, September 18, 1921. James A. McCarthy, Brooklyn, September 21, 1921. 1921,

1921 David O'Connor, Akron, September 30, 1921. Elbie L. Winters, San Francisco, October 19,

1921

1921. Floyd E. Buster, Akron, October 26, 1921. Adam M. Martin, Little Rock, November 23, 1921. Joseph N. Bernstein, Chicago, November 29, 1921.

Harry 1921. Turner, Washington, December 26,

1921. William J. Gilpin, Chicago, May 21, 1922. Robert O. Majure, Memphis, January 12, 1922. Joseph R. Applegate, St. Louis, January 19, 1922

1922. John Brochak, Cleveland, February 7, 1922. Roy T, Wheeler, Brooklyn, February 13, 1922. Clarence P. Jones, Denver, February 23, 1922. Clarence L. Polar, Milwaukee, March 2, 1922. John Leifel, St. Paul, March 31, 1922. Elmer W. Snell, Des Moines, April 16, 1922, Reuben H. Kenny, Bangor, April 22, 1922,

Marion G. Giffin, Portland, Ore., April 27,

Marion G. Ghim, Fortiana, Cicu, and 1922.
Frank P. Blodgett, Nashua, April 30, 1922.
Daniel W. Gould, Indianapolis, May 17, 1922.
Josepa Wendt, Kansas Uity, July 6, 1922.
Josepa Wendt, Kansas Uity, July 6, 1922.
Fred J. Heilsten, Omaha, July 29, 1922.
Frichard F. Trainor, Pittsield, July 31, 1922.
Sarom S. Olson, St. Paul, August 12, 1922.
Paul F. Bengsch, Cleveland, August 12, 1922.
Paul F. Bengsch, Cleveland, August 12, 1922.
Paul F. Trexler, Chicago, September 1, 1922.

Paul F. Bengsen, Orevian, J. Barton, September 1, 1922.
 David O. Stutsman, Chicago, September 12, 1922.
 John H. May, Los Angeles, September 25,

1922

1922. Fred C. Dutell, Indianapolis, October 12, 1922. George W. Frank, New Orleans, October 18,

1922. Wolf Schulman, Brooklyn, November 25, 1922. Joseph A. Snider, Seattle, December 1, 1922. Joe M. Fant, Charlotte, December 10, 1922. Abury G. Arnot, Indianapolis, December 25,

Asbury G. Arnot, Indianapolis, December 25, 1922. Christian L. Gottwerth, Detroit, December 27,

1922. Frederick G. Skillin, Portland, Me., January 1, 1923. Michael J. Manning, Chicago, January 9.

1923. John A. Mills, Indianapolis, January 18, 1923. John G. Woodrow, Johnstown, January 23,

James

1923. mes M. Johnson, Bangor, February 11,

James M. Johnson, Bangor, February 11, 1923. Ralph Zinna, Brooklyn, February 27, 1923. Fred E. Sumner, Flint, March 4, 1923. George V. Warren, Brooklyn, March 4, 1923. Frank Blackhall, Pittsburgh, March 15, 1923. Hyman Epstein, Brooklyn, March 16, 1923. Rudolph Stark, Detroit, May 17, 1923. Joseph Eckstrom, Omaha, July 13, 1923. Fred J. Cyr, Lewiston, July 17, 1923. Robert S. Taylor, Durham, July 29, 1923. Jefferson Sidles, Springfield, Ill., July 20, 1923.

1923. Logan M. Noah, Omaha, August 4, 1923. Frederick Franke, Milwaukee, August 15,

Rudolph C. Herrmann, Birmingham, Septem-

ber 3, 1923. Charlie Morris, Dallas, September 5, 1923. Samuel Norris, Chicago, September 15, 1923. John F. Bruce, New Orleans, October 12, 1923. Daniel D. Weaver, Philadelphia, October 12,

1923. Morris A. Johnson, Denver, October 14, 1923. Osville S. Barden, Richmond, November 11,

1923. William Evans, Buffalo, December 5, 1923 Isham S. Gatton, Detroit, December 6, 19 Benjamin Moore, Cincinnati, December 1923 1923

F. Dolan, New Haven, December 25, Jame 1923

1923. George Clemens, Milwaukee, January 6, 1924. Howard C. Kepner, Johnstown, January 16,

1924. Albert H. Stockard, Atlanta, January 17. 1924.

1924. Felix Therriault, Nashua, January 25, 1924. William A. Ogles, Memphis, March 3, 1924. William Ward. Los Angeles, March 7, 1924. John A. Branflick, Baltimore, March 9, 1924. Charles C. Harrison, Houston, April 28, 1924. Lyell K. Alderslev, Berkeley, June 10, 1924. Earl C. Moss, Cedar Rapids, June 30, 1924.

Honorary Member:

Charles E. Piper, Grand Division, January 28,

Social Members:

Charles A. Bruce, Norfolk, December 14, 1922. William O. Branum, Knoxville, January 26, 1923. Patrick J. Sullivan, Providence, April 28, 1923.

John E. Gustin, Seattle, January 21, 1924. William A. Jackson, Providence, March 24, 1994

George A. Holmes, Boston, May 1, 1924.

YOUR BEST BUY.

Fraternal insurance is no expense to the member who reasons clearly. The monthly, quarterly or annual payments are simply deposits to the fund which he will leave his family. A purchase of life insurance is the best business deal made by nine out of ten men; the sum paid his beneficiaries practically always exceeds what he paid in, and the profit is big. The only person who finds insurance an expense is the lapser; he simply throws away an estate, or a valuable part of his estate, and of course such an act is expensive. --- [The Burden Bearer.

1923.

1924.

Division Collections for July.

Chicago\$	625.51
Detroit	250.62
Saginaw	30.47
Louisville	133.37
Louisville	
Little Rock	119.55
Dayton	112.73
Bay City	15.86
Cincinnati	125.33
Evansville	41.48
Nashville	52.25
Springfield	23.35
Olathe	104.45
Flint	150.35
Toledo	161.67
	147.99
Milwaukee	
Columbus	171.31
Knoxville	76.11
Cleveland	122.76
Indianapolis	245.16
Brooklyn	339.61
	323.12
St. Louis	
New Haven	51.17
Holyoke	32.16
Los Angeles	269.45
Atlanta	105.56
Atlanta Philadelphia	252.55
rinadelphia	
Kansas City	170.18
Omaha	60.76
New Orleans	57.94
Kalamazoo	66.77
Boston	128.78
DOSLOII	231.79
Pittsburgh	
Hartford	67.47
Memphis	71.40
Memphis Portland, Me.	43.10
Buffalo	102.65
Portland, Ore.	
rortland, Ore.	97.77
Newark	
Providence	22.32
Seattle	133.24
Utica	95.92
Washington	133.41
Reltimente	91.37
Baltimore	
Syracuse	52.49
Cedar Rapids	100.42
Huntington	124.03
Albany	78.16
Rochester	54.02
San Francisco	104.79
Reading	101.86
Akron	271.19
Salt Lake City	52.29
Rockford	65.50
Springfield, Ill.	97.32
Davenport	01.02
	40.12
Worcester	
St. Paul	353.78
Ft. Worth	71.81
Dallas	123.62
Denver	110.06
Waterbury	13.18
Springfield, Mass.	26.46
Waco	34.30
Pittsfield	49.55
Bangor	47.99
Kenosha	62.28
Dinminghom	
Birmingham	57.48
Sioux Falls	40.56
Wichita	90.85
Spokane	
Des Moines	58.41
Lowell	35.07
Berkeley	100 18
Delavan	139.47
Houston	46.68
	40.00
Scranton	40.08

Norfolk	2
Johnstown 47.49)
Manhattan	j.,
Jacksonville 53.10)
Lewiston 47.29)
Peoria 45.86	5
Jersey City 38.64	ŀ
Bronx 55.96	5
Columbia	
Charlotte 67.66	;
Durham	3
Dubuque	Ł
Grand Rapids 12.11	Ļ
Toronto	7
Duluth)
Total collections\$9,037.50)

TREASURER'S STATEMENT FOR JULY, 1924. Balance and Income.

Balance, June 30, 1924	\$572,252.50
Division collections	9,037.50
Interest, mortgage loans	716.25
Interest, bonds	
Interest, banks	12.93
Sale of emblem jewelry	38.35
Recording and registry fees	8.75
Subscription to Frat	.60
Exchange on checks	90

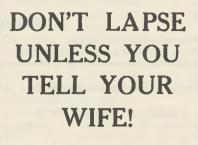
Total balance and income...\$582,692.78

Disbursements.

Sick benefits\$	295.00
Accident benefits	260.00
Balance convention expenses	3,101.36
Salaries	505.82
Bonus to Grand Secretary	300.00
Services	506.78
Rent	175.00
Lodge supplies	184.88
Official publication	143.65
Office expenses	76.64
Furniture and fixtures	23.15
Insurance department fees	20.00
Printing and stationery	9.41
Surety bond premium	5.00
Postage	4.74
Sundry supplies	4.50
Total disbursements\$	5,615.93

Recapitulation.

Balance and income	\$582,692.78
Disbursements	. 5,615.93
Balance, July 31, 1924	\$577,076.85



TRUSTEES' REPORT.

Ledger Assets, July 31, 1924.

First mortgage loans	\$477,272.53
First mortgage bonds	22,291.61
U. S. Liberty bonds	42,614.40
Canadian bonds	15,862.81
Cash in banks:	
Central Trust	15,496.46
Bank of Montreal	2,666.54
Secretary's contingent fund	
Treasurer's cash	572.50
Total ledger assets	\$577,076.85

Balance in Funds.

Reserve Funds\$4!	59,013.75
Mortuary Funds	53,719.81
Sick and Accident Fund	40,684.65
Unallocated interest	15,961.22
Convention Fund	2,201.05
Organizing Fund	2,368.09
General Expense Fund	3,128.28

Total in all funds......\$577,076.85

JULY DISABILITY CLAIMS.

G. W. Coburn, Saco, Me.	\$ 5.00
E. B. Fine, San Francisco	45.00
E. C. Randall, W. Harpswell,	
Me	50.00
Charles Suttka, Danville, Ky	25.00
*L. P. Pagley, New Castle, Pa.	10.00
W. A. Barnes, Dallas	20.00
J. R. Courtney, Washington	10.00
David Friedman, Bridgeport	50.00
C. S. James, Vancouver, Wash.	50.00
M. P. Monalesser, New York	10.00
L. V. Palmer, Snoqualmie, Wash.	30.00
*A. J. Buhl, New York	20.00
*D. E. Johnson, Mayer, Minn	
*M. F. Johnson, San Francisco	50.00
*Jesse Lehman, Olathe	10.00
*W. M. Morehouse, Cygnet, O	35.00
*Elmer A. Seth, Boise, Idaho	10.00
*F. A. Spears, Sr., Racine, Wis.	50.00
*J. M. Thompson, Omaha	35.00
Tetel for the month	

Total for the month......\$555.00

* Denotes accident claims.

-AND SAY "AH!"

We like very much the story of the dentist who went fishing and was disgusted at landing a large and rotund catfish. He seized the beast firmly round its waist and began to work the hook out. Quite automatically and with his usual air of courteous firmness he bespoke the fish. "Open wide," he said. —[New York Evening Post.

Man is like a tack—useful if he has a good head and is pointed in the right direction.

WE NEED GROWTH. HELP US.

THE FRAT

BIRTHS.

May 17-Mr. and Mrs. Addison Brasel, Evansville, Ind., a girl.

June 15-Mr. and Mrs. La	urence
Walton, Cincinnati, O., a boy.	
June 15-Mr. and Mrs. Alber	rt Gel-
inski, Cincinnati, O., a boy.	

June 20-Mr. and Mrs. Frank Riha, Chicago, Ill., a girl.

June 26-Mr. and Mrs. W. C. Kerr, High Point, Miss., a boy.

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- July 1-Mr. and Mrs. Fred Jones, Cincinnati, O., a girl.
- July 2-Mr. and Mrs. George Englehardt, New York, N. Y., a girl.
- July 3-Mr. and Mrs. Charles Willis, Memphis, Tenn., a girl.
- July 4-Mr. and Mrs. Lawrence Spar-
- row, Dearborn, Mich., a girl. July 8-Mr. and Mrs. William J. Wiggers, Evansville, Ind., a boy.
- July 9-Mr. and Mrs. Edward Gauthiers, Flint, Mich., a girl.
- July 17-Mr. and Mrs. Bert Tussing, Toledo. O., a boy.
- July 19-Mr. and Mrs. Leon W. French, Detroit, Mich., a girl.
- July 22-Mr. and Mrs. Charles R. Koons, Des Moines, Ia., a girl.
- July 22-Mr. and Mrs. C. L. Allen, Denver, Colo., a girl.

July 23-Mr. and Mrs. Robert Bowman, Jacksonville, Ill., a girl.

July 27-Mr. and Mrs. Myer Baliff,

Akron, O., a girl. July 27-Mr. and Mrs. Edward Luchow, Pleasant Ridge, Mich., a girl.

- August 2-Mr. and Mrs. Charles Harris, Cleveland, O., a boy.
- August 4-Mr. and Mrs. Weldon E. Stover, Cleveland, O., a girl.
- August 7-Mr. and Mrs. George H. Davis, Thomasville, N. C., a girl.
- August 8-Mr. and Mrs. Walter Allard, Brockton, Mass., a girl. August 9-Mr. and Mrs. Clyde Max-

son, Kenosha, Wis., a girl. August 10-Mr. and Mrs. Lawrence

W. Knuth, Wheeling, W. Va., a girl.

August 16-Mr. and Mrs. William R. Hackney, Charlotte, N. C., a girl.

August 17-Mr. and Mrs. John D. Tate, Los Angeles, Cal., a girl. August 17—Mr. and Mrs. Matthew

Bakos, Bridgeport, Conn., a girl.

- August 19-Mr. and Mrs. John J. DeArman, Little Rock, Ark., a girl.
- August 19-Mr. and Mrs. Maurice Pernick, Chicago, Ill., a boy.
- August 22-Mr. and Mrs. Clarence Henderson, Huntington, W. Va., a boy. August 22-Mr. and Mrs. Albert
- Drake, West Terre Haute, Ind., a girl. August 24-Mr. and Mrs. Albert Hop-

kins, Little Rock, Ark., a girl. August 26-Mr. and Mrs. Ernest

Schneider, Evansville, Ind., a boy. August 28-Mr. and Mrs. Charles

Meyers, Huntington, W. Va., a girl. August 30-Mr. and Mis. Joel

Schwarz, Philadelphia, Pa., a boy. September 2-Mr .and Mrs. James L.

Boren, Tupelo, Miss., a boy. September 12-Mr. and Mrs. Victor

R. Spence, Fairbault, Minn., twins, a boy and a girl.

September 15-Mr. and Mrs. Edwin C. Ritchie, Shillington, Pa., a boy.

GRAND TREASURERS'S REPORT.					
For the Triennial Period Beginning July 1, 1921, and Ending June 30	1924.				
Income.					

Division collections—monthly dues and entrance fees.....\$329,615.18 Interest:

On mortgage loans\$61,667.28	
On bonds	
On bank deposits	
On bills payable	75,282.87
crease in book value of bonds and mortgages valued on the amor-	
tization basis	2,254.56
le of emblem jewelry, etc.	
cording and registry fees	
ent for part use of office	
rety bond premiums	467.39
indry supplies—seals, halftones, etc	195.61
off on sale of bonds valued on the amortization basis	
al an al a sha	189.34
schange on checks	
ontributed by divisions for organizing expenses	75.00
le of furniture and fixtures	20.00
ubscriptions to The Frat	16.30
eceived by refunds:	
Of officers' expenses\$12.87	
Of insurance department fees 10.00	

Total income for triennial period		\$411.046.92
Of convention expenses	5.90	28.77
Of insurance department fees	10.00	
OI OINCEIS CAPCIISCS	14+01	

Disbursements.

Diabursementa.		
Death benefits		
Sick benefits		
Accident benefits	9,810.00 \$	86,248.05
Salaries of Grand Officers Convention expenses:		20,374.14
Atlanta convention, 1921	010 001 00	
		10 101 00
Advance, St. Paul convention	5,463.00	16,424.69
Services-clerical, actuarial, medical		
Rent		5,675.00
RentOfficial publication—The Frat		5,268.44
Accrued interest:		
On mortgages	\$2,946.77	
On bills payable		
On bonds	16.00	3,050.27
		-,
Insurance Department fees		2,531.66
Office expenses		1,834.79
Furniture and fixtures		1,312.40
Printing and stationery		1,223.23
Postage		951.78
Emblem jewelry		896.48
Officers' expense		521.90
Surety bond premiums		486.71
Organizing expenses		404.59
Sundry supplies-halftones, seals, etc.		236.63
Refunds to members, beneficiaries and applicants		71.59
Legal services in settling claim		25.00
Loss on sale of bonds valued on amortization basis.		19.61
Investigation of claims		2.50
Decrease in book value of bonds, amortization basis		.12
,		

Total disbursements for triennial period \$160,938.47

Recapitulation and Summary,

Balance, June 30, 1921Total income for triennial period\$411,046.92Total disbursements for triennial period160,938.47	\$322,144.05
Net gain for triennial period	250,108.45
Balance, June 30, 1924	\$572,252.50
Respectfully submitted,	

ARTHUR L. ROBERTS, Chicago, July 2, 1924. Grand Treasurer.

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GRAND DIVISION TRUSTEES' REPORT.

For the Triennial Period Beginning July 1, 1921, and Ending June 30, 1924. Exhibit of Ledger Assets, June 30, 1924.

First Mortgage Loans	\$477,272.53
Bonds:	
Real Estate First Mortgage\$22,291.61	
United States Liberty	
Canadian Government and Provincial	80,768.82
Cash in banks:	
Central Trust Company of Illinois \$10,121.64	1. The second
Bank of Montreal 2,522.62	12,644.26
Grand Secretary's Contingent Fund	300.00
Grand Treasurer's Cash	1,266.89
Total Ledger Assets as per general balance	\$572,252.50

Balances in Funds, June 30, 1924.

Benefit Funds:		
Reserve Fund\$459,013.75		
Mortuary Fund	\$506,520.68	
Sick and Accident Fund	40,006.85	\$546,527.53
Unallocated interest		14,607.04
Convention Fund		5,055.85
Expense Funds:		
Organizing Fund	\$2,340.09	
General Expense Fund	3,721.99	6,062.08
Total in all Funds		\$572,252.50
Respectfully submit	tted	

espectfully submitted

GEORGE F. FLICK, Chairman, HARRISON M. LEITER, WASHINGTON BARROW, Grand Division Trustees.

Chicago, July 2, 1924.



Harking back to the recent convention at St. Paul, one cannot help but wonder that numerous mistakes were not made.

As Brother Howard remarked, the convention was made up largely of young men. These young delegates manifested plenty of enthusiasm and that they were earnest and sincere cannot be doubted, but my observations lead to the conclusion that they labored under the impression that their future standing with their respective divisions hinged rather on the number of times they could get their names into the proceedings, either by making or seconding some motion, rather than on the merits of the motion itself and without regard to the rights of other delegates.

I have attended the last two conventions-Atlanta and St. Paul-and my observations were that it was next to impossible for a delegate seated any distance from the platform to secure recognition during the discussion of any business before the convention.

These conditions were less marked at Atlanta than at St. Paul, due to superior seating arrangements and a more open meeting (which, by the way, is an imperative essential in a gathering of this kind). The writer claims some credit for this as it was his suggestion to Brothers Gibson and Ligon which re-

sulted in the arrangements finally adopted.

The arrangements at St. Paul were such that twelve men-an even dozenup near the platform could effectively bar the balance of the delegates seated in the center of the hall from any participation whatsoever in the proceedings. These twelve men, all standing at once, with wildly waving arms, trying to gain recognition from the chair, formed an effectual barrage against the rest of the convention so that, at times, we were not even sure of the question before the convention when it went to vote.

Observations were that those near the platform, having obtained the floor and expressed themselves on any subject, would themselves (or someone in accord with them would) promptly make a motion to vote; which motion would be promptly seconded, thus barring other delegates to the rear from exercising their rights of participation in the business before the convention.

Many, if not all, delegates go to these conventions instructed on various questions to come before the convention and the tactics above referred to is an abridgement of their rights and the rights of their divisions.

The writer made several efforts to obtain recognition during debates on various questions, but only once was he able to get the eye of the chair and then was barred from the floor by a previous motion to vote.

It is not the purpose or intention of this article to criticize the presiding officials. They labored under the same handicap as did the delegates to the rear-being unable to see them. Neither

do I desire to stir up any hard feelings. The real object of this article is to

outline the causes of complaint (as above) and make a few suggestions which, I believe, will go a long way towards remedying the same.

First, it seems to me the interests of all-the N. S. F. D., the various divisions and the delegates themselveswould be best subserved if the presiding officer would refuse to entertain motions to vote on any subject before the convention until reasonably sure all delegates have had a fair opportunity to express themselves or to carry out the instructions of their divisions.

Second, that each division make an effort to select as delegate some man of experience-one with, at least, a working knowledge of parliamentary laws and usages and who will consider and respect the rights of other delegates as well as weighing all questions (or motions) carefully before calling for a vote.

Third, that each division make an earnest effort to send at least one alternate-such alternate to be a young man who shall go under instructions from his division to attend all meetings and closely observe proceedings-in this way gaining valuable information and knowledge which will stand him in good stead later when he is sent as a regular delegate. The case of Brother Barr, at St. Paul, illustrates the necessity of having an alternate present-Worcester Division lost its representation and voice in the proceedings by not having an alternate present when Brother Barr was called home.

And, last but not least, local committees, in arranging for the convention, should bear in mind the fact that proceedings at a convention of the deaf must, of necessity, hinge upon sight and the convention hall be so arranged as to bring the regular delegates as close to the platform as possible, at the same time giving an open meeting. Alternates should be seated to one side or at the rear to avoid confusion in balloting, etc., and to further avoid conjestion on the floor.

It might be a good idea for these suggestions to be discussed by the various divisions, among themselves and through the columns of The Frat; and more, or better, ideas may eventually be worked out that will lead to idealism in our conventions.

For the good of the order.-[R. C. Morriss, Houston Division No. 81.

WORSE THAN HELL.

"My wife would raise hell if I insured my life." "Well," I replied, "what will she

raise if you don't?" "I dunno," he said.

"Then I'll tell you what she would most likely raise if you should die tonight; blisters on her hands, a lame back, debts she could never pay, a daily crop of worries and three illiterate children and then-" "Oh, stop," said he, "that's worse'n

hell. Gimme a little policy, about \$2,-000."-[The Spectator.

TREASURER'S REPORT.

Division Collections for August.

Chicago	\$519.11
Detroit	316.08
	25.90
Saginaw	
Louisville	146.78
Little Rock	100.44
Dayton	111.14
Bay City	
	111.35
Cincinnati	
Evansville	50.70
Nashville	34.34
Springfield	25.47
Olathe	85.64
Flint	173.68
Toledo	162.33
Milwaukee	202.41
Columbus	167.02
Knoxville	94.75
Cleveland	
Cleveland	140.32
Indianapolis	306.48
Brooklyn	367.78
St. Louis	298.49
New Haven	49.19
	38.38
Holyoke	
Los Angeles	.234.26
Atlanta	. 70.66
Philadelphia Kansas City	231.14
Kansas City	
Omaha	
	163.43
New Orleans	97.11
Kalamazoo	44.51
Boston	212.94
Pittsburgh	179.68
Hartford	43.92
Memphis	48.12
Portland, Me.	56.36
Buffalo	. 83.55
Portland, Ore. (July)	80.09
Newark	153.36
Providence	61.01
Seattle	
	125.14
Utica	111.16
Utica	$\begin{array}{c} 111.16\\ 115.93 \end{array}$
Utica Washington	$\begin{array}{c} 111.16 \\ 115.93 \\ 72.86 \end{array}$
Utica	111.16 115.93 72.86 99.54
Utica	$111.16 \\ 115.93 \\ 72.86 \\ 99.54 \\ 78.32$
Utica	$111.16 \\ 115.93 \\ 72.86 \\ 99.54 \\ 78.32$
Utica	$111.16 \\ 115.93 \\ 72.86 \\ 99.54 \\ 78.32$
Utica	111.16 115.93 72.86 99.54 78.32
Utica	111.16 115.93 72.86 99.54 78.32 64.71
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90 64.38
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90 64.38
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90 64.38 274.18 38.40
Utica	111.16 115.93 72.86 99.54 78.32 64.71 131.90 64.38 274.18 38.40 69.95
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 189.62\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.53\\ 61.20\\ 108.02\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67.29\\ 49.54\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ 85.24\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 189.62\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ 85.24\\ 56.50\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.52\\ 48.9.09\\ 85.24\\ 56.50\\ 87.16\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.52\\ 48.9.09\\ 85.24\\ 56.50\\ 87.16\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ 85.24\\ 56.50\\ 87.16\\ 102.84\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.92\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ 85.24\\ 56.50\\ 87.16\\ 102.84\\ 131.24\\ \end{array}$
Utica	$\begin{array}{c} 111.16\\ 115.93\\ 72.86\\ 99.54\\ 78.32\\ \hline \\ 64.71\\ 131.90\\ 64.38\\ 274.18\\ 38.40\\ 69.95\\ 61.79\\ 42.55\\ 66.03\\ 161.20\\ 108.02\\ 115.16\\ 32.03\\ 48.94\\ 69.86\\ 50.30\\ 44.67\\ 98.04\\ 67.29\\ 49.54\\ 89.09\\ 85.24\\ 56.50\\ 87.16\\ 102.84\\ \end{array}$

Richmond (July) 72.35

Manhattan 130.47 Jacksonville 50.93

Columbia (July & August) 129.18

Dubuque 90.57

AUGUST DISABILITY CLAIMS.

J. W. Barrett Los Angeles......\$ 15.00

Scranton

Norfolk _____ Johnstown

Lewiston Peoria

Bronx

Duluth .

Jersev City

Grand Division

J. A. Boone, Little Rock

L. S. Cherry, Chicago.

Olof Hanson, Seattle

R. G. Brown, Council Bluffs_

V. A. Brunke, St. Joseph, Mo.

Rex Cochran, Potter Valley, Cal

J. R. Courtney, Washington..... Otis Crocker, Osterville, Mass.

H. M. Duncan, Waukegan, Ill.

W. P. Fetters, W. Milton, O..... H. A. Gillen, New York

A. S. Johnston, Louisville

W. L. Lindsey, Nashville

Toronto

Grand Rapids

48.23

44.98

46.96

82.23

74.79_____74.79 _____157.23

42.98

50.00

10.00

30.00

30.00

50.00

15.00

20.00

35.00

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306.87

51 95

84.19

TEASU	RER'S	STAT	FEMEN	Т
FOR	AUGU	JST,	1 924 .	

Balance and Incom	e.
Balance, July 31, 1924	\$577,076.85
Division collections	9,999.86
Interest, mortgages loans	1,361.25
Interest, banks	17.92
Sale of emblem jewelry	68.95
Recording and registry fees	26.75
Sundry supplies—seal	4.50
Exchange on checks	1.15

Total balance and income...\$588,557.23

Disbursements. Sick benefits 785.00 Accident benefits 370.00 Accrued int. on mortgage 5,224.61 Refund of dues 1.59549.99 Salaries Services 403.50 175.00Rent Official publication ______ Furniture and fixtures 160.5944.00 35.31 Office expense Printing and stationery 13.83 Postage 10.80 Total disbursements \$ 5,224.61 Recapitulation. Balance and income \$588,557.23 5,224.61 Disbursements

Balance, August 30, 1924\$583,332.62

TRUSTEES' REPORT.

Ledger Assets August 30, 1924.

10.00	First mortgage loans\$487,272.53
30.00	First mortgage bonds
20.00	U. S. Liberty bonds
15.00	Canadian bonds 15,862.81
50.00	Cash in banks:
25.00	Central Trust 11,584.59
10.00	Bank of Montreal 3,005.98
30.00	Secretary's contingent fund 300.00
35.00	Treasurer's cash 400.70
45.00	
50.00	Total ledger assets\$583,332.62
$50.00 \\ 15.00$	Total ledger assets\$583,332.62
	Balance in Funds.
15.00	Balance in Funds. Reserve Funds
15.00 10.00	Balance in Funds. Reserve Funds \$459,013.75 Mortuary Funds 58,137.58
$15.00 \\ 10.00 \\ 45.00$	Balance in Funds.Reserve Funds\$459,013.75Mortuary Funds58,137.58Sick and Accident Fund40,883.40
$15.00 \\ 10.00 \\ 45.00 \\ 15.00$	Balance in Funds.Reserve Funds\$459,013.75Mortuary Funds58,137.58Sick and Accident Fund40,883.40Unallocated interest17,165.39
$\begin{array}{c} 15.00 \\ 10.00 \\ 45.00 \\ 15.00 \\ 10.00 \end{array}$	Balance in Funds.Reserve Funds\$459,013.75Mortuary Funds58,137.58Sick and Accident Fund40,883.40
$15.00 \\ 10.00 \\ 45.00 \\ 15.00 \\ 10.00 \\ 10.00$	Balance in Funds.Reserve Funds\$459,013.75Mortuary Funds58,137.58Sick and Accident Fund40,883.40Unallocated interest17,165.39

15.00 Total in all funds \$583,332.62

AUGUST DEATH CLAIMS.

Paid to Mrs. Nettie C. Moore, Zanesville, O., for death of Howard Connor Moore, Certificate No. 5251, deceased July 10, 1924, \$500

Paid to Mrs. Kate Moss, Waterloo, Ia., for death benefit of Earl C. Moss, Certificate No. 2137, deceased June 30, 1924, \$1,000.

Paid to Mrs. Flossie M. Owens. Winslow, Ind., for death benefit of George I. Owens, Certificate No. 1984, deceased July 31, 1924, \$1,000.

*J. L. O'Brien, New York _____ 40.00

ENGAGEMENTS.

George Gellatly, San Francisco, and Miss Thelma Barnes, Berkeley, Cal.

Walter Reiher and Miss Erma Corbin, both of Detroit, Mich.

F. A. Moeller, Los Angeles O. I. Pridgen, Richmond O. A. Sanders, Seattle E. Scranage, Grafton, W. Va. F. H. Theodore, Hartwell, O. E. F. Valentine, Clinton, Ia. J. L. Williams, Durham T. A. Williams, Ft. Worth..... J. C. Wisznewski, Akron *H. L. Bishop, Memphis *F. E. Bulmer, Los Angeles *E. L. Griser, St. Louis J. Hansen, Faribault, Minn..... *Wilfred Kimball, Dixfield, Me. *Edmond Nadeau, Minneapolis *O. T. Osterberg, Davenport ... *Fred Peasland, Buffalo *E. M. Price, Los Angeles *E. L. Roach, Wichita *Friend Starr, Akron *Israel Steer, Philadelphia *Samuel Sutter, Milwaukee *Silas Willett, Rochester 15.00 General Expense Fund *O. D. Williams, Memphis E. S. Coleman, Akron Luther Dalby, Pine Bluff, Ark. H. Lamoreaux, Springfield Paul Mark, Ogden, Utah John Nitto, New York

Total for the month _____\$1,150.00 *Denotes accident claims

Notice of Remission of Assessments

(Reprinted as a reminder. Notice of this October remission was mailed Division Treasurers under date of August 9, 1924.)

Resolution of the Executive Committee of the Board of Directors of the NATIONAL FRATERNAL SOCIETY OF THE DEAF, authorizing and ordering remission of two stated monthly assessments in 1924 on members of twelve months or longer standing in Classes C, D, and E, operating on the American Experience-4 per cent basis:

WHEREAS, The laws of states in which the society is licensed to do business and the society's own laws authorize a refund of surplus by a reduction of the contributions required from members whenever such surplus exceeds five per centum (5 per cent) of the net reserve liability on certificates of the members in the group concerned; and

WHEREAS, The valuation made as of December 31, 1923, discloses a surplus of more than 41 per cent over the total reserve liability on certificates of members in Classes C, D, and E; and

WHEREAS, The society's actuary, Frederick A. Draper, has approved and recommended the waiving of two monthly assessments on all members who have been on the rolls in aforesaid Classes C, D, and E for twelve months or longer;

THEREFORE, In view of the above-stated facts and the actuary's recommendation, the Executive Committee of the Board of Directors of the NA-TIONAL FRATERNAL SOCIETY OF THE DEAF hereby resolves and orders that those members in Classes C, D, and E who have been on the rolls for twelve months or longer at the time the assessments fall due shall not be required to pay the regular monthly assessments for April and October of the current year 1924.

Н.	С.	AND	ERS	ON,	Grand	President,

F. P. GIBSON, Grand Secretary,

A. L. ROBERTS, Grand Treasurer,

G. F. FLICK, Chairman of Trustees, Executive Committee, Board of Directors.

Chicago, Ill., March 15, 1924

MARRIAGES.

April 27-James H. Becton, Dyer, Tenn., and Miss Emma Padget, Chattanooga, Tenn.

June 4-David Simmons, Rahway, N. J., and Miss Gertrude H. Dowling, Newark, N. J.

June 21-Walter J. Smith, Bemis, Tenn., and Mrs. Lizzie Wilson, Knoxville, Tenn.

June 28-Herman Harper, Birmingham, Ala., and Miss Annie Dwight, Wedgefield, S. C.

July 9-Clifford Goupil, and Miss Ida M. Perrault, both of Detroit, Mich.

August 6-Alfred LeBell, Bristol, Conn., and Miss Julia B. Shea, Mocdus, Conn.

August 9-Edward Dirren, Detroit, Mich., and Miss Hilma Sundquist, Bay City, Mich.

August 11-Allen S. Pabst, and Miss Helena Keller, both of Syracuse, N .Y.

August 12-George M. Reading, Cleveland, O., and Miss Marietta L. Winans, Toledo, O.

August 15-Werner A. Schutz, and Miss Molly Liss, both of Chicago, Ill.

August 16-Paul M. Gromis, Reading, Pa., and Miss Florence Johnston, Wilmington, Del.

August 16-Ira B. Marshall, St. Louis, Mo., and Miss Ida M. Tingle, New Augusta, Miss.

August 30-Oren M. Elliot, Portland, Ore., and Miss Joene V. Dixon

August-Howard L. Judd and Miss Anna Olsack, both of Cleveland, O.

September 2-Rion Hoel, Detroit, Mich., and Miss Helen T. Alams, Cass Lake, Mich.

September 3-Andrew Gallagher, Wichita, Kans., and Miss Amy Killian.

THE GET-ONE DEGREE.

4 To a person who never heard of you, you do not exist. And this is equally 4 true of our society. We have got to 4 make it known if we are to gain new 4 members. Those who know nothing 4 about the society cannot be expected to join it. And this is where you, Mr. 5 Member, come in. It is your business, 5 your duty, to make the society known to -5 5 those who do not know of it, or if they know of it, do not know enough about -5 it to care to join. It is up to you. It 5 makes no difference who your grand offi-5 5 cers are, it is the common, every-day member to whom we look for bringing 7 in new members. That means YOU. $\overline{7}$ 7

Chicago Division-A. L. Roberts, C. 7 C. Codman, L. M. Hunt, J. T. Daniels.

Louisville-William C. Fugate.

Little Rock-Edward C. Cole.

Columbus-J. P. Fryfogle (2) A. J. Beckert.

Indianapolis-Harry C. Anderson.

Brooklyn-T. J. Cosgrove, H. Belsky, J. Stark.

St. Louis-S. E. Koebel, H. L. Aldrich.

Los Angeles-I. P. Haworth. New Orleans-Leon Marx, G. Gaiennie.

Pittsburgh-J. C. Craig.

Memphis-F. P. Armstrong.

Buffalo-James J. Coughlin.

Portland, Ore .- Bird L. Craven.

Providence-F. Ruckdeshel.

Seattle-J. T. Bodley, George Ecker.

Washington-A. J. Parker.

Albany-Fred Lloyd. Rochester-Yates Lansing.

San Francisco-David S. Luddy (2).

Akron-William N. Toomey (5).

Davenport-Charles E. Loughran.

Sioux Falls-B. L. Otten (2), Eddie Byrnes, J. M. Servold. Spokane-James H. O'Leary (3). Delavan-Fred J. Neesam. Jersey City-Charles T. Hummer. Columbia—Robert L. Cave. Charlotte—Vander R. Phillips. Durham-R. C. Fortune. Toronto-S. B. Baskerville. Duluth-J. A. DeLance, J. C. Howard, E. J. Isaacson.

NEW MEMBERS.

1.	Herbert Gunner	Chicago
1.	George Young	Chicago
4.	A J Foster	Hardburly, Ky.
5.	C D Lowis	Chicago Hardburly, Ky. Monticello, Ark.
	E. D. Lewis	New Albany, O.
18.	Earl Wilkins	New Albany, O.
18.	D. W. Willis	Unionville, O.
18.	E. R. Elsey	Columbus
21.	A. M. Price, Sr.	Canton, O.
23.	P. F. Murtagh	Brooklyn
23.	Hyman Kroll	Brooklyn
23.	Louis Cohen	Brooklyn
23.	H M MaDanial	St. Louis
	H. M. McDamer	Martin Ma
24.	J. A. Brown	Washington, Mo.
27.	J. F. Sticht	San Diego, Cal.
27.	0. D. Smith	Los Angeles West Plaines, Mo.
31.	John Lee	West Plaines, Mo.
33.	W. J. Smedlev	New Orleans
33.	J. E. Lacour	Baton Rouge, La.
36.	I H Stanton	Meyersdale, Pa.
37.	A C Horrow	Hartford
	A. S. Heyer	Manuhia
38.	F. T. Manning	Memphis
40.	A. H. Lerner	Buffalo
41.	C. E. Burks	Long View, Wash. Providence
43.	F. C. Egan	Providence
44.	J. M. Lowell	Tacoma, Wash. Tacoma, Wash. Washington
44.	H. L. Huffman	Tacoma, Wash.
46.	W. W. Hauser	Washington
51.	W. C. Fuller	Schenectady, N. Y.
52.	LeGrand Klock	Rochester
53.	*M. A. Aronson	Burlingame, Cal.
53.	C. V. Beers	San Francisco
55.	R. E. Davis	
55.	D A Burwell	Waynesburgh, O.
55.	C D Hagton	Louisville, O.
	D. E. Mahla	Canton, O.
55.		
59.	W. F. Schafer	Davenport
74.	R. C. Wright	Yankton, S. D.
74.	S. Q. Wellington	Sioux Falls
74.	N. P. Petersen	Sioux Falls
74.	A. J. Krohn	Sioux Falls
76.	A. W. O'Donnell.	Helena, Mont.
76.	L. A. Knopf	Deer Lodge, Mont.
76.	Selmer Flaskeru	dHarlem, Mont.
80.	M A Lesniak	Elkhorn, Wis.
91.	O A Reinke	Jersey City
93	C C Haves	Lexington, S. C.
93 94.	D P Handongen	Charlotte
	T. E. Orenherson.	al conquille M. C
95.	J. F. OverbyM	cLeansville, N. C.
98.	R. E. Batho	Montreal, Can.
99	W J. Sheehy	Duluth
99.	Francis Colburn	Duluth
99.		Duluth
*So	cial Member.	

DEATHS.

June 8-Margaret L. Hastings, mother of Bud Hastings, Portland, Ore.

September 10 - Gustav Knobloch, father of Edward Knobloch, Chicago, Ill.

September 12-Mary Faulhaber, wife of Adam Faulhaber and mother of Frank Faulhaber, Cleveland, O.

September 15-Edson W. Ritchie, son of Edwin C. Ritchie, Shillington, Pa.



Coming Division Events

October.

3.	Smoker Philadelphia
11.	Whist social Springfield, Mass.
11.	Smoker
11.	Country store Jacksonville
11.	Corn roastUtica
18.	Social
18.	Fraternival
18.	VaudevilleOmaha
25.	Halloween partySyracuse
25.	Halloween partyLewiston
25.	Social Cincinnati Annual affair Hartford
25.	Annual affair
25.	Halloween partyUtica
25.	MasqueradeAkron Halloween partyWaterbury
25.	Halloween partyWaterbury
25.	Halloween social and danceLowell
25.	Halloween partyDubuque
25.	Masquerade danceCincinnati
25.	Halloween partyBoston
25.	Entertainment
25.	Halloween socialKenosha
25.	Halloween socialPeoria
25.	Mask ballDenver
30.	Halloween partyNashville
31.	Halloween pratyEvansville
31.	Halloween partyHouston
31.	Halloween partyGrand Rapids

November.

1.	Party at North AdamsPittsfield
1.	Halloween frolicAlbany
1.	Halloween partyDelavan
1.	Halloween partyGrand Rapids
1.	Masquerade socialPittsburgh
1.	Halloween partyBronx
1.	Grag bag partyJacksonville
7-8.	Rabbit driveSpokane
15.	BanquetCleveland
15.	Social
15.	SocialKalamazoo
22.	The Ladies ShoppeAkron
26.	VaudevilleRockford
26.	Annual ballJersey City
29.	Banquet
31.	VaudevilleRockford

December.

13.	Anniversary banquet Pittsfield
20.	Christmas partyCleveland
31.	Dance

Chicago.

Visitors at the headquarters since the delegate crowd left us included Mr. and Mrs. John McTigue, Denver, Colo.; John Buchan, Toronto, Can.; Gilbert O. Erickson and Mr. and Mrs. Roy J. Stewart, Washington, D. C.; Arthur O. Peterson and Martin O. Samshal, Daytor, O.; Mr. and Mrs. Philip Schreiber and Wilford Vick, Flint, Mich.; S. Robey Burns, Jacksonville, Ill.; Mr. and Mrs. John H. Thomas, Frankfort, N. Y.; William S. Adams, Rome, N. Y.; Frank D. Smith, Ypsilanti, Mich.; Mr. and Mrs. J. M. Chowins, Lincoln, Nebr.; Mr. and Mrs. Maurice Werner, Salem, Ore.; Mr. and Mrs. P. T. Hughes, Fulton, Mo.; Edward W. Harmon, Wilkinsburg. Pa.; Mr. and Mrs. Art. C. Johnson and Mr. and Mrs. Edgar D. Webb, Rock Island, Ill.; Burd McVay, Cascade, Iowa, Walter Whetstone and Henry Furman, Detroit, Mich.; Beaufort Banta, Indianapolis, Ind.; William Tischaefer and Emil Rosenfield, Milwaukee, Wis.; Laurence Faulkner, Cedar Rapids, Iowa; Irby Marchmann and Gus G. Weil, Kansas Citv. Mo.; David Eckstrom, Omaha, Nebr.; Gilbert Singerman, Al'oona, Pa.; Stephen B. Hester, Louisville, Ohio, and Henry J. Hartard, Columbus, Ohio.

Since the last of the returning St. Paul visitors left Chicago, division affairs have been very quiet. Following our custom, no social affairs have been held during July and August, so the most we have had to entertain curselves with has been discussions of convention business. As usual, sentiment is divided, some approving and some not, but the general concensus of opinion is that it was a pretty good convention. The matter that hits Chicago Division most closely is the new law divorcing grand officers from their respective divisions. Of the nine grand officers, five were members of No. 1, so we have lost that number of active members. Opinion is divided as to the expediency of this. Time alone will show whether or not the move was a wise one.

The few changes made in the personnel of the grand officers did not affect the headquarters force, so business is going on as usual, with no one to break in to new duties. The only change has been in typists, Miss Alice Nottleman, who has held that position for the past 18 months, resigning September 13th to accept a life job as "Mrs.". She is succeeded by Mrs. Ann Hubert, who is fast learning the ropes, and bids fair to be an acceptable addition to the office force.

Grand Secretary Gibson spent his vacation, the first two weeks of August. In a very pleasant trip through the south, taking in Cincinnati, Louisville, Knoxville, Atlanta and North and South Carolina points. He reports having had a fine trip, and found plenty of enthusiasm in all of the divisions visited.

At our picnic July 5 someone was kind enough to make us a donation of \$5.00. Who it was, the committee does not know, so wishes, through the columns of The Frat, to thank the generous donor. It was truly appreciated.

San Francisco.

After two postponements, due to the committee being unable to find a suitable place, our picnic was finally held at Hillsborough Park, Hillsborough, on September 14th. This park is an ideal place to hold a picnic, being on a high elevation, with fine views of San Francisco bay and neighboring hills and valleys, in which are located the mansions of many millionaires. The park itself is fine, dotted with pine and eucalyptus trees, and with fine, winding roads. The trip was made by electric car to San Mateo station, then by private autos owned and driven by deaf people, who gave ample demonstration of their ability as drivers, making their way without trouble through the heavy traffic on the highway running from San Francisco to San Jose. The picnic was held on rather short notice, but about 100 were in attendance, and all thoroughly enjoyed the fine program of sports put up. It included a 25-yard dash for ladies, won by Mabel Smith; 50-yard dash for men, in which Alpha W. Patterson demonstrated that he had not forgotten the training he received at Gallaudet, and came in a winner; 50-yard dash for ladies, a dead heat, in which Mae Simpson and Mabel Smith came in winners; 50-yard walk for ladies, with Mrs. Victor Majouran in the lead; ball-throwing contest for ladies, won by 14-year-old Ophelia Luddy; a tug-of-war, in which the Native Sons were pitted against the Easterners. Both teams were full of pep, and about evenly matched, and seesawed back and forth several times, but in the end the Native Sons dragged their opponents over the line, amidst the applause of the crowd. It was a great picnic in every way, and the division is considering holding its picnic at the same place next year. David S. Luddy was chairman of the picnic committee, ably assisted by Isadore Selig and Charles F. Taylor.

Kalamazoo.

Kalamazoo's Labor Day picnic was held at Recreation Park. In addition to the local crowd there was a goodly delegation from other places, with Grand Rapids leading with the largest number cf visitors. It was the largest crowd that ever attended one of our division picnics since No. 34 was instituted, and to all accounts it was as successful in other ways as it was in attendance. We were particularly pleased to meet Wallace Krause, of Northhampton, Mass. He was one of Kalamazoo's pioneers, and was visiting his sister here, and came out to the picnic. We were much interested in his stories of his boyhood life when Kalamazoo was a town of scarce 2,000 people, and the country around was mostly forest, with Indians and Indian wigwams no novelty. Some contrast with today. We also had the pleasure of entertaining a honeymoon couple from Chicago, Mr. and Mrs. Werner A. Schutz.

The sympathy of the division is extended to Moses Graff, whose mother died September 4th of heart failure, following pneumonia.

On July 11th the Knoxville Frats were favored with a visit from Grand Secretary Gibson. President Chandler and Secretary Palmer acted as his guides while here, and showed him the lions, making the rounds in Gordon Midget's car, driven by Lynden Carr, Brother Midget being too busy in his shoeshop to do so himself. The morning was spent in visiting the new plant of the Tennessee school at Island Home, some three miles out; the new Baptist church, now nearing completion, and considered one of the finest church edifices in the South; a call on Mrs. Poore, Superintendent, at the old Tennessee school in the city, which is being remodeled to form the city hall and a junior high school; all of which Brother Gibson found very interesting. Mrs. John B. Chandler was hostess at a luncheon for the party, after which they went to Whittle Springs, and later to Brother Palmer's home, winding up with supper at the home of William J. Kennedy. In the evening Brother Gibson lectured at the auditorium of the public library, taking for his subject "S. 0. S"—that is, "Safety or Sorrow"—a slogan put out by the Chicago Public Safety Commission in a recent drive against reckless driving. He laid particular stress on the need of careful auto driving by the deaf, to prevent discrimination against them by the authorities. After the lecture, there was an entertainment at the home of the Wades, where refreshments were served. Brother Gibson spent the night at the Chandlers', leaving the next morning for Asheville, N. C., to attend the re-union of the North Carolina deaf, later to go to other southern points for the balance of his vacation.

The sympathy of the members of the division is extended to Gordon Midget in the death of his father, and to Walter Burns in the death of his grandmother.

Isaac Cutshaw, Romolus Perry and Henry Swinney are receiving the congratulations of their friends on the arrival of youthful additions to their families.

Toledo

The annual excursion to Sugar Island on August 3rd, held in conjunction with Detroit Division came off as scheduled, and was a very enjoyable affair. While the people in the city sweltered in the heat, our members enjoyed themselves in the shade, or went bathing in the lake. After lunch an athletic program provided pleasant diversion. This included a game of indoor baseball between teams of the two divisions. A nice sum was realized for the division treasury.

On Labor Day another enjoyable event was held. This was our annual picnic, held at Willys Park. Over 175 frats, and visitors from Toledo and adjoining towns attended the affair.

Games, social converse, and the attractions of the park were much enjoyed. An indoor baseball game between the married men and the bachelors was well contested, the bachelors winning by the score of 10 to 9. Home runs by Henick and Hill, for the married men, and by Conner and Wahowiak, for the bachelors, featured the game. Richard J. King was chairman in charge, and he and his committee and several of the aux-frats, well deserve some good, vigorous pats on the back in recognition of their work. Among out-of-towners noticed were Ross Mohr and wife, of Cleveland, Jacob Showalter, of Columbus, and the Pilliods, Stevensons, Whitacres, Morehouses, Settlemires, and others from near-by towns.

Columbus.

The division will hold its annual smoker on the evening of October 11th. Bear this in mind, ye old sports, and be on hand. These entertainments are held only once a year, and have always proven most enjoyable affairs, and we hope this one will prove to be no exception to the rule. Pat Connolly, who doesn't do things by halves, is chairman and as he has a live bunch of assistants, they should make things hum.

Three new members were recently admitted to membership through No. 18. They were Earl Wilkins, New Albany; Dwight Willis, Union City, and Elmer Elsey, Columbus. Who next?

At our September meeting we had the pleasure of entertaining the following non-resident members: Warren Shafer, Glenford, Benjamin Sprague, Reynoldsville, and John Bostwick, Pataskala.

The division extends its sympathy to Patrick Connolly in the death of his mother, and to Israel Crossen in the death of his father, both of whom died recently.

We learn from the Marion Star, President Harding's old paper, that Wesley Huebner, a non-resident member, was quite badly cut and bruised as the result of falling through the hopper of a coal car and into the chute while unleading coal at a big plant in that place. He was removed to a hospital. We hope his injuries will not prove serious.

Philadelphia.

Important notice to members of the division and others: The address of the Division Secretary is hereafter to be 202 Walnut Street, Audubon, New Jersey, instead of 426 Locust Street, Philadelphia. If you cannot remember it, look it up in the list of division secretaries which appears in this publication.

Perhaps you non-residents would like to know a few things about the St. Paul convention and affairs of the society in general as gleaned by your delegate. This magazine and other papers for the deaf have been full of the doings of the convention and the readers have been given all they want to know, so the narrator of this piece will on another tangent and tell of worthwhile things.

The Home Office is situated in a very cheerful and well-lighted part of an office building. There are three offices, one for the grand secretary, one for the

grand treasurer, and another for the chief assistant and stenographer. One gets an idea of efficiency when he sees the various steel files, and he is further impressed by the fact that the officers know their business thoroughly. The convention did well in appointing the same men and increasing their salaries. It is not the amount of work that they do that determines their salaries as much as it is the responsibility for the large reserves and the amount of money that passes through their hands every month-and also it is their duty to attend to every little detail in conformity with our society laws and the laws of different states. Mistakes on their part can be very embarrassing and costly.

It was a pleasure to find that every one of the delegates had the best interests of the society at heart. No matter if some of them were not capable of taking the floor and making motions, they voted according to their ideas as being for the betterment of the society. There were many very bright fellows and they have the material of which leaders are made. They were unknown till the convention brought their abilities out. Of course there were veterans of past conventions, and they were very much in the limelight-mostly acting in the role of toning down the zeal of the young bucks and telling them what was what, saving all concerned a lot of trouble.

No matter what may be said against the sign language, there is no doubt that the proceedings could not have been gone through without the aid of signs. It was an awful grind to listen to talk with ones' eyes for hours at a stretch, and then there was a night session, too. Can you imagine where we would have been if we had had to depend on lipreading? And from a distance of ten, twenty and thirty feet? Talking about signs, there were really very few who could sign clearly enough for all to understand. It was not because of the difference in signs as obtained in different parts of the country as much as because of the lack of training. Whose fault is it?

Changes will have to be made in the selection of delegates in the future. There will be too many and the number will be unwieldly, not to mention trouble in seating arrangements. Otherwise committees will have to be chosen to act on all motions, or the convention time extended a week longer.

It is a stupenduous undertaking to manage convention arrangements, and if mistakes occur the local committee should not be blamed. The St. Paul committee was composed of fine people and they labored hard to give everybody satisfaction. The way they have been criticized in the columns of another paper for the deaf is a shame, and undeserved. It may be excused on the ground that a reporter has the right to say as he pleases—but one with a feeling of dignity and understanding would not thus publicly show up his former hosts and hostesses. Your delegate has nothing but praise for the committee and appreciates their efforts.

Are our funds safe and sound? Sure, they are, and they are growing fast. Then why do we not get \$10.00 a week disability benefits? It must be understood that while there is enough money in the Sick and Accident Fund to take care of all claims, we must remember that as the years roll by we will get older and a great many more calls will be made on the fund. We must have a reserve, and one of the greatest actuaries in the country stated that our dues as they were, were only just sufficient in proportion to the benefits. All of us certainly want to get \$10.00 a week benefits, and we can get them if we agree to pay more dues. Are you in favor of paying more? If you are, write your secretary and when the sentiment of all is guaged he will have ready for the next convention a change in our laws referring to benefits. Do not kick and compare the benefits paid by our society with those of others. Get busy and say you want more benefits and will pay for them. Later on a statement will be asked from the grand treasurer as to the cost of \$10.00 benefits, and it will be announced.

It must be remembered that the society is young as compared with other fraternals, and that there are many things that you want to have done. Have patience. We are growing and improving all the time. As we increase in membership, and the reserves increase beyond necessities, we can see a home for our aged, an out-of-work benefit, and many other devoutly-wished-for dreams turned into realities.

Cleveland.

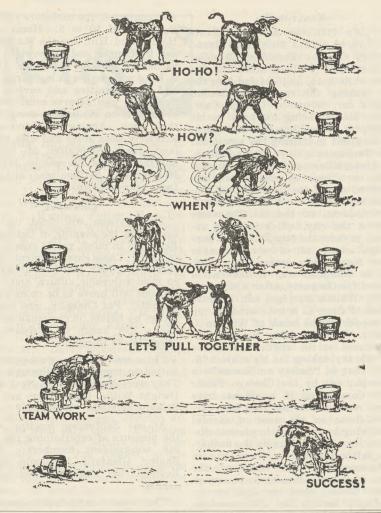
At the St. Paul convention of this grand old society, the editor of The Frat was authorized to cut, kill or rehash news items that tended to hog valuable space needed for more important matters, such as "Pay your dues promptly," "Denver 1927" and "Sayings of Solomon Junior—[Jest or earnest?—Ed.]

This information is given here for the benefit of those well-meaning brothers who complain that the writer is showing to much laxity, as regards division news. We hope the time will come when writers can abuse the privilege of these columns to their heart's content. Until then, "Let George do it."

This, however, is good dope: On November 15, No. 21 will celebrate its fifteenth anniversary as a live division with a banquet at one of Cleveland's high-class hotels, the Hotel Winton. Reservations for plates should be requested before the end of October. Send \$3.00 to Ross V. Mohr, 10331 Ignatius Ave., Cleveland, O., and you're all set.

Cincinnati.

The annual outing at the Zoological Park on August 9th was probably the largest attended outing we have had since we began using this place for our picnics. Dayton and Columbus were largely represented, most of them com-



ing by auto. J. H. Mueller, with his family and a few friends, made his annual pilgrimage, and was welcome, as usual. A notable guest of the day was Grand Secretary Gibson. An invitation was sent to Grand President Anderson, but he was unable to come.

At the outing the newly organized Queen City Silents Club passed out invitations to visit its camp on the Little Miami river, Sunday, August 10th. Many were unable to accept, but enough did so to make a good crowd. The club is composed entirely of frats, and starts out well, and is planning many improvements for the next year. Its Labor Day crowd was unexpectedly large, and taxed the club's capacity.

A masquerade dance will open the division's fall and winter program of social activities. It will be held at Doyle's Academy hall, October 25th, and will be the first dance ever staged by the division. It should be well attended. The remainder of the program will include a smoker and initiation in November, a social of some kind in January, celebration of our anniversary in February, and others. Our socials will be held on the fourth Saturdays of the month. Non-residents should make a note of this.

Elmer E. Disz of Chicago was a visitor at the division's August meeting. He found that the division had grown considerable since he left, some eight or ten years ago. He found several of his old school mates in the division, so felt perfectly at home.

Reading.

Reading Division will hold a smoker and initiation of new members on Saturday, October 11th. A fine program has been gotten up, and should offer excellent entertainment. The first gun will be fired in the hall of the Mansion House, Fifth and Penn Sts., when Delegate Smielau will give his report on the St. Paul Convention. This will occupy the time from 4 to 6 p.m. From 6 to 8, dinner at the Mansion house, open to ladies. Rev. J. H. Kent of New York will hold forth on "Brotherhood," and Charles Schrager, of Philadelphia will render "Excelsior" and "The Star Spangled Banner" in signs. From 8:15 to 11:00 the smoker will receive the attention of all hands-ladies, of course, excepted. This will be held at the division's regular hall, 612-14 Court St. All new members are requested to be present for initiation, and it sure is going to be a hummer.

On Sunday, at 10:00, the Rev. Brothers Smielau and Kent will hold services at Christ Episcopal Church, Fifth and Court Sts. In the afternoon everyone is invited to take a walk to the Pagoda, from which an excellent view of Reading is to be had. Don't forget to bring your due card, if you wish to attend the smoker.

For further particulars, dinner reservations, etc., write the chairman, Harry H. Weaver, 342 N. Fourth St., Reading, Pa. The other members on the committee are Russel Schenck, Elmer Eby, Roger Williams and John L. Wise, whose names alone are a guarantee that everything will be done right.

Bronx.

Bronx Division held its second annual picnic and outing on July 26th, at Starlight Park, in the Bronx. A crowd of about 500 turned out for the occasion, and all seemed to enjoy themselves. James McGovern and his committees certainly did all in their power to make the affair a success, and when the day drew to a close they certainly had ample reason to think they had. The ath-letic games, in charge of Jack Ebin, included a splendid baseball game between the Union League Club and the Brooklyn S. A. C. The latter won by the score of 12 to 10. Refreshments, consisting of ice cream, sodas and sandwiches were sold, Ed. Bonvillain proving himself a first-class dispenser. He was kept so busy he did not have time to chat with any of his friends.

The division took advantage of the picnic occasion to welcome Delegate Joseph F. Graham on his return from the St. Paul convention. He had stopped over at Buffalo and Niagara Falls for a little sight-seeing.

Boston.

Boston Division's annual New Year's ball will be held on December 27th this year. It was felt that as December 31 fell on Wednesday, many from other points in New England, who have been in the habit of attending our annual affair, would not be able to come, so it will be held Saturday evening, December 27th, instead, thus giving them more time in which to come and go, without loss of time from work. Further particulars will be made known through later issues of The Frat.

Those of our members and friends who were lucky enough to visit Chicago on their way to or from St. Paul, brought back glowing stories of how they were treated by Chicago Division and the S. A. C., and we seize this opportunity to congratulate the live bunch who managed the various entertainments offered delegates and visitors. They certainly put things over in fine shape.

Here and There.

Omaha Division is making preparations for a play to be given sometime in October, with that versatile actor, Harry G. Long, in charge, and in November will give a fair, with Edwin Hazel and his capable wife in charge. Under such leadership, both should be a big success.

Lowell Division announces its annual Hallowe'en dance with some excellently gotten-up handbills. It will be held at Odd Fellows Hall, 361 Bridge St., on Saturday evening, October 25. Cash

THE IDEALISM OF FRATERNITY. By R. C. Sherrard.

If we want to make a success of our order we must make it a truly fraternal society and this will require the co-operation of every member. Our aspirations should not be for personal aggrandizement but rather to see of how much benefit we can be to our fellowmen.

Let us entirely eliminate hatred and discord from our lives and so shape our characters that we will make the exemplification of fraternity a part of our everyday existence. Members. do not hesitate to visit the sick and distressed. This important duty has been sadly neglected in our order. Let us not only give a listening ear, but also a helping hand to sisters and brothers in distress. Let us present our flowers to our members while they are alive; they will not require them after they are dead. A kind word, a loving hand, a friendly smile, will do much to drive away the disconsolation and cares of everyday life. Frater-nity can accomplish wonders in the way of making life more enjoyable for all of us. It is of more importance than wealth, fame and magnificence. The experience of King Solomon is but the experience of others who lived on a less magnificent scale. Fraternity never brought sorrow to the human heart but keeps alive the memories and friendships of youth even in the winter of age. You do well therefore being mindful of your obligation, to cultivate, cherish and exemplify the great principle, fraternity.

Make this the most fraternal order on earth.

prizes will be given for the best and the funniest costumes. Refreshments on sale. Myles McGeever is chairman, with Bennett McMahon, Eddie Weymouth, Edward Smith and Colin Mc-Cord backing him up, so it is a sure bet that the affair will be all it should be. Don't miss it.

In Portland, Ore., recently, a stranger started a club known as the Portland Popular Place. A good many of the deaf joined the club, paying a regular fee. O. H. Linde, president of the Oregon branch of the N. A. D. noticed that the club "certificates" were not in accordance with the laws of the state, and notified the authorities. An investigation followed, and as a result the club was ordered disbanded, and all membership fees refunded. When will the deaf learn to be less gullible?

Nashville Division wishes to call to the attention of its members and possible visitors that its meeting date has been changed from the first Friday in the month to the second Friday.

Birmingham Division members are busy extending congratulations to one of their most popular members, Herman Harper. The reason is Brother Harper's recent marriage to Miss Annie Dwight, of Wedgefield, S. C., formerly a teacher in the school for the deaf at Wedgefield. Brother Harper h as bought a bungalow at 4141 Poplar St., Central Park, where the happy couple will make their future home.

Worcester Division had hard luck at the St. Paul convention, its delegate, Preston Barr, being called home by death in the family, almost as soon as the convention opened. But the division got a synopsis of convention business from Lowell Division's delegate, Colin C. McCord, and to him the division's thanks are due. It is regretted that Brother Barr was unable to stay in St. Paul the full week, and the division's sympathy goes to him in his affliction.

Members of Holyoke and other nearby divisions to the number of thirty-two gave a surprise party to John T. Kiely, a member of Holyoke Division, at the home of Anaclet Mercier, in Chicopee Falls, Saturday evening, August 9th. Brother Kiely was presented with a handsome gold emblem fob, a gift which he much appreciated.

Denver Division wants it known that its treasurer, Sam Biller, has moved, and that members, especially non-resident ones should take particular notice of the fact. His new address is 11 South Logan St., Denver, Colo. Paste this in your hat.

(Division secretaries—If you have not enough news for a "letter" send in notes like the foregoing and we will do the rest. Of course, they must be of general interest, not merely personal squibs.—Ed.)

THEY KNEW.

Mother—"What do you mean by putting your thumb to your nose and wriggling your fingers at those little boys?"

Willie—"Don't you worry, ma—they know what I mean."—[American Legion Weekly.



Denver, 1927.

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National Fraternal Society of the Deaf (Chartered by the State of Illinois) Home Office: 130 North Wells St., Chicago, Ill. GRAND DIVISION DIRECTORY.

Board of Directors. HARRY C. ANDERSON 150 E. Market St., Indianapolis, Ind. FREDERICK J. NEESAM.....First Vice-President Elm St. Delavan, Wis. ALEX L. PACH Second Vice-President 150 Broadway, New York, N. Y.

FRANCIS P. GIBSON 130 North Wells St., Chicago, Ill.

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

John Janicke..... C. F. W. Lawrence... Fred A. Lawrason.....

 3161/2 N. Gay St.—Second

 L. Arthur Palmer.

 Fountain City, Tenn.

 CLEVELAND, No. 21.

 S15 Lorain Ave., West Side Turn Hall—First Saturday.

 Prelow D. Munger.

 14909 St. Clair Ave.

 INDIANAPOLIS, No. 22.

 Indianapolis, Ind.

 1. O. O. F. Hall—Second Wednesday

 2636 Rader St.

 Backbron, N. Y.

OMAHA, No. 32.....Omaha, Neb. W. O. W. Hall. 16th and Capitol Sta-Second Saturday. Robert E. Dobson. 4425 Parker St. BOSTON, No. 35......Boston, Mass. Friendship Hall, 515 Trenont St.-First Saturday William H. Battersby, 45 W. Neptune St., West Lynn, Mass.
 SPRINGFIELD, No. 58
 Springfield, Ill.

 N. E. Cor. 5th & Monroe Sta.—First Saturday
 Earl H. Shaffer.

 1010 E. Jefferson St.
 1010 E. Jefferson St.

 DALLAS, No. 63.
 Cabor Temple—First Saturday

 Wallace K. Gibson
 Route 8, Box 356

 DENVER, No. 64.
 Denver, Colo

 1715 California St.—First Saturday
 2017 W. 28th Ave.

 WATERBERY, No. 65.
 Waterbury, Conn.

 Garden Hall-First Saturday
 P. 0. Box 122

 SPRINGFIELD, No. 67.
 Springfield, Mass.

 48 Pynchon St.—First Saturday
 Niloraham Ave.

 WACO, No. 68.
 Waco, Texas

 Watch, Smith.
 P. 0. Box 131

 Pitufield, Mass.
 Pitufield, Mass.

 J. Fred Flynn. . 145 Pine St Kans Colin Mecora. BERKELRY, No. 79 Masonic Temple—First Saturday. L. A. Maldonado. DELAVAN, No. 80. First Saturday Frank B. Pleasant. Function, Tegga

 Frank B. Pleasant
 Care School for the Deat

 HOUSTON, No. 81
 Houston, Texas

 400 Quitman St.—First Sunday
 400 Quitman St.

 Richard C. Morriss
 400 Quitman St.

 SCRANTON No. 82.
 Scranton Pa.

 232
 Wyoming Av..—First Friday

 C. L. Clark
 719 Madison Ave.

 232
 Wyoming Av., —First Friday

 C. L. Clark.
 719

 RiCHMOND, No. 83.
 Richmond, Va.

 2047
 W. Broad St.—First Saturday

 Guy R. Liggan.
 Route 7

 NORFOLK, No. 84.
 Norfolk, Va.

 Moose Hall, 312
 E. Freemason St.—First Saturday

 JOHNSTOWN, No. 85.
 Johnstown, Pa.

 Moose Hall, 312
 E. Freemason St.—First Saturday

 Monse Hall, 312
 E. Freemason St.—First Saturday

 Monse Temple—First Saturday
 Monset Complexity

 Monad M. Barker.
 61 Church St.

 MANHATTAN, No. 87.
 New York, N.Y.

 41
 W. 124th St.—First Monday

 Max M. Lubin
 22 Past Ave., New York.

 JACKSONVILLE, No. 88.
 Jacksonville, III.

 Gallaudet Club Hall—First Thursday

 Ernest Titon.
 144 Kosciusko St.

 LEWISTON, No. 89.
 Lewiston, Maine

 G. A. B. Hall Pine St.—First Saturday
 G. A. R. Hall, Pine St.—First Saturday Mahlon A. Bradbury....Route 3, Elm St., E. Auburn, Me Charles J. Cunningham. 1713 N. Madison St. JERSEY CITY, No. 91. Jersey City, N. J. Odd Fellows' Hall, Bergen Sq., First Monday Charles T. Hummer. 92 Tonnela Ave BRONX. No. 92. Now York, N. Y. Caatle Ha.l Walton Ave. as 149th St. —First Friday. Edward P. Bonvillain. 1219 Wheeler Ave. COLUMBIA, No. 93. Columbia, S. C. Elk's Hall—First Saturday H. R. Glover. 2415 Park St. UHARLOTTE. No. 94. Charlotte. N. C. K. of P. Hall, 408 Piedmont Bldg.—Second Saturday. William R. Hackney. 6 W. Fifth St DURHAM, No. 95. Durham, N. C. I. O. O. F. Hall—First Saturday. J. M. Robertson......Route 6, Bloomsburg, Raleigh, N. C. DURUUE No. 85