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The Frat Volume 31 Number 09 April 1934

The National Fraternal Society of the Deaf (NFSD)

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Thirty-first Year

APRIL, 1934

Number Nine

Get-A-Member Campaign

*B*EGINNING with this month of April, we start a Get-A-Member campaign.

WE expect every Division to obtain at least one new member every month. If this is done, it will mean at least one hundred and six additions to the active membership list each month.

DO not stop with one member. Get more each month, if possible.

ALL Division Deputy Organizers should from now on go after all available prospects in their respective territories. Division officers and members should get behind their deputy organizers and help in this drive.

PAID-UP members may return to active membership at any time without paying a new entry fee, simply by beginning to pay the minimum dues required in such cases. Any additional insurance taken out by them will be counted as increases to the amounts they already hold.

EVERY paid-up member restored to the active membership roll on his paid-up basis will be counted as an addition to the Division's active list.

TIMES are getting better. The drive is on.

GET A MEMBER

Legal Pointers

By JOSEPH S. GRANT, Attorney

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

A Brief on Constitutional Law

CONSTITUTIONAL law in its broadest meaning has been described as signifying "A system of fundamental rules and principles of the government of a state, defining the relations and powers of the different parts of the government as between one another and as between the government and the governed."

Constitutions are either unwritten, partly written or entirely written. The constitution of England is usually regarded as unwritten, but there are certain great laws like Magna Carta, the Petition of Rights, the Bill of Rights, and others which are of a constitutional nature (and which compose the first ten amendments in the constitution of the United States), so that it is more correct to say that the English constitution is partly written and partly unwritten.

Our American constitutions are wholly written, with this qualification, that some of their principles are implied or presumed to be inherent from the very nature and form of our government. The important distinction between the English constitution and our American constitution is that the English constitution can be changed by an act of Parliament, but in the United States the legislature has no such power, and our constitution cannot be altered except in the manner therein provided. No court in England has power to declare an act of Parliament unconstitutional, but in this country the courts have power to declare acts of Congress or state legislatures null and void, because the laws may conflict with the federal or state constitutions.

The constitution of the United States is the supreme law of the land, and subject to the limitations imposed by the federal constitution, the constitution of each state is the supreme law of the state.

There are two kinds of constitutional law in this country. Firstly, the kind of constitutional law which is political in its nature and not subject to control or enforcement by our courts. Consequently, the federal courts have no authority to decide the results of a presidential election, nor an election to the Senate and House of Representatives; nor can they decide whether a constitutional amendment has been legally adopted, nor whether a republican form of government exists in any state; these and many other provisions of our constitutions, both Federal and State, are not subject to judicial review and opinion.

The second and more important kind of constitutional law is that which is designed to protect private and public rights, and which the courts protect and enforce with all the means in their power; such as the Bill of Rights which constitutes the first ten amend-

ments in our constitution; also those provisions which limit and restrict the power of taxation; also those provisions which draw the line between the powers of the Federal and state governments, and those which divide our governments into legislative, executive and judicial departments.

It should be remembered that every clause and provision in our Federal constitution had a background of great historical significance in the development and shaping of that important document.

1935-Kansas City-1935

By FRED R. MURPHY

Publicity Director, Local Committee on Arrangements

THE time for Fratdom's 12th Quadrennial Convention draws nearer every passing month. Before we know it, it will be upon us. And, when the "On to Kansas City" crowds reach their goal for the great N. F. S. D. convention, be prepared for some surprises.

Kansas City with its friendly attractions stands as the Gateway to the West—a land where vacation is indeed recreation. Frats—1935 brings a rare opportunity! Your attendance at your convention, plus the charm of visiting in Kansas City, make a combination that will linger in your memories forever.

By rail, bus, air or in your old reliable gasoline buggy (or perhaps you will have one of these new aerodynamic models) what a marvelous trip you can plan for 1935.

Make your plans to come. Plan your budget to make the trip possible. After these past few years when conditions have made staying at home a necessity, you and your wives need a good vacation. Bring the ladies to Kansas City!

We want you to come first of all because we want to become better acquainted with you and we want you to become better acquainted with us. Kansas City's hospitality is known far and wide. We are not boasting—we want you to come and see for yourself.

We want our convention to be a convention of good will and fellowship. The N. F. S. D. should play no small part in the better understanding between the deaf of all sections of the United States. We believe that better understanding will come through better acquaintance and what better place to become better acquainted than a frat convention in Kansas City? So we say—"Come one, come all! Kansas City, the incomparable convention city, invites you—Kansas City wants you—in 1935!"

Come to Kansas City! You will enjoy your visit. We want to meet you and help make your stay a pleasant one.

Plans for picnics during the Summer months are being made by the local committee. One event is planned for each month. Plan to attend as many as possible. Dates, locations and particulars will be announced soon.

The Spotlight

Manipulated by

J. FREDERICK MEAGHER

GIANT frat smoker; art exhibition; golf and chess tournaments; pen-pushers' jamboree—these are a few of the "extra features" already arranged for the NAD convention in Manhattan, July 23-28. . . . While most fraternal were losing gobs of gilt last year, we gained \$90,083.08. That's more than our society's entire assets when I joined in 1916—when it was 15-years-old! . . . Latest frater game: Claiming to personally know the largest number of fraters listed in disability column. (Funny that I never can cop—but, mind you, I'm not exactly stating a certain consistent-winner is one gosh-awful liar!)

A Gallaudet section now appears regularly on the college page of Sunday's Washington Star . . . National Council for the Physically Handicapped organized Dec. 11 with deaf well represented. America has 11,000,000 handicapped children and adults. . . . Deaf man fired after 32 years work with one firm; reason "Compensation Act." Hired lawyer, who asked boss how many men injured in past 32 years. "Just 27." How many times was deaf man hurt? "None! He can have his job back."

Genial old James Francis Donnelly died a few weeks after being forced by ill-health to give up editorship of the Catholic Deaf-Mute, which he founded in 1900. For 33 years he had issued that splendid monthly newspaper at personal financial loss—imbued with the characteristic Irish Crusader-zeal. Deaf papers never did pay. So give a big hand to the hardy souls who are still running our few remaining independent sheets—by paying the deficit themselves. Game guys.

Basketball Results! Eastern tourney (NYC, 11 schools)—Lexington Av. (NYC); Connecticut; Mt. Airy (Phila.) Sportsmanship award to Tom Kolenda, Fanwood. St. Joseph's brand-new gym grossed \$700 first day, \$1,000 second. . . . Central tourney (Delavan, 5 schools)—Wisconsin, Illinois, Missouri. Coach Fred Neesam, our grand 1st v-p, managed tourney, coached his first title-team in ten years, and also produced winner of Sportsmanship award, Harvey Boldt. . . . First annual Gulf states tourney (Baton Rouge, La., 7 schools) resulted Texas, Mississippi, Arkansas. Total of 23 schools in tournament competition—which lightens labors of All-America Board of Basketball in selecting our annual best. This All-America, see page 91 of Spalding's Guide, is now an official and respected department. It really started right here in this Spotlight column, four years ago, with the individual pick first printed in THE FRAT.

The Great Outdoors—First Nature Lover: "How do you know this is an ideal place for a picnic?" Second N. L.: "Well, twenty million insects can't be wrong."

February Collections

Grand Division.....	\$ 28.50
Chicago No. 1.....	429.69
Detroit.....	209.02
Saginaw.....	17.43
Louisville.....	82.91
Little Rock.....	169.75
Dayton.....	69.66
Bay City.....	44.14
Cincinnati.....	325.53
Evansville.....	21.40
Nashville.....	42.64
Olathe.....	170.92
Flint.....	196.24
Toledo.....	147.05
Milwaukee.....	161.91
Columbus.....	182.60
Knoxville.....	47.21
Cleveland.....	186.55
Indianapolis.....	231.79
Brooklyn.....	885.71
St. Louis.....	379.34
New Haven.....	94.62
Holyoke.....	76.85
Los Angeles.....	353.12
Atlanta.....	167.85
Philadelphia.....	340.23
Kansas City.....	99.66
Omaha.....	173.03
New Orleans.....	118.78
Kalamazoo.....	39.45
Boston.....	225.53
Pittsburgh.....	191.03
Hartford.....	112.78
Memphis.....	79.76
Portland, Me.....	89.76
Buffalo.....	98.78
Portland, Ore.....	81.74
Newark.....	136.72
Providence.....	84.58
Seattle.....	90.13
Utica.....	159.00
Washington.....	202.52
Baltimore.....	157.85
Syracuse.....	57.81
Cedar Rapids.....	79.70
Huntington.....	117.82
Albany.....	55.80
Rochester.....	136.34
San Francisco.....	157.40
Reading.....	196.88
Akron.....	426.43
Salt Lake City.....	87.68
Rockford.....	46.14
Springfield, Ill.....	32.49
Davenport.....	44.80
Worcester.....	37.08
St. Paul-Minneapolis.....	183.17
Fort Worth.....	180.04
Dallas.....	193.52
Denver.....	112.44
Waterbury.....	55.33
Springfield, Mass.....	108.09
Waco.....	70.89
Bangor.....	58.80
Kenosha.....	37.93
Birmingham.....	62.95
Sioux Falls.....	66.89
Wichita.....	98.69
Spokane.....	101.05
Des Moines.....	53.21
Lowe's.....	48.49
Berkeley.....	122.43
Delavan.....	145.68
Houston.....	88.55
Seranton.....	76.86
Richmond.....	67.38
Johnstown.....	71.51
Manhattan.....	357.59
Jacksonville.....	61.18
Lewiston.....	63.37
Peoria.....	22.11
Jersey City (January).....	87.45
Jersey City (February).....	114.27
Bronx.....	114.46
Columbia.....	66.44
Charlotte.....	78.99
Durham.....	92.95
Dubuque.....	35.29
Grand Rapids.....	38.44
Toronto.....	464.26
Duluth.....	31.65
Canton.....	39.79
Faribault.....	51.64
South Bend.....	54.92
Council Bluffs.....	84.63
Fort Wayne.....	49.78
Schenectady.....	43.19
Chicago No. 106.....	123.91
Miami.....	39.97
Binghamton.....	80.53
Wilkinsburg.....	105.94
San Diego.....	32.64
Eau Claire.....	55.91
Sulphur.....	108.58
Vancouver.....	21.92
Westchester.....	35.41
Queens.....	84.28
St. Augustine.....	18.57
Total collections.....	\$13,344.09

Treasurer's Report for
February, 1934

Balance and Income	
Balance, January 31, 1934.....	\$1,739,764.16
Division collections.....	13,344.09
Interest, mortgage loans.....	3,625.16
Interest, bonds.....	225.00
Refund of benefit.....	250.00
Indemnity fund premiums.....	433.48
Rents.....	305.00
Surety bond premiums.....	5.63
Exchange on checks.....	2.10
Recording and registry fees.....	8.50
Sundry supplies.....	1.85
Subscriptions to The Frat.....	1.20
Advertising in The Frat.....	2.00
Total balance and income.....	\$1,757,968.17
Disbursements	
Death benefits.....	4,604.00
Sick benefits.....	1,090.00
Accident benefits.....	630.00
Old Age Income payments.....	61.25
Refund of dues.....	2.02
Insurance Department fees.....	641.00
Investment expenses.....	9.50
Office expenses.....	89.21
The Frat.....	205.91
Postage.....	16.52
Printing and stationery.....	23.80
Rent.....	150.00
Officers' and Trustees' salaries.....	562.49
Clerical and medical services.....	335.00
Surety bond premiums.....	12.16
Total disbursements.....	\$ 8,432.86
Recapitulation	
Balance and income.....	\$1,757,968.17
Disbursements.....	8,432.86
Balance, February 28, 1934.....	\$1,749,535.31

Trustees' Report

Ledger Assets, February 28, 1934	
Real estate.....	\$ 85,500.00
First mortgage loan.....	1,155,551.60
First mortgage bonds.....	222,932.38
U. S. Government bonds.....	15,000.00
State bonds.....	154,031.36
Municipal bonds.....	36,477.36
Canadian bonds.....	21,071.22
Cash in banks:	
City National Bank & Trust Co.....	5,527.78
Continental Illinois National Bank & Trust Co.....	45,380.64
Bank of Montreal.....	6,091.42
Grand Secretary-Treasurer's Cash.....	1,971.55
Total ledger assets.....	\$1,749,535.31
Balances in Funds	
Reserve fund.....	\$1,593,474.28
Mortuary fund.....	22,263.17
Sick and Accident fund.....	93,761.30
Accumulated interest.....	10,371.67
Convention fund.....	12,926.86
Indemnity fund.....	739.21
General expense fund.....	15,998.82
Total in all funds.....	\$1,749,535.31

February Disability
Claims

*Oliver Beandry, Jr., Utica.....	\$ 20.00
Rosalio Viverata, New Orleans.....	45.00
Donat Caron, Toronto.....	50.00
F. W. Terrell, Toronto.....	20.00
H. F. Brown, Boston.....	15.00
A. A. D'Amelio, Boston.....	75.00
George Hagan, St. Louis.....	50.00
George Rigg, Newark.....	15.00
B. A. John, Albany.....	15.00
A. L. Wokal, Brooklyn.....	100.00
*John Barry, Toronto.....	50.00
*D. R. MacDonald, Los Angeles.....	75.00
*H. D. Wells, Cedar Rapids.....	50.00
*R. A. Rock, Springfield, Mass.....	25.00
*Alexander Brown, Springfield, Mass.....	70.00
*John Clerico, Bronx.....	15.00
W. R. Earney, Atlanta.....	75.00
H. W. Draves, South Bend.....	80.00
John Janicke, Saginaw.....	20.00
T. Q. Roach, Faribault.....	100.00
F. L. Durland, Omaha.....	15.00
Simon Teich, Manhattan.....	75.00
L. A. Cohen, Manhattan.....	50.00
John Campbell, Cleveland.....	150.00
C. G. Liggett, Columbus.....	50.00
J. L. Friend, Wilkinsburg.....	15.00

L. W. Price, Knoxville.....	75.00
*J. R. Hale, Bangor.....	100.00
*F. J. Devau, Worcester.....	10.00
*V. J. Trost, St. Paul.....	40.00
*Reuben Tunick, Manhattan.....	75.00
*H. E. Flansburg, Utica.....	75.00
*B. A. Lucas, Sulphur.....	50.00

Total for the month.....\$1,720.00

*Denotes accident claims.

February Death Claims

Paid to Mary E. Curry, Toledo, Ohio, for death benefit of John E. Curry, certificate No. 400-A, deceased January 28, 1934, \$1,000.

Paid to Mabel Hiller, Chicago, Ill., for death benefit of Charles A. Hiller, certificate No. 625-D, deceased January 8, 1934, \$329.

Paid to Lucy E. Coker, Rogers, Ark., for death benefit of Charles P. Coker, certificate No. 93-C, deceased January 19, 1934, \$1,000.

Paid to B. A. Orr, Dallas, Texas, for death benefit of Roy E. Orr, certificate No. 3168-D, deceased January 18, 1934, \$444.

Paid to Anna Van Nostrand, Brooklyn, N. Y., for death benefit of George Van Nostrand, certificate No. 8271-D, deceased January 13, 1934, \$579.

Paid to Henry J. Pulver, Vicar of All Souls Church for the Deaf, Philadelphia, Pa., for death benefit of Harry E. Stevens, certificate No. 1386-C, deceased January 17, 1934, \$250.

Paid to Hal H. Rowland, Executor, Athens, Ohio, for death benefit of William A. Hays, certificate No. 1770-C, deceased December 20, 1933, \$500.

Paid to Leona M. Lehman, Fort Wayne, Ind., for death benefit of Noah L. Lehman, certificate No. 7406-C, deceased February 11, 1934, \$108.

Paid to Augusta M. Colegrove, Franklin, Pa., for death benefit of Claude A. Colegrove, certificate No. 4419-D, deceased January 26, 1934, \$394.

Obituary

NOAH L. LEHMAN, 40, of Fort Wayne Division No. 104, died February 11, 1934. He joined the Society September 1, 1925, and held certificate No. 7405-C.

WILLIAM P. WALDRON, 32, of Boston Division No. 35, died February 18, 1934. He joined the Society March 1, 1920, and held certificate No. 4999-D.

GEORGE ANNIS, 74, of Pittsburgh Division No. 36, died February 23, 1934. He joined the Society February 2, 1914, and held certificate No. 1901-C.

WENDELL J. KALCK, 68, of Chicago Division No. 1, died February 23, 1934. He joined the Society March 1, 1907, and held certificate No. 109-C.

JOSEPH GRAZIANO, 26, of Utica Division No. 45, died March 2, 1934. He joined the Society May 1, 1930, and held certificate No. 9274-D.

HENRY C. SNODGRASS, 42, of Fort Worth Division No. 62, died March 3, 1934. He joined the Society May 1, 1920, and held certificate No. 5165-D.

ROSCOE W. LICHTY, 47, of Akron Division, No. 55, died March 3, 1934. He joined the Society January 1, 1916, and held certificate No. 2482-D.

DEWEY J. MARSH, 33, of Utica Division No. 45, died March 8, 1934. He joined the Society April 1, 1919, and held certificate No. 4402-D.

HOWARD E. ARNOLD, 57, of Philadelphia Division, No. 30, died March 15, 1934. He joined the Society February 2, 1914, and held certificate No. 1896-C.

Wanted

Anyone knowing the whereabouts of Charles Waters, formerly of Terre Haute, Ind., should send his present address to the Secretary of Chicago Division No. 1, who is holding a paid-up certificate for him.

Deputy Organizer
Changes

WASHINGTON DIVISION No. 46:
H. D. Drake succeeds R. M. Werdig.
CHARLOTTE DIVISION No. 94:
W. R. Hackney succeeds W. E. Benfield.



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404 N. Wesley Ave.

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ARTHUR L. ROBERTS.....Editor
 201 North Wells St., Chicago, Illinois

Articles for publication must reach the Home Office by the 10th of the month.

Correspondence is solicited from all members and others interested in the Society.

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

Subscription price: One dollar per year.

ADVERTISING RATES:

For six insertions or more, each insertion full page \$25, half page \$15, smaller space \$1 per single column inch. For less than six insertions, an additional charge of 50% will be made.

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APRIL, 1934



*God will not look you
over for medals, degrees,
or diplomas, but for scars.*

—*Elbert Hubbard*

\$1,749,535.31.

Industrial conditions show considerable improvement throughout the country.

Employment and wage figures show an upward trend.

This is heartening.

The government's plan to provide credit direct to industries, if carried through, should help mightily in the drive to lessen unemployment.

Any help to industry that will increase employment will increase buying power, of course.

Our own members, as well as countless others, will be directly benefited by successful plans for helping industries.

With this upward trend in employment, our deputy organizers should get busy and interview prospects. The time is here to lay the ground work for an intensive drive for new members.

The drive is on. We want results.

Tell Us

OUR friend and severest critic tells us that this fraternal sheet of ours is plumb dry and uninteresting. Being forced to read it each month, this critic wants something different. Too much depression talk; too much upward-trend discussion that does not materialize; too much hope on a too slender thread of anticipation.

Of course, and how! But aren't these things in the thoughts of all our members who depend upon their daily toil for their bread and butter? They are burning subjects of discussion wherever you go. Hope blooms eternal in the human breast, and if we can instill hope in our readers, that will at least be something. But do we?

We asked our critic what we should print, then, that might make this vehicle of mental pabulum more interesting. Why, let's see. Jokes might be better. Run a column of funny squibs on this editorial page instead of dry-as-dust economic discussions. So there you are.

The point of view differs with one's circumstances. If you have a job and draw down the mazuma regularly on Saturday, you are inclined to laugh and pass up the dry economic discussions. But if you happen to be hanging over the ropes and not knowing where your next meal is coming from, you are probably interested in learning—if you can—what they are going to do about it—this improvement in industrial conditions.

But after all, we invite suggestions from our readers as to how we may improve the paper. Let's have them.

Reports

OUR annual statement to insurance departments was completed and sent out by March 1. We have just finished compiling the valuation figures, which are subject to check-up by our actuary, and the valuation report should be ready for distribution shortly.

In our next issue, we expect to have some detailed comment relating to the figures compiled in the above reports.

Considering conditions all over the country, the Society came through the year in very good shape. Its ratio of assets to liabilities remains high, and it maintains a comfortable surplus above all accrued liabilities at the end of the year, including reserves on certificates outstanding.

We have weathered the economic depression handily, thanks to the surplus piled up in the good years. This

is something to be thankful for. It pays to be prepared for emergencies.

Now that the emergency seems to be passing, we can proceed with plans to build up the Society to larger proportions. Every member should be imbued with the old time zeal that carried the Society through critical emergencies in its early days, and get into the crusade for a bigger and better fraternal order—all our own.

Come on, boys. Let's have earnest co-operation from all of you in this objective.

K. C. Committee

THE local committee in charge of arrangements for the quadrennial convention at Kansas City next year is plugging along in its efforts to raise a respectable convention fund to meet convention expenses and for the entertainment of visitors.

The committee has been operating under adverse financial conditions since its appointment. But it is beginning to show results and its exchequer is growing slowly and steadily. This local committee will probably go down in our fraternal history as the sturdiest up-hill fighters the order has known.

They deserve a great big hand for their courage under adverse circumstances. Not only the whole Mississippi Valley is with them, but the entire order, and their efforts will be justly appreciated when convention time rolls around.



“Thinking Makes It So”

By JAMES ALLAN

AS YOU think, you travel; and as you love, you attract. You are today where your thoughts have brought you; you will be tomorrow where your thoughts take you. You can not escape the result of your thoughts, but you can endure and learn, can accept and be glad. You will realize the vision (not the idle wish) of your heart, be it base or beautiful, or a mixture of both, for you will always gravitate toward that which you, secretly, most love. In your hands will be placed the exact results of your thoughts; you will receive that which you earn; no more, no less. Whatever your present environment may be, you will fall, remain, or rise with your thoughts; your wisdom, your ideal. You will become as small as your controlling desire; as great as your dominant aspiration.

DIVISION NOTES

COMING DIVISION EVENTS

April

3. Movies	Houston
6. Movies	Chicago No. 1
6. Movies	Milwaukee
7. 500 and bridge	Manhattan
7. Social	Berkeley
7. Whist social	San Francisco
7. Social	Dayton
7. Spring festival	Utica
7. Social	Rochester
7. Comedy show	Los Angeles
7. "42" party	Fort Worth
7. "No fooling" party	San Diego
7. Social	Kalamazoo
7. Charter members' nite	Baltimore
7. April social	Cedar Rapids
7. Frolic party	Albany
7. Party	Des Moines
13. Open house	Chicago No. 106
14. Card party	Buffalo
14. Bakery sale	Davenport
14. Get acquainted party	Syracuse
14. Card party	Chicago No. 106
14. Smoker	Washington
14. Mystery dance	Jersey City
15. Anniversary dinner	Memphis
21. Movies	Peoria
21. 20th anniversary banquet	Baltimore
21. Social	Binghamton
21. Spring frolic	Cincinnati
21. Card party	New Haven
21. Whist party	Worcester
21. 5th anniversary social	Wilkesburg
21. Whist party	Lowell
28. Stag party	Spokane
28. Monte Carlo	Holyoke
28. Bunco and bridge party	Omaha
28. Annual party	Portland, Me.
28. Mock trial	Akron
28. Social	Wichita
28. Social	Scranton
28. Informal dinner dance—cards	Johnstown

May

4. 24th anniversary supper	Atlanta
5. May festival	San Diego
5. Bohemian social	Kalamazoo
5. Silver jubilee anniversary	St. Louis
5. Bowery dance	Los Angeles
5. Pussy Willow social	Rochester
6. Picnic	O'athe
12. Chinatown night	Schenectady
18. Card party	Washington-Baltimore
19. Strawberry festival	Binghamton
26. 20th anniversary	Syracuse
26. May social	Cleveland
26. Annual dance	Providence
26. "Old Times" social	Akron
26. Dance-Entertainment	Springfield, Mass.
29. Social and dance	Boston

June

2. Motion picture show	Los Angeles
2. Fair	Chicago No. 106
2. Strawberry festival	Wilkesburg
9. Strawberry festival	Jersey City
23. Mock wedding	Akron
30. Social	Binghamton

BOSTON (D. Mc G. Cameron)—Our sympathy goes to the family of William P. Waldron, who on the 18th of February passed away, after being a patient in a hospital for a number of years. In 1920, at the early age of 18 years, he listened to advice and joined the Society, thereby protecting himself from being a burden to his family in sickness and death. The immediate cause of his death was pulmonary tuberculosis.

The Lynn Silent Club, composed of 100% Frats, had its last meeting in its club rooms in Central Square lately. After disposing of its club furnishings and accommodations, it transferred to new quarters in the Lynn Yacht Club, and in future will be known as the Silent Yacht Club. This will cause many of us a pang of regret, as the old rooms in Central Square were always open, and easily accessible to visitors in Lynn, and had been the scene of many enjoyable gatherings. However, the writer for one is looking with pleasure for an invitation to a fishing excursion from Commodore Cryan & Co., in the near future.

An Augusta, Me., paper stated that Chas. Tex Hopkins, the well known match maker and sport promoter of other years, had been appointed the official sign scorer at Fenway Park, the home field of the Red Sox. Brother Tex informs us that the paper is slightly in error and that instead, he has secured the contract to supply the official score cards, for the home games of the Red Sox.

JERSEY CITY (By A. R. Grundy)—After our regular March meeting a St. Patrick's party was held, which proved most successful. Shamrocks and green crepe paper hats were distributed to the 40 or more people present. Much credit for the success of the affair goes to Chairman James Davison and his aides. Edward Bonvillain, president of Newark Division, was a visitor, and we were pleased to have him with us.

After our regular meeting on April 14 a mystery dance will be staged under the chairmanship of Robert Harth. Surprises galore are in store for all who attend.

On May 30 we are planning to have a bus ride to Trenton, the occasion being the alumni convention. Particulars will be made known later.

On June 9 we will hold a strawberry festival, and are looking forward to a large crowd and a good time.

The writer, who was chairman of the monster ball on January 20, wishes to thank all who aided him in making the affair a success.

COLUMBUS (By C. C. Neoner)—As Spring approaches there is some grass hopping among the frat families, mostly eastward. Secretary Crossen and family have moved from Eureka Ave. on the West Side to 528 Carpenter St., and Treasurer Shafer and family have moved from 329 Miller Ave. farther east to 578 Seymour Ave., not far from Alum Creek. Most likely they'll have their swimming and fishing along that raging old creek. Good luck to them.

Earl Wilkins is going around with one arm in a sling, the result of being hit on the arm by a stake swished from the saw at a saw mill. We hope he will soon recover and have his arm as good as new.

Brother Showalter has been under the weather for a while and his old croney, Brother Fryogle, the School barber, has had an infected hand but both are coming around in splendid shape again.

We are all glad to know that our good friend and brother, Rev. F. C. Smielau's health is improving while down in the Sunny Clime of Florida. We all miss him, and sincerely hope he will regain his former robust health, and be with us many more years. We also miss his services here, which will be hard to fill. We have had no regular services since he left here when his health compelled him to retire.

At the March meeting of the Division a schedule of meeting dates was approved which may add greatly to the convenience of the members in the matter of attending meetings. It was decided that in April and May we should meet on the first Saturday of the month, and in June, July, August and September on the first Friday, though the June date may be changed because of the reunion. In October we will go back to the first Saturday again, for the rest of the year. Also, it was agreed that we meet at 7:30 p. m. in all cases, so that after the business part is disposed of, our wives and friends can join us in the hall for a social time. This is an experiment, and may be changed later. The beauty of the change for the summer months is that it will give us more freedom over the week end, getting away from the grind that is so hard during the hot summer days.

HOLYOKE (By Arno Klopfer)—Joseph Kremer, long a member of this division, was forced to leave in a search for a job. He is a casket maker by trade.

President Arno Klopfer made a good visit to Springfield Division, No. 67, March 2, and was glad to greet Brother Stanley Light of Boston at the meeting. He also gave an interesting speech.

Ernest Klinke is working at West Warren, 25 miles from Holyoke. He got laid off in October, and was under Welfare Aid for a while until his father got him a job there. But he may be called back to his old job when the renovation at the plant is finished.

Holyoke Division will hold a Monte Carlo whist followed by games or dance. The committee has selected a fine hall in F. O. E. Building. Remember the date, April 28, at F. O. E. Hall, 280 High St., 3rd Floor. It will accommodate 150 people. The affair will be directed by Chairman Joseph Gagnon. The Division voted to buy a box of playing cards to use.

Members are slowly returning back to good standing through their efforts to keep up paying dues. The Division appreciates their efforts. Arrears are always a danger, but we hope the boys are back to normal when business picks up.

LITTLE ROCK (By R. C. Worrell)—A birthday party in honor of Brother Westfall was given at the home of Donald Moore in North Little Rock. Many of the younger set attended.

Ed. Cole, of Jonesboro, had the misfortune of driving his car down an embankment a few weeks ago. The bright light of another car blinded him at the point of a curve. The three occupants of the car were badly injured, with one death resulting in a Memphis hospital a few days later. The injured are Ed. Cole and Buel Johnston. The dead, Isaac Fowler, a former frat.

George Martin, formerly of the Washington State and Arkansas Schools for the Deaf, was transferred to our Division from the Vancouver Division recently. We are glad and feel honored to have such a prominent and distinguished figure as Brother Martin to be one of our members. We hope he will like this Division as he did the one at Vancouver. Brother Martin is now connected with the Louisiana School for the Deaf.

Wallace Bronson, our Division Treasurer of last year, was hit and run over by a hit and run driver, who was later caught, while enroute to this school for work. Brother Bronson's little daughter was with him at that time, and was knocked to the pavement, with slight scratches resulting. Brother Bronson received cuts and bruises about his face and legs. A few days later an infection set in his leg, and at this writing he is in a hospital with bad blood poison in his leg. He is shoe repair instructor here.

Friday night, March 2, our division gave a masquerade party.

SPOKANE (By J. E. Skoglund)—The Aux-Frats sponsored a highly successful carnival, and earned about thirty-five dollars. The surprise of the evening came when twenty-five dollars was presented to the Division. We are certainly going to benefit from this a great deal.

One of our newest members, Arthur Sackville-West has had the good fortune of holding the position of draftsman for the state hospital at Medicine Lake, Wash. He is one of the best draftsmen in Spokane.

Otis Zentzis is the caretaker of the Grange Hall in Plaza, Washington.

SAN FRANCISCO 53 (By H. O. Schwarzlose)—It is with deep regret that we announce the death of Mrs. Anthony Terranova, on Wednesday, Feb. 28. The officers and members of this Division extend their heartfelt sympathy to Brother Terranova and family.

Our next meeting will be important for all members to attend. Hon. Brother E. A. Stevenson has been invited to be present. We hope, in the future, to make our monthly meetings interesting to our members, instead of just "dull" business meetings.

After the April meeting, a whist social will be held under the able management of M. F. Johnson. He promises a good time for all, so be sure and keep the date open. April 7, 1934!

Our whist social on March 3 was an astonishing success. Twelve tables of whist kept the committee busy punching score cards. A nice profit was added to our funds, and the thanks of the Division are extended to Bro. Le Clercq and his committee.

The Deputy Organizer of San Francisco is glad to report that several members who have had to accept paid up policies through unavoidable circumstances, are being re-instated. Several older members who have paid over a long period of years, have a paid up policy of greater value than many of our members who attend every meeting and pay dues promptly. While some of the members are insured for \$250 or \$500, paid-up policies have been issued for as high as \$1,500. Don't snub a brother because he holds a paid up policy. He may have a far greater financial interest in the society than you! Remember W. A. E.

BRONX (By J. R. Collins)—The February meeting was well attended. Nothing of importance came up, and the usual routine of business ended a little after 10 p. m., giving all who desired time to while away the few remaining hours in games of cards before getting home at the wife's dead line of 1 a. m.

The casualty list of the Division for the present would make anyone think they just emerged from a train wreck. There are six so far with eyes directed toward Chicago. Sick committees must be very careful on passing of claims, and be honest with the society. Use your own judgment as to whether the claimant is entitled to benefits or not, and again be careful with dates. Disregard doctor's statement, and do your own interrogating. Usually the claimant tells the doctor what date to put down, and so on. This kind of plundering on the society's funds must stop. Any detection of fraud on the part of a claimant means immediate dismissal from the society.

The mother of Brother Radebold, better known as Silent Regan to his many friends, passed away March 4. The division extends to him its sympathy in his bereavement.

Eddie Heilman is all cheery because Old Doc Stork left a bundle containing a bouncing baby girl in his home. Now all ready with the matches; Eddie's no piker, and will sure come across with his brand of Cremos.

BINGHAMTON (By Geo. Lewis)—Richard Levan of Elmira is spending several weeks with Mr. and Mrs. William Anderson. He attended our meeting and gave us a good talk during the good of order. He is expecting a job with the Endicott-Johnson shoe factory after being laid off by the Shelby greenhouse of Elmira.

We got a letter from one of our members, Leroy McGuigan of Hinsdale, New Hampshire. He claims to be the champion amateur welter-weight wrestler of that state.

Our last February social, engineered by Lewis Garbett, Jr., proved to be a success. Only a small crowd attended the social because of below zero weather, but a good net profit was made.

Say, Tommy Hinchey, it won't be long now. We are determined to win the bowling contest, and bring home the bacon. We are not a boastful bunch, but we think we have a better team than last year's.

ST. PAUL-MINNEAPOLIS (By J. J. McNeill)—The Washington birthday mask dance of February 24 came off with a fair success. The crowd was not as large as expected, but they all had a good time. Some out of town visitors came. It shows that depression is still here. We hope for better luck next time.

It was announced at the meeting that a baby boy was born to Brother and Mrs. Arthur Bren, and we all send them congratulations. Arthur better bring along a box of cigars to the next meeting.

Brothers Sweet and Dubey of Faribault came up to our club house to attend our dance on the 24th, and both looked well.

OMAHA (By R. W. Mullin)—Our Feb. 24 "Hard Times" party was a howling success. So was the howling cold wind outside, but we did not know it until it was time to go home, and then we were packed too full of the party's fun to shiver. Next comes a bunco-bridge blowout, April 28, at the Nebraska School for the Deaf. Brother Nick Peterson is chairman, and he sure is a swell treat. So is his Florence. Still has them dangerous curves. Besides, there will be free eats with prizes—all for two bits.

Oscar Treuke, our President, was seen running around with a bandaged finger that looked like a swell nursery job. Caused by a mean old band saw where he works, and he didn't need crutches or think of a disability claim. Just hummed around and praised the New Deal.

Mr. and Mrs. Ziba Osmun spent a week end in Omaha for business and some pleasure. After a year's back-busting toil on their farm, they seem to be gaining, and Ziba, the familiar tire shop guy with rubber cement aroma, is now a corn fed country gentleman. He didn't even fall for any phony gold bricks.

We were glad to have Floyd Zabel at our meeting. He's a non-resident, and shows up once in a while.

Riley Anthony and Robert Dobson each

were the happy recipients of a baby girl for March. The beauty of their gift enshrines these two homes as the American Ideal, endeared with Fraternal Insurance.

DETROIT (By A. A. Stutsman)—Horace Waters, Jr., is sporting a new Ford V-8, and a-something fuzzy just under his nose.

John Moore is quite sick at Receiving Hospital. A visit to him once in a while will cheer him up wonderfully, as he is tired of his confinement there.

At the last meeting, as no one seemed desirous of the job as THE FRAT reporter, A. A. Stutsman was re-elected for another year.

Brother and Mrs. William Greenbaum were given a surprise part at the home of Brother and Mrs. Kenney, to celebrate their 25-year wedding anniversary on March 9. Forty friends helped in the celebration, and they presented the Greenbaums with a handsome silver coffee service.

Daniel Taylor was called home to Springfield, Ill., to the death-bed of his mother on Feb. 21. Ralph Adams' mother died on March 8. John Deatsman, a social member, was killed by a passenger train in Saginaw on March 1. The Division extends its sympathy to the families of Daniel, Ralph, and Mrs. Deatsman in their bereavement.

With the passing of John Deatsman, Robert V. Jones is now the only social member the Division has. By the way, Robert had two of his toes smashed while working at the Ford plant recently.

Simon A. Goth, chairman of the 2nd quarter entertainment committee, makes it known that the Division might have a smoker in April, probably on the 21st. Watch for further details of the event.

SCENECTADY (By Tom Sack)—RALLY! A Night in China! Chinese Dance! Next Month! Special souvenirs and decorations! That's our Chinatown Night, and will be held on May 12th at new Danish Hall, 989 Albany St. The chairman is "Big Irish" Trainor, who will be assisted by several skillful committeemen. They have a full list of new and exciting games which will follow the costume parade and dance. I hear rumors of a large number of visitors from all places in this state and in New England states who will attend this most attractive affair. Oh, folks! Don't be afraid of the big bad wolf! Forget the hard times once, and be ready for this date. This Irish fellow, Trainor, assures you of plenty of fun. Come one and all, old and young!!! Dress up and take away a prize!

Three new sick committees were recently appointed by the president for 1934. They are Chairman Walter Sears, James Trainor and Thomas Sack, all of Schenectady. When you need a friend, call one of these men.

BALTIMORE (By A. P. Herdtfelder)—If there is anything that has been left undone to make our 20th Anniversary Banquet a rip-roaring success, we do not know what it is. If there is any member who is not coming we do not know his name. All the final details have been made to dovetail with every previous arrangement, and the result has been most satisfactory and encouraging. The event will be held in the exclusive Lord Baltimore Hotel, Baltimore and Hanover Streets, Saturday evening, April 21, at 7 o'clock. Two dollars per plate. The menu will consist of Honeydew Cocktail, Hearts of Celery, Olives, Cream of Fresh mushrooms, Croutons, Souffle en Tasse, Breast of Milkfed Chicken with Smithfield Ham, Candied Sweet Potatoes, String Beans, Hearts of Lettuce with Russian Dressing, Lord Baltimore Parfait, Fancy Cakes, Mints, Demi Tasse, and Cigars. Our honorary guests will be Dr. Ignatius Bjorlee, superintendent and principal of the Maryland State School for the Deaf, and his wife; the Honorable Charles E. Moylan, Judge of the Tax Appeals Court, and his wife; and we may have as our principal honorary guest, His Excellency, Albert C. Ritchie, Governor of Maryland. Our Grand President, Arthur L. Roberts, we are hoping may also find it convenient to attend. Following the speeches which will be made by our honorary guests and the President of the local division, August P. Herdtfelder, there will be an hour of first class professional entertainment which will comprise two magicians, an acrobatic dancer, a comedy juggler, an adagio team, and a rag doll dance. Artistic and very attractive menu cards have been

printed, and although these will be souvenirs in themselves, we will, nevertheless, give the ladies something else with which to remember the occasion. And then with Lady Nicotine encircling us with aromatic smoke, we will dance the light fantastic to the tunes of the well known Arthur Tewes Orchestra. After dancing several numbers we will call it an evening, bid adieu to one another, and then go home to normalcy and sweet memories of a night of nights. Brothers, make an extra effort to bring your hearing relatives and friends with you. The entire program will be enlightening and revealing. Every speech will be interpreted for both the hearing and the deaf. Intimate contact with our hearing friends will be conducive of a mutual understanding and co-operation which should benefit one and all. Those who want reservations should write, enclosing money order or check, to Brother August Wriede, 1909 Kennedy Ave., Baltimore, Md. All reservations must be received on or before April 20. So long. Will see you at the banquet!

Our April after meeting social is aptly styled Charter Members' Nite, at which social all our charter members and their wives will be our guests. Short impromptu speeches will precede a program arranged and executed by the Board of Directors. Everyone is welcome. Refreshments will be served.

ROCHESTER (By Yates Lansing)—Our Division will hold a Pussy Willow social on May 5, after the meeting, under the management of the social committee headed by Laurence Samuelson. He promises every one a jolly time. For the last few socials the attendance has been fair but we are still hoping and looking for a larger crowd. We urge all of our friends here and in neighboring towns to come and help us.

Preparations are now under way for our anniversary. Our Division will be 20 years old this coming September.

For almost a year our Relief Fund has been depleted to the tune of over \$1000.00 since the privilege of withdrawals for dues has been enjoyed so freely by unemployed brothers. Last June a holiday tag was attached to the Relief Fund in order to halt the onrush until some sound plan could be found. At the last December meeting a special committee was appointed to solve the problem. They presented their report at the March meeting, recommending without clemency, the death sentence for the Death Benefit and Sick Benefit Plans with sound reasons supporting their stand. There was about 20 minutes of discussion by other members in favor of the report, and none in opposition. By a roll call vote, the death sentence was meted out in a solemn manner. One concession was made, however; the privilege of participation in the local sick benefits was left to those who have been with the Division for 20 years, and those 55 years old or over.

SYRACUSE (T. A. Hinchey)—The Syracuse exchequer was enriched 25 Roosevelt dollars by our Washington party, Feb. 24. King Winter, with its persisting blizzards, held our attendance down to 59. A program of tap dancing, vaudeville sketch and shadow pantomime was the feature of the evening. Brothers Mancino and De Mauro in the shadow pantomime actually stole the show, the optience voting it the best laugh of the program. The "Time Table," a one act farce, played by Allan Pakt and Mrs. Houze, showed creditably, considering the short notice given. A laurel wreath apiece to Roderick Brown and Ted Hofmann for their yeoman work on the committee; a wreath apiece to Allan Pakt and Mrs. Houze for their unsparing time given to rehearsals; a spray to the aux-Frats for their lending hands, and a leaf to Johnny Mancino for the best hit of the evening. A handsome clock was awarded to James De Mauro, and Miss Edna Reip of Utica was given a bottle of claret wine. And a good time was had by all.

Brother Carl Strail was a happy individual the other day when he rolled 607 in the Mount Tabor Church League. He had good reason to be as it was his first score in league competition.

In looking over the Los Angeles Division roster, I came across the name of David B. Brown, who was chosen deputy, and for which we are very pleased. Whether the Los Angeles boys know it or not, that gent was once

a promising ball player, possessed of a rifle arm like that of Jimmy Dykes. Alas it was a tragedy when he ruined his arm in a raw, rainy March day in Buffalo way back in 1915, though he won the game. The writer caught his slants that day and knows whereof he speaks.

Utica is in at last. Five teams so far for our first bowling tournament to take place at Jefferson Alleys, April 14 and 15. It is definitely arranged to have Binghamton and Montreal roll their events Saturday and Syracuse and Buffalo on Sunday. The Utica players have yet to make their choice. No word has been received from Rochester and Utica; however, we expect to before March 27, the dead line for entries. The visitors will be amply entertained at our "Get Acquainted Social" at Sarned Hall, under charge of Allan Pakt.

Brother Albert Eaton is confined to the Hospital of the Good Shepherd for an indefinite time. He was recently operated on, and reported doing fairly well.

SPRINGFIELD, MASS. (F. L. Ascher)—Springfield Division, No. 67, is just as active as always, in spite of the fact that it has been out of print for the past three months. The social affairs, one in January and the other in February, under the chairmanship of Brothers Carlon and Daniels, were successful, both socially and financially. President Szoba of Hartford Division, No. 37, was in charge of our installation of new officers at our regular January meeting. Our next social affair which, at this writing, has not been formulated, will be on April 21. Oh, yea! We had set May 26 as a big date for our annual spring dance and entertainment at the famous show place, EL PATIO, Hotel Clinton. Brother Ernest Sargent, who managed our "renowned" Frat Nite Club away back, again consented to head a committee of youngsters who want to prove that they know their "onions." Atta, boy! They will give us a glorious time, and let's go and help make a whoopee on that date. Final announcements will be detailed in May's FRAT.

It's pretty hard to hold or to find jobs just because of certain restrictions being levied upon manufacturers or deaf people by several insurance companies which write compensation or liability insurance policies. Also many deaf operators or owners of motor vehicles are affected. How and what can be done? Become a member of the New England Gallaudet Association of the Deaf (founded in 1853), whose purpose is to promote the highest interests and general welfare of our class. Our Fourth Grand Vice President Battersby is President of the above Association. Let's show our spirit by joining the Association, that is, sending one dollar a year to our Treasurer, J. S. Light, 68 Bernard St., Dorchester, Mass. A dollar counts a lot and will help remove discriminations or prejudices against our class among the hearing public. The next convention of the above association will be held in this city during Sept. 1, 2 and 3, 1934. An elaborate program has been arranged for the convenience of members and friends. Starting with the May FRAT, announcements will be detailed for the three day's convention.

CHICAGO No. 1 (By H. E. Keesal)—At the March meeting a chair was draped in mourning for Wendell Kalck, aged 67, who passed away on February 23. Heart failure was the cause, and death occurred at the lithographing plant where he had been employed for the past 39 years. He held certificate No. 109, and was one of the original F. S. D. men. The Division extends its sympathy to his family.

Grand Trustee Washington Barrow recently underwent an operation at the Passavant hospital for the removal of a cantankerous nerve that was causing him an excellent imitation of a toothache. Reports have it that the operation was very successful, and Brother Barrow is rapidly becoming his old self.

New business was lacking at the March meeting, and routine matters were disposed of in 40 minutes. Then the doors were thrown open to the public, and cards and bunco held sway until nearly midnight. Next month it is planned to have movies after the meeting.

The world's fair reopens next June, and I hope to see a goodly number of visitors in Chicago to attend this big, instructive exhibition. A good time to be here will be

August 4, when you can kill two birds with one stone. That is the date when Chairman Bill Maiworm puts over our stupendous annual picnic. No better chance will offer for meeting the deaf of Chicago, so if possible, plan to make your trip to the fair at that time. It will be a trip of no regrets.

ST. LOUIS (By R. M. Hutchins)—The mask ball on February 10 was quite a success. It was held at Jeffla Hall, under the chairmanship of Thomas Joell, assisted by a hustling committee. Approximately 400 attended, including many from out of town. Among the notables were President Clemenz Dillenschneider of Kansas City Division and Secretary Richard Phillips of Indianapolis Division.

On February 24 a social affair was held at the Gallaudet Club, under the able direction of William H. Schaub. Euchre and bunco were played. It was quite a success, though the attendance could have been better. The proceeds from the affair went to swell the convention fund.

The red-letter day for local frats will be Saturday, May 5, the date of our silver jubilee celebration. Walter Toma is chairman, and will have for his assistants Brothers Maack and Hutchings. Of the original charter members, only four are living. They are Joseph Bretscher, William Stafford, George Hunter and John Gilmere. The three deceased charter members were Ross P. Sutton, the division's first president; Charles Wolf and James Casteel. The meeting that led to the formation of the Division was held at Brother Bretscher's home on April 10, 1909, and on May 5 No. 24 had its being. Members may depend on it that the celebration will be something out of the usual. Let's all of us get together and show our appreciation of the division's 25 years of service to the deaf of St. Louis. Beer, sodas and other refreshments will be served. Widows of the charter members will be admitted free.

AKRON (By J. O. Hamersly)—Interest in wrestling games continues high among the Akron deaf since Silent Rattan is booked regularly on the Firestone's weekly wrestling program. At times as many as 100 Akron deaf formed a part of the crowd of wrestling fans. Up to this date, out of six appearances at Firestone Club House, Silent Rattan has won five, losing one to Hill, who butted him out of the ring, too dazed to recover in time to return to the ring. In a recent match with Billy Thom at Dayton, Ohio, Silent Rattan held him to a draw.

The Division meeting for February 3 was moved to February 10, so the many frats could attend the annual basketball games between the Goodyear and Firestone teams. When February 10 came around, the hall owner had absent-mindedly leased the hall to another party for a dance, so two crowds began coming in. After an immediate conference with hall owner, he offered to turn the other crowd away, but we offered to start meeting a little earlier and finish quickly so the other crowd would not be disappointed and think ill of the hall owner and the deaf. As a result the meeting was finished in the record time of 30 minutes to the delight of the other crowd and hall owner. Later the hall owner, thanking us for saving him embarrassment, refused to take our month's hall rent.

The Division's Social Activities Committee, consisting of Brothers Toomey, Andes and Andrewjeski has announced social activities for the balance of the year, viz—April 28, Mock Trial Social; May 26, Old Times Social; June 23, Odd Doing Social; July 22, Picnic; September 22, Wiener Roast; October 27, Masquerade; November 24, Gibson Memorial Party; December 22, Christmas Party. David Williams has been appointed as chairman of the April Social. Committees for other socials will be appointed in due time. Paste the date of April 28 on your social calendar, and be in Akron, as Brother Williams can be depended to give a good rousing time.

Considerable enthusiasm was packed in the Division March meeting, after Treasurer Hower read that our assets were over \$2000.00 for the first time in the history of the division, and done in depression time, too! The bulk of the Division money had been invested in loan notes to brothers to keep up their dues, and in Firestone Preferred Stock, so we had

little cash left in the banks that began closing down last spring, so we will loose very little, if any. At one time, notes to brothers ran as high as \$800.00, but it is declining now. Good investments? You can be sure of that.

Roscoe W. Lichty passed away early Saturday morning, March 4, and was buried in Wooster, O., the 6th. He had been in ill health for sometime, with influenza that culminated in heart failure as the immediate cause of his death. He had a good record service of nearly 15 years with the Goodyear Tire & Rubber Co. Sympathy is extended to his family.

Brothers Keathley, Dowell and Krongold are around again now after being on the sick list for some time.

Through the efforts of Brother Schowe, Brothers Bower, Bauer and Lenz got their old jobs back at the Firestone, after long lay-offs. Mrs. Corey also obtained her old job at the Firestone. It seems as though the Firestone is pleased with the large number of deaf wrestling fans at their weekly program, that it is doing them a good turn, too.

Brother Stakley has joined the growing list of Akron Brothers that have purchased new cars, with a new Chevrolet Sedan. Brothers previously having purchased new cars are L. Davis and R. Goodwin with new Plymouths, W. S. Weaver, a Continental Ace, and J. Jacobsen with a Dodge Brothers Coach.

MEMPHIS (By Leland Maxwell)—Memphis Division is to celebrate the 21st anniversary of its founding with a dinner on Sunday, April 15. Dinner will be served at "two for the price of one" (\$1.00 for two persons) at Wm. Len Hotel. It will be a stag affair, open to members from other Divisions and to "prospective members." Reservations should be made with John A. Todd, 396 Walker Ave. When this Division was organized on April 13, 1913, it had a Dutch luncheon at the home of Nathan E. Harris, with Wm. H. Chambers of Knoxville, the state organizer at that time, as guest of honor. Next year Francis P. Gibson and wife were our guests of honor at a banquet served at the Y. M. C. A., and every year since we have been keeping up with the custom at or near that date. Please come and help us eat dinner and have a good time together again.

We are so proud of Memphis, called the "convention city" as the Dixie Association of the Deaf has voted for Memphis for the next convention, to be held about the last of August. Its last convention was at Birmingham, last September. One of our Brothers, Fred Armstrong, attended, and was elected Second Vice-President of this Association. He also was appointed committee chairman by Memphis Chapter, No. 5. Memphis will make all cordially welcome. Come all and bring your cars.

Brother Chester Correll and his family have moved to their new comfy home with 6 rooms, at 11 S. Cox St.

George Hobb of Dyersburg was a guest at a breakfast given at the Peabody Hotel by the American Optical Co. on the 2nd of March.

Chas. Willis bought a new V8 Ford coach the first week of February, and is selling the products of the McNess Products Co. He said his business is good.

PHILADELPHIA (By J. F. Brady)—Brothers Urofsky, Wood, Rowe, Miecznick and Summerill will be introduced to our goat at the April meeting. A good time is assured every member attending. Incidentally this will be the first initiation ceremony the Division has had in a long while. It is hoped that more new members will be secured from now on. Brother Gerhard brought in 4 at the February meeting—a remarkable stunt for which he is to be congratulated. Brother Dooner roped in one at the March meeting, and deserves credit, too.

Joseph Flynn is a social member of many years standing. He has seldom missed a meeting, taking as much interest in the Division affairs as any regular member.

Elmer Scott looks out of place in any other seat than the one he has used for many years as a trustee, but none the less he is still active.

The new social committee composed of Brothers Evans, Chairman, Reneau, R. Robinson, Dunner, Dooner and O'Donnell, seems charged with pep and cooperative enthusiasm.

Lest we forget, the Kansas City Convention is in the offing, and the delegate's expenses must be met.

The Frat Frolic was a success in every way, financially according to the net profit, and socially as is evidenced by the reports of those who were there. Surely Brother Jennings' generalship and his committee putting their shoulders to the wheel deserve mention and thanks.

Brother Mowbray has been on the disabled list for quite a while. He has trouble with his legs.

KANSAS CITY (By Oscar L. Sanford)—The vaudeville given at the Y. M. H. A. by the local deaf actors was one of the best ever given here. The hall is one of the finest in Kansas City for its size. Except for the briefness of the womanless wedding part, the play was so much a success that it will go on a tour to Olathe. A very large attendance was on hand in spite of one of the worst blizzards in the history of Kansas City, and many hearing friends of the deaf were there. The acting of Brothers Robertson, Snyder and Williams was perfect. Mrs. Robertson also surprised the entire deaf colony with her tap dance, which was excellent. In spite of the high expenses, the Dillenschneiders turned in over \$62.00 to the convention fund. Mrs. Holliday, hearing daughter of Brother Carroll, interpreted and gave a big hand in putting the play over.

The secretary has just received a check from Cincinnati Division for 5 dollars to be contributed to the coming convention. Kansas City welcomes the check and extends its sincere thanks to that Division.

March 31 will mark one of the finest buffet suppers the Division will ever have. Brothers Sexton, Sanford, Allmon, Jenkins, Murphy and Stanfill will cook a fine supper, and serve it themselves, and we absolutely guarantee that no female hands will help with the cooking. There'll be roasts, vegetables, salads and pies and coffee. All made and served by the above male committee dressed in first class female togs, from a ribbon on the bean to a corset around the flanks. No social etiquette is wanted, and those who can't endure fun and a good time are asked to stay away, and let those who like it enjoy themselves. Old clothes, even overalls, are suggested. An official bouncer will be on hand to bounce unnecessary roughness out. The proceeds will be used to pay dues of our lapsed members. Out of town visitors are welcomed.

Mrs. Frank Rebal, a former Kansas Citian, is in Kansas City visiting friends. Our boast is if you once live in Kansas City it'll be a hard task to move out, so those who are on the fence as to whether they're going to the convention or not should come and see this burg for themselves. Only a man slightly short of a nitwit would leave with the idea I'm a liar for the above boast.

HARTFORD (By H. V. Jarvis)—Brothers, we are facing the sunrise and we are making progress. The closing year has been marked by not losing a member, gaining some profit for our local fund, gains in our courage, and gain of one new member. More important than all else, we have gained in faith. We have faith in N. F. S. D. and our dear No. 37, and in each member. Times are getting better, so let us push on for more activities in our meetings and affairs and in our drive for membership, which is the most important of all.

Deputy Newell is raring to go after new members. His motto is "no debate, join N. F. S. D. now." Watch him and his aim. Don't let him do all the work. Help him—I mean Y-O-U.

Be it known that James A. Sullivan and Miss Mildred A. Doheny of New Haven are engaged. Congratulations! Brother Sullivan was our president in 1925, and was our loyal supporter. Hey James! We know how to smoke.

Our sympathies go to Brother Miglizzi, whose brother died recently, and to Brother LaBell's wife, whose father died, too.

President Szopa of the Hartford Alumni Association wishes to announce that there will be reunion at the school in West Hartford June 15, 16, 17. Important matters will be discussed. Come on!

SCRANTON (By H. B. Young)—The return match between the Oral School and Alumni basketball team, Feb. 20 turned out to be a thrilling contest, the Alumni gaining the lead at the outset and holding it to the end. The third quarter was a nip and tuck affair, most of the thrilling plays occurring in that period, final score 36-26, a sweet revenge for the Alumni for the beating handed them in January. The score now being one game for each club, another match is booked for March to decide the supremacy. We are rooting for the Alumni and we venture to say the game will be a hum-dinger.

That long-legged bird made another stop off in Scranton Feb. 12 leaving a bundle at the home of Brother and Mrs. Cloyd Drolsbaugh, which turned out to be a 10 pound replica of Daddy Cloyd. The proud parents have named him Donald Lincoln in honor of the great man on whose natal day he was born. Here's hoping the babe will have all the good luck and none of the bad which his great namesake had.

That annual statement in the March FRAT certainly is one to be proud of, eh, boys? Some showing we made in what we personally think was the hardest of all the depression years quite on a par if not better than many fraternal and old line insurance companies. Are we proud to be Fraters?

All together now—Aye! Aye!

Ye scribe doesn't know yet what Brother Sid has up his sleeve for the April social, but we bet it will be quite interesting and well worth the price of admission, so when April 28 rolls around, don't forget where Leonard Hall is.

WESTCHESTER (By S. J. Riley)—After being insulted by Ole Man Weather, who had the crust to turn on a blizzard and thus ruin our February social, Brother McGinnis is going to strike right back with another affair Saturday evening, Apr. 21. Definite plans will be announced at our meeting on Apr. 13. Ouch! it's Friday, the 13th!!

Wm. B. Mellis sprung a surprise on us by coming home Feb. 17. He was discharged from Grasslands Hospital, and is now rounding to normality with prescribed regulations. Local frats will be glad to see him around again.

At our recent meeting, it was voted to change our monthly meeting date from the first Friday to the second Friday of each month, effective in April.

President Fred C. Berger has plunged into the task of building up and strengthening the Division, both financially and personally. Each frater should find it a duty to give him whole-hearted support. President Berger is looking forward to having sufficient funds in our bank to send delegates to the Kansas City Convention. That is foresight and essential to success.

Prosperity is returning to a shoe store in Peekskill. Brother Bowdren walked in recently with his family of he-men and bought five pairs of shoes.

G. W. Rawlston is working only three days a week now, but he is a real frat hustler. Keep your eyes on him as he may become a frat dynamo when business returns to normal.

WASHINGTON (By H. L. Tracy)—The survey of the deaf and the hard-of-hearing, conducted by the Office of Education, caused No. 46 to be quick to seize the opportunity to make the occasion something worth while. A committee, composed of Brothers E. E. Bernsdorff, H. D. Drake, R. J. Stewart, R. M. Werdig and H. L. Tracy, was chosen by President Ferguson to co-operate with Herbert E. Day, director. To emphasize the importance of the survey the National Fraternal Society of the Deaf and the National Association of the Deaf both named the same persons to represent each with a view to broaden the research and make the findings something of lasting benefit. The committee has been delving into the problem of placing unemployed deaf in some of the activities. Because of the sociological aspect of the matter, the committee may prepare a questionnaire and seek the assistance of our Society and the N. A. D. Just what can or will be accomplished remains to be seen. Gallaudet College is the logical place to carry out the plan of the committee, but whether it will do so cannot be foretold.

The January meeting of the National Literary Society had frats in the limelight on the program. Shakespeare's "Hamlet" was dramatically read and Brother and Mrs. R. J. Stewart gave a fine dialogue. At the February meeting President Ferguson handled the deep subject of "Journalism." The March meeting of this society is expected to be addressed by Brother Kaercher of Philadelphia.

Because of its importance the unveiling of the oil painting of the late William A. Bowles, for over twenty years superintendent of the Virginia School at Staunton, on the 20th of January, cannot be overlooked in view of the sorry changes in methods of instruction. C. C. Quinley, President of the Virginia Association of the Deaf, presided over the ceremonies. Brothers Aumon Bass and Bernard Moore took prominent part in the gathering. Frats from Washington, Richmond and scattered places were on hand to show their respects to him who loved the deaf and strove to educate them.

The initial week in March was one long to be remembered by many of the Washington frats for the Literary Society of Gallaudet College had R. C. Fletcher of Birmingham Division No. 73 as the alumni speaker this year. He had for his lecture "The Confessions of a Puzzled Parson—an Appeal for Reality." The college assembly hall was well filled with both students and outsiders. Saturday night, the 3rd, the annual Kappa Gamma fraternity banquet was held at a leading hotel in the city with Brother Fletcher as guest of honor. Those partaking of the feast included the following Frats: G. B. Ferguson, R. J. Stewart, W. G. Edgington, H. D. Drake, F. H. Hughes, W. J. Krug, A. D. Bryant, H. H. Holter, D. R. Cosgrove, John O'Brien, L. S. Byrne and H. L. Tracy, all of No. 46; H. C. Merrill of Syracuse No. 48; G. T. Sanders and E. F. Kaercher of Philadelphia No. 30; C. D. Seaton of No. 50 and A. Hajna of Baltimore No. 47. Kappa Gamma Fraternity is the banner society of Gallaudet College, and a veritable "preparatory school" for future frats.

So Brother Weinstein has decided to brave the bugaboo that has troubled many a newspaper that would represent the interests of the deaf. One can only hope our Baltimore friend will not be another disappointed dodger of the silent newspaper graveyard. May the Silent Mentor live and thrive.

The young bloods in No. 46 are on the quiver over the coming bowling contest with the Baltimoreans, feeling confident they will come home with the bacon. The battle royal takes place on the 24th at the Monumental City and, the elements permitting, not a few intend to accompany the upholders of the National Capital. Next comes the card social when the Washington experts will clean up in the Maryland metropolis.

No. 46 is "within a stone's throw" of Chesapeake Bay which connects with the Atlantic. On the other side of the American continent is the Pacific along which roams our Andy Mack, a sturdy Scotch member of No. 46. Writing from far away San Pedro, a score and three miles from Los Angeles Division, he asserts he will let Treasurer Alley take care of his dues till he can locate the wherewithal to earn his daily bread.

Another Californian, Delmar Cosgrove, who has been running a linotype in a Virginia town since graduating from Gallaudet College, intends to go to his old homestead the coming summer for a visit with homefolks and to see what the

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THE AMERICAN DEAF CITIZEN

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

frats are doing out where the sun sets. He is far from giving up his "sit" in good Old Virginny but longs to be out where the Pacific rolls or where the rain is said to be dry.

DENVER (By T. Y. Northern)—Several months have elapsed since No. 64 has contributed anything to Division Notes in the FRAT and, while there is no important nor exciting news to chronicle, I feel that we should speak up if for no other reason than to assure the Brother-frats that we are still doing business at the same old stand, altho somewhat crippled in membership by the depression. There is much useful information and interesting reading in this department of the FRAT, and we feel that members who neglect to read these notes show a lack of progressiveness and of interest in the Order.

It is encouraging to note that several Divisions are taking in new members and that several members who became "paid-up" are becoming active again. It is also regrettable that many members in other Divisions as well as our own are permitting their premium payments to lapse and are dropping out or becoming "paid-up" rather than to forego unnecessary pleasures and luxuries for a short time. Brothers, think twice, even thrice, before you surrender your insurance and neglect an important duty to your dependents and to such a wonderful organization as the N. F. S. D.—a monument to the thrift and enterprise as well as a blessing to the deaf.

The annual banquet to celebrate the anniversary of our Division will not be held this year on account of a number of the brothers being out of employment, or financially embarrassed by the depression.

We are glad to learn thru the Rochester writer that our Brother Lessley is well and happy, even tho, as the writer adds: "... he does not like our climate. We are too cold and wet for him." Brother Lessley was secretary of No. 64 during the past two years, and has served in various other official capacities. He left Denver in January, having made business connection with the Todd Company of Rochester. We hope our Rochester Brothers will "warm" up to him in an "Out Where the West Begins" manner, to which he is accustomed, and that they will not dine and wine him more than is for his special benefit—until he becomes "acclimated" to the New York standard of wet indulgences. Lessley is an ardent disciple of Izaak Walton, and his wet proclivities have been limited to the pure sparkling waters of our Colorado mountain streams where trout abound.

J. R. Castilian, of Canon City, Colo., has the sympathy of all our brothers in the loss of his mother in January. James, an enterprising turkey producer, is a very popular member of Denver Division.

FARIBAULT (By Wesley Lauritsen)—Dr. Stork called at the home of Brother and Mrs. John Threewits Boatwright on Washington's birthday and left a fine baby boy to gladden their home. Brother and Mrs. Boatwright had decided on a name for the youngster before he saw light, so suggestions that the newcomer be named George Washington Boatwright were of no avail, and the new guest at the new Boatwright home will go through life known as John Threewits Boatwright, Jr. On receiving news of the child's arrival, his proud grandparents sent him a telegram of congratulation in which they expressed the wish that he would some day become president of the United States. The numerous friends of the happy parents extend their congratulations and best wishes.

For many years the auxiliary frats have given a social following our monthly meetings. Cards followed by delicious refreshments have been the custom, the members entertaining in turn. These functions have been highly appreciated by the frats and visitors and for years the attendance was large. During the past few months the attendance has fallen off to such an extent that it has been decided to discontinue the affairs for some time. The type of entertainment and fellowship has always been excellent, but financial conditions made this step advisable. This should not be taken to mean that the Faribault folks will henceforth have no social functions. Parties and entertainments will be held from time to time, the next one being scheduled for May 12, the date of the annual Alumni-School baseball classic. Details will be announced in our next issue.

Non-resident members will please note that we have adopted a new system of making loans

to members to take care of payment of dues. Because of the large number of requests no member will be given a loan of more than fifteen dollars. All requests should be made in writing to the President. A committee consisting of the President, Treasurer, and three trustees will act upon all requests for loans, said action being subject to the approval of the Division at its next meeting.

DALLAS (By W. K. Gibson)—Earl Maddox foresees prosperity in the future by establishing a tailor shop in Littlefield, Texas. To run one's own business is more fascinating to an ambitious deaf man than to work for the other fellow with the possibility of being laid off.

John Chilton passed away during the winter. He was an old timer in Dallas, and had a reputation for expertness in wielding a razor and scissors.

Roy E. Orr died of hardening of the liver last January. The Division remembers his assistance in putting fraternalism over by giving the Division postals for notices to non-residents and visitors. He was always working hard to earn an honest living during the depression, which hastened his death.

Dallas Division has moved into Swiss Hall, Preston and Young Streets. The Division is considering resuming social activities. Dates will be announced later.

CHICAGO No. 106 (By F. B. Wirt)—The February meeting took exactly sixty minutes, so as to give time to a comedy, a trial scene, with Laurel and Hardy as opposing attorneys, with a flock of witnesses, etc. The Laurel and Hardy parts were taken by Brothers Hinrichs and Rice, their make-up following closely the w. k. cinema-actors. The Judge, made up like Jocko Marx, was Brother Livshis. The playlet rambled along, apparently pointless until the end, when we knew what it was all about. A fair crowd was present, and a fair profit made, which was a help to our nearly depleted treasury, due to dues-loans.

It has been so long since we took in any new members, that when the president asked the routine question, "Any new applications?" Brother Rice sprang a surprise on us by waving the application of George J. Brislen, whom we presently admitted unanimously.

After the next meeting, April 13, we are getting together all members and ex-members to have a group photograph taken. This will be the first photograph to be taken since our organization eight years ago. Immediately after, we are having an "Open House," to which all members are asked to bring any friends who might possibly consider a membership in the N. F. S. D. an asset.

The next day, Saturday evening, April 14, at 8 p. m., in the same hall where we meet, we are having a card party to which all are welcome. 15 cents per person, or 25 cents per couple. Refreshments will be served.

There is a swell time in the offing, managed by Bro. Hinrichs, at St. Simon's Parish Hall, probably on Saturday afternoon and evening, June 2. More will be told anon this affair later, but suffice to say, for the moment, there will be dancing, (cards for those who prefer it) movies, a few vaudeville acts, possibly a wrestling match and refreshments to satisfy the inner man. Quite an ambitious program. That is the "106 Fair." Admission will be only 15 cents. Keep the date open, and plan to come early, as there will surely be a crowd, and we may have to hang out the "Standing Room Only" sign.

MONTREAL (By A. Chicoine)—Our bowling team is now ready for the Syracuse Tournament which will be held this month, and we expect to grab the lion's share. Notice to Syracuse: Please order extra heavy pins otherwise our strong bowlers will give you the rap. Ah! Ah!

Our President presented for that occasion a nice white sweater, with the frat emblem on each, to every bowler.

We had our annual mission during the week of Feb. 18. The attendance was about 200 every night and much gossiping and discussions between the frats and non-frats followed. But the last word has not been said yet.

We expect a visit of our Grand Vice President J. T. Shilton of Toronto this month. We expect much from his visit. The non-frats have some misunderstanding about our Society, and the prospects are now wondering what to do. But I am cheerful for the future, and hope

things will be brighter. So we must just forget them, and carry on harder than ever.

We happened to read in last month FRAT about our Brother Costello of Utica Division being sick and we were glad to know he gets through all right. We remember his visit in Montreal two years ago.

MONTREAL (By J. D. Fea)—With spring here, and summer approaching, local frats are contemplating attending the Ottawa Convention, which will be in session on the 1st of July, and last 3 days. Those who were unable to go to Toronto last fall for the initiation will have an opportunity to take advantage of another, as Ottawa is nearer to Montreal. Ramming the dummy is the goat's favorite pastime according to word received from the Torontonians, who are taking him to the Capital City.

Brothers Armstrong and Herman are greatly elated over the success of their St. Valentine Bridge Party held at the Mt. Royal Hotel on Feb. 14. The huge Valentine box of chocolates went to D. MacAlpine.

Brother Farley has come out in the limelight to announce his first venture, an April Fool's Party to take place on the 19th. He says it is to be a never-forgotten affair.

Our treasurer, Brother Levine, is with us again, after an unexpected attack of stomach trouble. The nature of the attack is being diagnosed.

At our February meeting, President Leittebaum stressed the need for new members. Too many are going off scot-free. Preach the doctrines of Brotherhood, and the good advantages of our Society. Don't forget to heed the late Brother Gibson's last words, "Carry On."

Brother Stern is organizing a chess club to enter competition, and desires to know of any Brother frats wishing to join.

MANHATTAN (By Louis Goldwasser)—Though it is awfully late to announce that Gilbert Braddock was presented with a baby girl on Nov. 22, it is "better late than never." Harry Moskowitz also carries the responsibility of being the father of a baby lassie now, and you ought to hear the way he raves about her—makes you think that she beats Mae West by a mile.

On April 7 the entertainment committee, with Henry Plapinger as the chairman, will give a "500 and bridge" affair in St. Ann's Church, 511 West 148th Street, N. Y. C., and this time I am positive that many people will play bridge on that night, as there are some boys in No. 87 who think about nothing except bridge. Come one, come all, bring your friends. A good time is assured.

Saul Finn of Pittsburgh visited our meeting on Mar. 7.

Our deepest sympathy goes to Lester Cohen and his wife on the death of their six months old baby boy on Mar. 8.

KALAMAZOO (By John Cordano)—The fabled long-legged, long-necked, long-billed bird, the stork visited Fred Wheeler, Jr., of Tarrytown, N. Y., a non-resident member of Kalamazoo Division, and left him and Mrs. Wheeler a boy. The Division congratulates them.

Moses Graff has gone to Florida with his brother, who is President of D. Graff and Sons of Kalamazoo, for a month on account of his health, which has not been good lately. The Division hopes that the Florida climate will benefit his health.

Our February Social was handled by Frank Adams and wife, and was well attended and well enjoyed. Delicious hamburger sandwiches were cooked and served by Mrs. Adams.

Remember May 5, when the big bohemian social will be managed by Brothers Kearns and Stevens. They will try to give you all a swell time at a small admission price. Come on, one and all.

Brothers Francisco and Orvis are working for the Fuller Mfg. Co., and most of the other frats are at their old jobs. Things are picking up.

Brother Eichhorn sold his home in Kalamazoo, and has purchased a new one in Comstock.

Little and often make a heap in time.

It is not enough to arm; you must hit.

National Association of the Deaf

AS ANNOUNCED sometime ago in the official call the National Association of the Deaf holds its Seventeenth Triennial Convention at the Hotel Pennsylvania, New York City, from July 23 to 28, 1934, Monday to Saturday, inclusive.

The Association has set in motion an "On to New York" movement in some parts of the country in the form of boosters for our Convention, who are supplied with all the necessary information, literature, etc.

If special cars will be chartered or parties made up at some of the large cities it will be announced in this paper and those residing in other parts desiring to join should write our representative nearest them for full particulars. Be sure to ask for a certificate plan receipt that a reduced returning fare may be secured.

The list of our boosters follows:

Buffalo, N. Y., James J. Coughlin, 317 Walnut St., chairman, Sol. D. Weil and Miss Agnes Palmgren make up a committee for that city.
Chicago, Ill., J. Frederick Meagher, 3135 Eastwood Av.
Akron, O., Kreigh B. Ayers, 1795 Malasia Road.
Boston, Mass., Rev. J. Stanley Light, 68 Bernard St., Dorchester Center 24, Mass.
Pittsburgh, Pa., Bernard Teitelbaum, 5552 Beacon St.
Philadelphia, Pa., Rev. Henry J. Pulver, 3226 N. 16th St.
Washington, D. C., Roy J. Stewart, 1008 Park Road, N. W.
Memphis, Tenn., John A. Todd, 396 Walker Av.
Dallas, Tex., Troy E. Hill, District Clerk's Office.
Detroit, Mich., Thomas J. Kenney, 15327 Cherrylawn Av.
Rochester, N. Y., Clayton L. McLaughlin, School for the Deaf.
St. Louis, Mo., William H. Schaub, 1019 Hamilton Blvd.

It does not mean that the above list is complete or restricted; any one can be a booster. Upon application Marcus L. Kenner, Chairman of the New York City N. A. D. Local Committee, 114 West 27th St., New York City, will gladly furnish all desired information.

WILLIAM H. SCHAUB, President.

SPRING

By MARIE ALTMAN KESHLEAR

A LOVELY guest is coming soon;
Her retinue arrived this forenoon.
Hear that plaintive note of the lark!
Groups of weary robins rest in the park;
Here and there the flash of bright wing.
An expectant world greets the spring.
From the wet bushes, rustlings are heard—
O, for the life of a merry bird!
The little sparrow all drab feathered,
Chitters of winter's wrath well weathered.
The ground is covered with tender green
Streamers of buds from the bushes lean.
Trees branch into lacy design.
The sunlight connives, gracious, benign.
Brooks and rivulets murmur again,
Happily whispering of Winter's wane.
First faint mists of the season unfold,
Warming sunsets in fields of gold.

—The Independent.

New Members

Little Rock—Lewis Grooms.
Brooklyn—Milton Kloprowitz.
Philadelphia—Chris Unger.
Boston—Thomas Gee.
Memphis—Morris Campbell.
Baltimore—Wilbert Silberman.
Albany—William Lange, Jr.
Wichita—James Trapp.
Berkeley—Edward Matson.
Chicago No. 106—George Brislen.
Miami—Hardy Skinner.

The Get-One Degree

Little Rock—H. E. Adcock.
Brooklyn—Israel Kloprowitz.
Philadelphia—Harry Dooner.
Boston—David Thomas.
Memphis—George Hobbs.
Baltimore—Milton Friedman.
Albany—John Lyman.
Wichita—Earl Langdale.
Berkeley—Elbert Dowling.
Chicago No. 106—Gordon Rice.
Miami—Raymond Rou.

Births

November 22—Mr. and Mrs. Guilbert Brad-dock, New York, N. Y., a girl.
January 19—Mr. and Mrs. John McHinness, Kalamazoo, Mich., a girl.
January 24—Mr. and Mrs. Clarence Dexter, Springfield, Mass., a boy.
January 29—Mr. and Mrs. Albert Rose, Washington, D. C., a boy.
February 10—Mr. and Mrs. Morris Hertzberg, Chicago, Ill., a boy.
February 12—Mr. and Mrs. Cloyd Drolsbaugh, Scranton, Pa., a boy.
February 13—Mr. and Mrs. Willard Woods, Charleston, W. Va., a girl.
February 17—Mr. and Mrs. Lloyd Charlesworth, Allentown, Pa., a boy.
February 26—Mr. and Mrs. Ivor Friday, Detroit, Mich., a girl.
March 4—Mr. and Mrs. Charles Smoak, Columbia, S. C., a girl.
March 6—Mr. and Mrs. Albert Master, San Diego, Calif., a girl.

Marriages

October 28—Walter Sturgis, Augusta, Me., and Beatrice MacKenzie, Brunswick, Me.
January 1—Rhulin Thomas and Gladys Houff, both of Washington, D. C.
January 6—Stanley Wilson, San Diego, Calif., and Laura Wiles, Los Angeles, Calif.
March 14—Hyman Rubin and Mary Kerri-gan, both of New York, N. Y.
March 16—Earle Smith, West Springfield, Mass., and Louise Sird, Monson, Mass.

Deaths

February 19—Pauline Faulhaber, wife of Frank Faulhaber, Cleveland, O.
February 28—Pierina Terranova, wife of Anthony Terranova, San Francisco, Calif.
March 8—Infant son of Lester Cohen, New York, N. Y.

Engagement

Sam Golowen and Sally Lumberg, both of Brooklyn, N. Y.

IF you add
FAITH, HOPE, and LOVE
to your work, it becomes
WORK that is more de-
lightful than play



Literary Item—In many cases writer's cramp affects the stomach.

* * *

Words of Wisdom—A man is apt to have decided views when his wife decides for him.

The hen should not be blamed if the egg is bad. Remember it was good when it left her for market.

* * *



* * *

Revised—Half a loaf is better than the average buffet sandwich.

* * *

Hardly!—"You must admit I have horse sense."

"Well, it isn't human intelligence."

* * *

Words of Wisdom—The girls who look well in make-up would look well anyway. It's no sign that a man is polished just because he casts reflections.

* * *

Small Gratuity—"Now, then, what should a polite little boy say to a lady who has given him a cent for carrying her grip?"

"I'm too polite to say it, madam."

* * *



National Fraternal Society of the Deaf

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

GRAND DIVISION DIRECTORY

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SUBORDINATE DIVISION DIRECTORY

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

CHICAGO No. 1.....	Chicago, Illinois
Corinthian Hall, Capitol Building—First Friday	
Harry E. Keesal.....	5112 Kenmore Ave.
DETROIT No. 2.....	Detroit, Michigan
G. A. R., Grand River and Cass Aves.—First Friday	
Asa A. Stutsman, 22504 Nona Ave.....	Dearborn, Mich.
SAGINAW No. 3.....	Saginaw, Michigan
Saginaw Silent Club—First Thursday	
G. J. Janicko.....	2323 Robinwood St.
LOUISVILLE No. 4.....	Louisville, Kentucky
Robinson Hall—First Saturday	
J. Wm. Ferguson.....	311 N. 30th St.
LITTLE ROCK No. 5.....	Little Rock, Arkansas
Community Hall, 3rd & Center Sts.—First Friday	
H. E. Adcock.....	School for the Deaf
DAYTON No. 8.....	Dayton, Ohio
Ben Hur Hall—First Saturday	
Raymond H. Craig.....	2704 W. 3rd St.
BAY CITY No. 9.....	Bay City, Michigan
Y. M. C. A.—Second Tuesday	
Charles F. W. Lawrence.....	806 N. Henry St.
CINCINNATI No. 10.....	Cincinnati, Ohio
I. O. O. F., 7th and Elm Sts.—Second Saturday	
B. L. Allen.....	109 Cowle St., Erlanger, Ky.
EVANSVILLE No. 11.....	Evansville, Indiana
925 W. Pennsylvania St.—Second Friday	
Nathan Greenberg.....	925 W. Pennsylvania St.
NASHVILLE No. 12.....	Nashville, Tennessee
Y. M. C. A.—First Friday	
Jos. M. Carter.....	4502 Idaho Ave.
OLATHE No. 14.....	Olathe, Kansas
Hyer's Hall—First Tuesday	
T. C. Simpson.....	Olathe, Kan.
FLINT No. 15.....	Flint, Michigan
109 W. Second Ave.—First Friday	
L. F. Williams.....	2505 Begole St.
TOLEDO No. 18.....	Toledo, Ohio
Kapp Hall—First Saturday	
Harry Augustus.....	3625 Berkley Dr.
MILWAUKEE No. 17.....	Milwaukee, Wisconsin
Silent Club, 755 N. Plankinton Ave.—First Tuesday	
Samuel Sutter.....	1535 N. 18th St.
COLUMBUS No. 18.....	Columbus, Ohio
Knights of Columbus Temple—First Saturday	
Israel J. Crossen.....	523 Carpenter St.
KNOXVILLE No. 20.....	Knoxville, Tennessee
Y. M. C. A.—First Friday	
L. Arthur Palmer, 208 Garden Ave., Fountain City, Tenn.	
CLEVELAND No. 21.....	Cleveland, Ohio
Sphinx Club, 2515 Franklin Blvd.—First Friday	
Howard L. Judd.....	3334 W. 95th St.
INDIANAPOLIS No. 22.....	Indianapolis, Indiana
I. O. O. F. Hall—Second Wednesday	
Richard H. Phillips.....	2945 Kenwood Ave.
BROOKLYN No. 23.....	Brooklyn, New York
309 Schermerhorn St., Brooklyn—First Saturday	
Harry J. Goldberg.....	8201-19th Ave.
ST. LOUIS No. 24.....	St. Louis, Missouri
Teffa Hall, Lafayette and Jefferson Aves.—First Friday	
Ralph M. Hutchings.....	1728 Waverly Pl.
NEW HAVEN No. 25.....	New Haven, Connecticut
Fraternal Hall, 19 Elm St.—Second Saturday	
Clarence Baldwin.....	386 Goodrich St., Hamden, Conn.
HOLYOKE No. 26.....	Holyoke, Massachusetts
Bridge Street Turn Hall—First Saturday	
Frank Kuslak.....	82 Jennings St., Chicopee Falls, Mass.
LOS ANGELES No. 27.....	Los Angeles, California
1329 S. Hope St.—First Saturday	
Clarence H. Doane.....	4731 Budlong Ave.
ATLANTA No. 28.....	Atlanta, Georgia
Red Men's Wigwam—First Friday	
L. B. Dickerson.....	260 Haas Ave., S. E.
PHILADELPHIA No. 30.....	Philadelphia, Pennsylvania
1628 Arch St.—First Friday	
James F. Brady.....	202 Walnut St., Audubon, N. J.
KANSAS CITY No. 31.....	Kansas City, Missouri
813 Walnut St.—First Friday	
Oscar L. Sanford.....	2825 Troost Ave.
OMAHA No. 32.....	Omaha, Nebraska
Nebraska School for Deaf—Second Monday	
Albert M. Kloppling.....	2625 N. 76th St.
NEW ORLEANS No. 33.....	New Orleans, Louisiana
B. K. A. Bldg., 627 North St.—First Saturday	
Henry Soland, Jr.....	5821 Prytanis St.
KALAMAZOO No. 34.....	Kalamazoo, Michigan
224 E. Cedar St.—First Saturday	
John P. Cordano.....	P. O. Box 262, St. Joseph, Mich.

BOSTON No. 35.....	Boston, Massachusetts
Caledonia Bldg., Appleton & Berkeley Sts.—First Saturday	
D. McQ. Cameron.....	146 Howard Ave., Roxbury, Mass.
PITTSBURGH No. 36.....	Pittsburgh, Pennsylvania
206 Federal St.—First Saturday	
Enza Ludovico.....	442 Pearl St.
HARTFORD No. 37.....	Hartford, Connecticut
O. B. B. Hall, 327 Trumbull St.—Second Saturday	
Harry V. Jarvis.....	13 Orange St.
MEMPHIS No. 38.....	Memphis, Tennessee
Y. M. C. A.—First Saturday	
Leland Maxwell.....	848 Poplar Ave., Apt. 22
PORTLAND No. 39.....	Portland, Maine
514 Congress St.—Second Saturday	
Keith M. Leighton.....	84 Sargent St., Westbrook, Me.
BUFFALO No. 40.....	Buffalo, New York
Highland Park Hall, Leroy & Fillmore Aves.—First Saturday	
Albert E. Ode.....	54 Andrew St., Station E, Buffalo, N. Y.
PORTLAND (ORE.) No. 41.....	Portland, Oregon
Red Men's Hall, 9th & Hawthorne Blvd.—First Saturday	
C. H. Linde.....	2516 N. E. 41st Ave.
NEWARK No. 42.....	Newark, New Jersey
851 Broad St.—First Saturday	
Bernard L. Doyle.....	116 Conant St., Hillside, N. J.
PROVIDENCE No. 43.....	Providence, Rhode Island
59 Chestnut St.—First Saturday	
Joseph C. Peirce.....	R. F. D. Box 158, Barrington, R. I.
SEATTLE No. 44.....	Seattle, Washington
Plymouth Hall, 522 Seneca St.—First Saturday	
N. C. Garrison.....	115 Boren Ave., N.
UTICA No. 45.....	Utica, New York
53 Franklin Square—First Saturday	
Robert J. Silver.....	87 First Ave., Ilion, N. Y.
WASHINGTON No. 46.....	Washington, District of Columbia
N. E. Masonic Temple—First Wednesday	
H. L. Tracy.....	3821 South Dakota Ave., N. E.
BALTIMORE No. 47.....	Baltimore, Maryland
Sons of Italia Hall, St. Paul & Read Sts.—First Saturday	
August Wriede.....	1909 Kennedy Ave.
SYRACUSE No. 48.....	Syracuse, New York
K. of U. A. M. Hall—Second Saturday	
Carl G. Ayling.....	224 Clarence Ave.
CEDAR RAPIDS No. 49.....	Cedar Rapids, Iowa
K. of P. Hall, 420-1st Ave.—Second Saturday	
Carl Osterberg.....	1820 First Ave., N. W.
HUNTINGTON No. 50.....	Huntington, West Virginia
I. O. O. F., 8th Ave and 6th St.—First Saturday	
G. C. Burcham.....	P. O. Box 277, Proctorville, O.
ALBANY No. 51.....	Albany, New York
39 Quail St.—First Saturday	
Charles Morris, Jr.....	96 Dana Ave.
ROCHESTER No. 52.....	Rochester, New York
Fraternal Hall, Swan & E. Main St.—First Saturday	
Yates Lansing.....	699 E. Main St.
SAN FRANCISCO No. 53.....	San Francisco, California
Dru'd's Temple, 44 Page St.—First Saturday	
H. O. Schwarzkose.....	44 Page St.
READING No. 54.....	Reading, Pennsylvania
508 Court St., 4th floor—Second Saturday	
Edwin C. Ritchie.....	56 W. Wyomissing Ave., Mohnton, Pa.
AKRON No. 55.....	Akron, Ohio
C. N. Arington & E. Market Sts.—First Saturday	
Harry C. Ware.....	957 Orin St.
SALT LAKE CITY No. 56.....	Salt Lake City, Utah
First Tuesday	
E. R. Thurston.....	538 S. W. Temple St.
ROCKFORD No. 57.....	Rockford, Illinois
1018-18 Fourth Ave.—Second Saturday	
H. C. Stearns.....	2312 Ninth St.
SPRINGFIELD No. 58.....	Springfield, Illinois
Carpenters Hall, 505 1/2 E. Monroe St.—First Saturday	
John G. Otto.....	716 South 13th St.
DAVENPORT No. 59.....	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—Second Saturday	
Charles E. Loughran.....	427 East 32nd St.
WORCESTER No. 60.....	Worcester, Massachusetts
306 Main St.—First Saturday	
Delbert J. Trask.....	347 Packchoag St., Auburn, Mass.
ST. PAUL-MINNEAPOLIS No. 61.....	St. Paul, Minnesota
1824 Marshall Ave., St. Paul—First Saturday	
John J. McNeill.....	912 Marshall Ave., St. Paul
FORT WORTH No. 62.....	Fort Worth, Texas
Labor Temple, 3rd and Calhoun St.—First Saturday	
C. M. Wilson.....	R. 3, Box 225
DALLAS No. 63.....	Dallas, Texas
Swiss Hall, Preston & Young Sts.—First Tuesday	
Wallace K. Gibson.....	433 S. Barnett Ave.
DENVER No. 64.....	Denver, Colo.
Moose Hall, 1748 Welton St.—First Saturday	
T. Y. Northern.....	1828 Broadway
WATERBURY No. 65.....	Waterbury, Connecticut
305 Bank St.—First Saturday	
Saverio Minicucci.....	48 Wood St.
SPRINGFIELD No. 67.....	Springfield, Massachusetts
Clinton Hotel, 1676 Main St.—First Saturday	
Raymond Rock.....	233 Redland St., East Springfield, Mass.
WACO No. 68.....	Waco, Texas
First Sunday	
Andrew M. Bowman.....	Abbott, Texas
BANGOR No. 71.....	Bangor, Maine
Royal Arcanum Hall, 173 Exchange St.—First Saturday	
Leo E. Trainor.....	10 Morse Court
KENOSHA No. 72.....	Kenosha, Wisconsin
Knights of Columbus Hall—First Wednesday	
Ambrose Castonia.....	2103-61st St.
BIRMINGHAM No. 73.....	Birmingham, Alabama
517-20th St., N.—First Thursday	
James E. Stiles.....	404 11th St., W.
SIOUX FALLS No. 74.....	Sioux Falls, South Dakota
Chamber of Commerce—First Monday	
B. B. Burnes.....	Box 717

WICHITA No. 75.....	Wichita, Kansas
Y. M. C. A.—First Saturday	
Henry O. Hoss.....	405 University Ave.
SPOKANE No. 76.....	Spokane, Washington
First Saturday	
John E. Skoglund.....	E. 638 27th Ave.
DES MOINES No. 77.....	Des Moines, Iowa
Moose Hall, 820 Locust St.—First Saturday	
Robert M. Grant.....	2105 S. W. 9th St.
LOWELL No. 78.....	Lowell, Massachusetts
84 Middlesex St.—Second Saturday	
Collin McCord.....	87 Andrews St.
BERKELEY No. 79.....	Berkeley, California
561 Eleventh St., Oakland—First Saturday	
Elbert Dowling.....	4239 Pampas Ave., Oakland, Calif.
DELAVAN No. 80.....	Delavan, Wisconsin
I. O. O. F. Hall—First Saturday	
Marvin C. Goff.....	119 N. Main St.
HOUSTON No. 81.....	Houston, Texas
K. of P. Hall, 312 Fannin St.—First Tuesday	
G. B. Allen.....	4604 Averill St.
SCRANTON No. 82.....	Scranton, Pennsylvania
232 Wyoming Ave.—First Thursday	
Harry H. Young.....	115 S. Biakely St., Dunmore, Pa.
RICHMOND No. 83.....	Richmond, Virginia
Y. M. C. A., Room 201—First Saturday	
R. H. Baughman.....	604 N. 22nd St.
JOHNSTOWN No. 85.....	Johnstown, Pennsylvania
Swank Annex Bldg., Main & Bedford Sts.—Second Sat.	
Joshua Wilkinson.....	547 Harold Ave.
MANHATTAN No. 87.....	New York, New York
711-8th Ave.—First Wednesday	
Lewis Goldwasser.....	318 Haven Ave.
JACKSONVILLE No. 88.....	Jacksonville, Illinois
Gallaudet Club Hall—First Thursday	
Ernest Tilton.....	414 Kosciusko St.
LEWISTON No. 89.....	Lewiston, Maine
G. A. R. Hall—First Saturday	
Chas. H. Fritz.....	184 Court St., Auburn, Me.
PEORIA No. 90.....	Peoria, Illinois
Proctor Recreation Center—First Saturday	
Charles J. Cunningham.....	1713 N. Madison Ave.
JERSEY CITY No. 91.....	Jersey City, New Jersey
Odd Fellows' Hall, Bergen Square—Second Saturday	
Anthony Grundy.....	529 Summit Ave.
BRONX No. 92.....	New York, New York
Casino, 156th and St. Ann's Ave.—First Friday	
Louis C. Saracane.....	844 E. 163rd St.
COLUMBIA No. 93.....	Columbia, South Carolina
Y. M. C. A.—First Saturday	
H. R. Smoak.....	P. O. Box 45, Union, S. C.
CHARLOTTE No. 94.....	Charlotte, North Carolina
K. of P. Hall, 408 Piedmont Bldg.—Second Saturday	
W. E. Benfield.....	81 W. Academy St., Concord, N. C.
DI RHAM No. 95.....	Durham, North Carolina
Y. M. C. A.—First Saturday	
John E. Dermott.....	1022 Trinity Ave.
DUBUQUE No. 96.....	Dubuque, Iowa
1355 Bluff St.—First Friday	
Barney Datta.....	228 Locust St.
GRAND RAPIDS No. 97.....	Grand Rapids, Michigan
Y. M. C. A.—First Friday	
Ralph W. Bunting.....	459 Union Ave., N. E.
TORONTO No. 98.....	Toronto, Canada
I. O. O. F. Temple—First Thursday	
Arthur H. Jaffray.....	95 Manor Road, W.
DULUTH No. 99.....	Duluth, Minnesota
Suite 14, Winthrop Bldg.—First Saturday	
William L. Nelson.....	29 N. 25th Ave., W.
CANTON No. 100.....	Canton, Ohio
Second Saturday	
Clifford Drake.....	1092 Ambush Rd., Massillon, O.
FARIBAULT No. 101.....	Faribault, Minnesota
Eagles Hall, First Saturday	
Wesley Lauritsen.....	723 Sixth St., N. E.
SOUTH BEND No. 102.....	South Bend, Indiana
Moose Hall—Second Saturday	
Benj. B. Berg.....	1102 N. Olive St.
COUNCIL BLUFFS No. 103.....	Council Bluffs, Iowa
Railroad Y. M. C. A.—Second Saturday	
Norman Scravie.....	School for the Deaf
FORT WAYNE No. 104.....	Fort Wayne, Indiana
Y. M. C. A.—First Saturday	
John J. Smead.....	1208 Huron St.
SCHENECTADY No. 105.....	Schenectady, New York
889 Albany St.—Second Saturday	
Harry Barnes.....	1560 Myron St.
CHICAGO No. 106.....	Chicago, Ill.
Hotel Atlantic—Second Friday	
Frederick B. Wirt.....	211 Williams St., Aurora, Ill.
MIAMI No. 107.....	Miami, Florida
Y. M. C. A.—First Sunday	
Raymond H. Roy.....	1902 S. W. 17th Ave.
BINGHAMTON No. 108.....	Binghamton, N. Y.
Y. M. C. A., Washington St.—Second Friday	
Lewis P. Garbett.....	Route 3, Binghamton, N. Y.
WILKINSBURG No. 109.....	Wilkesburg, Pennsylvania
1018 Penn. Ave.—First Friday	
John H. Stanton.....	1121 Walnut St.
SAN DIEGO No. 110.....	San Diego, California
East San Diego Women's Club—First Saturday	
Willard Foster.....	4258 Marlborough Ave.
EAT' CLAIRE No. 111.....	Eau Claire, Wis.
Y. M. C. A.—First Sunday	
Lyle L. Bulmer.....	1418 Sherwin Ave.
SULPHUR No. 112.....	Sulphur, Okla.
School for the Deaf—First Monday	
Ernest Rhodes.....	401 E. Tahlequah Ave.
VANCOUVER No. 113.....	Vancouver, Wash.
School for Deaf—First Thursday	
W. S. Hunter.....	School for the Deaf
WESTCHESTER No. 114.....	Mt. Vernon, N. Y.
12 E. First St.—Second Friday	
S. J. Riley.....	145 S. 2nd Ave.
QUEENS No. 115.....	Jamaica, L. I., N. Y.
Y. M. C. A., Jamaica—First Saturday	
H. A. Gillen.....	528 DuRoi Ave., Valley Stream, N. Y.
ST. AUGUSTINE No. 116.....	St. Augustine, Fla.
First Wednesday	
A. W. Pope.....	151 Washington St.

MONTREAL

A. Chicombe.....	4395 St. Denis, Montreal, Canada
J. D. Fea.....	37 Hawarden Ave., Montreal, Can.

NATIONAL FRATERNAL SOCIETY OF THE DEAF



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

Objects

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

Death, Sick and Accident Benefits

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

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

Safeguards

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

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

Cost of Joining

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

How to Join

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

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

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

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

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

Certificate Classes

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

Withdrawal Equities and Income Options

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

Required Monthly Payments

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

MONTHLY NET RATES PER \$1000

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

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

Rate for age at nearest birthday to be taken