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The National Fraternal Society of the Deaf (NFSD)

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Thirteenth Year

JANUARY, 1915

Number 5

DIVISION OFFICERS FOR 1915.

(The following is the list of Division officers elected at the December meetings for the year 1915. It will not be printed again, so it is asked that this issue of The Frat be remembered as containing it, in case it is wanted for reference.)

Chicago, No. 1—Edward A. Hart, President; Max Himmelstein, Vice-President; John D. Sullivan, Secretary; Adolph H. Jacoby, Treasurer; George Schriver, Director; August Mayer, Sergeant; Edward M. Rowse, Trustee.

Detroit, No. 2—Horace B. Waters, President; William Behrendt, Vice-President; Collins C. Colby, Secretary; DeWitt C. Chapman, Treasurer; Charles Brown, Director; William Zeh, Sergeant; Fred H. Affeldt, Trustee.

Saginaw, No. 3—William Cummingford, President; Perry J. Hubbard, Vice-President; Francis O. Ramage, Secretary-Treasurer; Louis F. Schultz, Director; G. Bieri, Sergeant; S. E. Brownrigg, Trustee.

Louisville, No. 4—Patrick Dolan, President; Harry Dunham, Vice-President; John H. Mueller, Secretary; Albert S. Johnston, Treasurer; George Hartman, Director; Adolph W. Struck, Sergeant; Charles Reiss, Trustee.

Little Rock, No. 5—Charles P. Coker, President; Fred K. T. Lee, Vice-President; Frank T. Lux, Secretary; William F. Murphy, Treasurer; George D. Martin, Director; Clyde L. Chambliss, Sergeant; Arthur L. Smith, Adam M. Martin, Trustees.

Nashua, No. 7—William J. Sullivan, President; Daniel Shea, Secretary-Treasurer; F. P. Blodgett, Director; Mitchell Swett, Sergeant; John Shea, Trustee.

Dayton, No. 8—Warren R. Albert, President; John F. Rhamy, Vice-President; Charles H. Cory, Secretary; James M. Shepherd, Treasurer; Henry P. Munday, Director; Cleaver N. Howell, Sergeant; Charles H. Cory, Trustee.

Bay City, No. 9—All officers re-elected, but no report filed.

Cincinnati, No. 10—McBlevine Key, President; Irven A. Burton, Vice-President; Joseph A. Steele, Secretary; Louis J. Bacheberle, Treasurer; William DeSilver, Director; William Blust, Sergeant; Joseph A. Lawson, Trustee.

Evansville, No. 11—Jacob Greenberg, President; James Downey, Vice-President; Adolph Brizius, Secretary; John Ferninger, Treasurer; DeWitt Stephens, Director; Nathan Greenberg, Sergeant. (Trustee not reported.)



KNOXVILLE DIVISION. No. 20, N. F. S. D.

Left to right; top row—W. J. Kennedy, Vernal Glover, Neely Charter (of Memphis Division), E. M. Wilhite, Walter Burns, W. H. Chambers, Lonas Payne.

Middle row—M. R. Mann, H. W. Lynn, I. P. Garrett, L. A. Palmer, Henry Swinney.

Bottom Row—Gordon Midget, Horace McMahan, W. O. Branum, General Lee Moreland, C. M. Wade, George Huff, A. N. Struck (of Louisville Division).

Nashville, No. 12—Thomas A. Marr, President; Jesse T. Warren, Vice-President; Thomas A. Ogilvie, Secretary; Clarence Olinger, Treasurer; Ivan Heymanson, Director; Robert H. Sneed, Sergeant; Thomas A. Marr, W. O. Burke, William Lovell, Trustees.

Springfield, No. 13—Rufus B. Jeffries, President; Frank J. Stokes, Vice-President; J. Ernest Pershing, Secretary; Harry H. Folckemer, Treasurer; Henry J. Swords, Director; Howard A. Barnes, Sergeant; Henry J. Swords, Trustee.

Olathe, No. 14—Arthur L. Roberts, President; J. A. Key, Vice-President; Edward H. McIlvain, Secretary; J. A. Key, Treasurer; Wilson A. Brown, Director; Charles N. Ramsey, Sergeant; Luther H. Taylor, Trustee.

Flint, No. 15—James M. Stewart, President; Philip L. Schreiber, Vice-President; E. Morris Bristol, Secretary; George F. Tripp, Treasurer; Henry Reams, Director; Howard C. Blodgett, Sergeant; Ralph Miller, Trustee.

Toledo, No. 16—John E. Curry, President; Jacob Schwartz, Vice-President; Nathan Henick, Secretary; Louis Blum,

Treasurer; John Schelusta, Director; Charles Kane, Sergeant; George McGowan, William Nichols, Mathais Steinwand, Trustees.

Milwaukee, No. 17—Emil E. Rosenfield, President; Henry G. Knoblock, Vice-President; Samuel Sutter, Secretary; Ladimir Kolman, Treasurer; Nicholas Pleskatchek, Director; Edwin R. Teweles, Sergeant; Henry B. Plunkett, Trustee.

Columbus, No. 18—Leo D. Frater, President; Basil A. Grigsby, Vice-President; Christopher C. Neuner, Secretary; Albert Ohlemacher, Treasurer; Walter A. Wark, Director; James D. Eshelman, Sergeant; Elasco E. Burcham, Trustee.

Knoxville, No. 20—Charles M. Wade, President; Gordon Midget, Vice-President; L. Arthur Palmer, Secretary; Horace McMahan, Treasurer; Walter Burns, Director; George W. Huff, Sergeant; W. B. Watson, Trustee.

Cleveland, No. 21—Herman Koelle, President; William M. Meade, Vice-President; Kreigh B. Ayers, Secretary; August Faulhaber, Treasurer; Louis L.

Williams, Director; Arthur Adams, Sergeant; Isaac Bialosky, Trustee.

Indianapolis, No. 22—Harry Jackson, President; George Marsch, Vice-President; Richard Phillips, Secretary; Lawrence Ralston, Treasurer; George Kercher, Director; James Vahey, Sergeant; Glenn Weimer, Trustee.

Brooklyn, No. 23—Harry J. Powell, President; Louis A. Cohen, Vice-President; Thomas J. Cosgrove, Secretary; Erich M. Berg, Treasurer; Max M. Lubin, Director; Louis Kerner, Sergeant; A. L. Pach, Michael Auerbach, Jacob Landau, Trustees.

St. Louis, No. 24—Thomas F. Joell, President; Joseph M. Bretscher, Vice-President; Arthur O. Steidemann, Secretary; John H. Burgherr, Treasurer; Henry Stumpe, Director; Irvin J. Lynch, Sergeant; George D. Hunter, Trustee.

New Haven, No. 25—Patrick F. Williams, President; William P. Sullivan, Vice-President; Moise Chagnon, Secretary; Michael F. Walsh, Treasurer; Gilbert F. Marshall, Director; Joseph L. Leghorn, Sergeant; Howard Barkus, Trustee.

Holyoke, No. 26—John Hagerty, President; Joseph Donahue, Vice-President; Philip Beausoleil, Secretary; Anacleto Mercier, Treasurer; Berger Brunzell, Director; Thomas Sheehan, Sergeant; Arno Klopfer, Trustee.

Los Angeles, No. 27—Leon A. Fisk, President; J. Orrie Harris, Vice-President; Clarence H. Doane, Secretary; Tage E. Samuelson, Treasurer; Ziba L. Osmon, Director; Robert C. Hawvichorst, Sergeant; Simon Himmelschein, Trustee.

Atlanta, No. 28—John E. Stockard, President; Arthur Chambers, Vice-President; Ross A. Johnson, Secretary; A. H. Stockard, Treasurer; W. E. Gholdston, Director; Thomas J. Jordan, Sergeant; Ross A. Johnson, Trustee.

Philadelphia, No. 30—William L. Davis, President; John A. Roach, Vice-President; James F. Brady, Secretary; Fred Greiner, Treasurer; Robert E. Underwood, Director; George H. Porter, Sergeant.

Kansas City, No. 31—Richard H. Makepeace, President; Charles Duffield, Vice-President; Pearl W. Haner, Secretary; Charles Hartman, Treasurer; Matther L. Ahern, Director; John Q. Sterrett, Sergeant; Paul E. Glasscock, Trustee.

Omaha, No. 32—J. Schuyler Long, President; Isaac J. Wittwer, Vice-President; Harry G. Long, Secretary; Waldo H. Rothert, Treasurer; John M. O'Brien, Director; Harold Lee, Sergeant; Perry E. Seely, Trustee.

New Orleans, No. 33—Henry J. Soland, President; Louis Kanel, Vice-President; Max J. Kestner, Secretary; William C. Goss, Treasurer; Dudley Tate, Director; Charles M. Holden, Sergeant; Leon Marx, Trustee.

Kalamazoo, No. 34—Edward S. Parsons, President; John R. Orvis, Vice-President; Fred H. Wheeler, Secretary; Moses J. Graff, Treasurer; Norbert J.

Quinn, Director; Frank A. Adams, Sergeant; Martin M. Taylor, Trustee.

Boston, No. 35—Harry E. Babbitt, President; Charles Wickens, Vice-President; D. McGregor Cameron, Secretary; Frederick W. Wood, Treasurer; Timothy Keough, Director; Arthur W. Rock, Sergeant; Harry E. Babbitt, Patrick J. Thibodeau, D. McGregor Cameron, Trustees.

Pittsburgh, No. 36—J. M. Rolhouse, President; C. P. Painter, Vice-President; Samuel Nichols, Secretary; James Conway, Treasurer; J. C. Taylor, Sergeant; Charles Fritzges, Trustee. (Director not reported.)

Hartford, No. 37—Lawrence W. Crowley, President; Louis O. Blanchard, Vice-President; Edgar C. Luther, Secretary; George Mottram, Treasurer; Felix J. Bonvouloir, Director; William Fricke, Sergeant; Louis O. Blanchard, Trustee.

Memphis, No. 38—J. Amos Todd, President; Robert Stout, Vice-President; Ernest P. Ligon, Secretary; John W. Slough, Treasurer; Nathan E. Harris, Director; Neely Charter, Sergeant; Robert Stout, Trustee.

Portland (Me.), No. 39—Coleman C. Casey, President; Harold E. Libby, Vice-President; Albert L. Carlisle, Secretary; Thomas J. Prinn, Treasurer; Adolph J. Fisher, Director; Fred W. Spear, Sergeant; Charles Fritz, Trustee.

Buffalo, No. 40—Elmer Briel, President; William Klein, Vice-President; Philip J. Mauve, Secretary; Henry C. Zink, Treasurer; William M. Smith, Director; George Knorr, Sergeant; Charles Strittmatter, Trustee.

Portland (Ore.), No. 41—Wilhelm F. Schneider, President; Orson H. Fay, Vice-President; Francis S. Delanoy, Secretary; Bud Hastings, Treasurer; Charles R. Lawrence, Director; Joseph Jorg, Sergeant; Orson H. Fay, Trustee.

Newark, No. 42—John M. Black, President; Philip Hoenig, Vice-President; Robert M. Robertson, Secretary; Fred W. Bouton, Treasurer; Eddie Bradley, Director; Albert Balmuth, Sergeant; Fred Hering, Trustee.

Providence, No. 43—Edward Vigeant, President; William Mudrak, Vice-President; Fritz Ruckdeshel, Secretary; Charles Williams, Treasurer; Clarence Chevers, Director; Chester Collins, Sergeant; Earl Gardiner, Trustee.

Seattle, No. 44—Hugo A. Holcomb, President; August Koberstein, Vice-President; Olof Hanson, Secretary; Lewis O. Christenson, Treasurer; Clarence K. McConnell, Director; Rudy Stuhlt, Sergeant; Roy Harris, Trustee.

Utica, No. 45—Frank O. Lee, President; Samuel McAllister, Vice-President; James H. Manning, Secretary; James Dingman, Jr., Treasurer; Thomas Kinsella, Director; John C. Stahl, Sergeant; Paul J. Sandusky, Edward Faass, Thomas Kinsella, Trustees.

Washington, No. 46—Irby H. Marchman, President; Hunter S. Edington, Vice-President; Elmore E. Bernsdorff, Secretary; William Pfunder, Treasurer; Roy J. Stewart, Director; John R. Court-

ney, Sergeant; Herbert C. Merrill, Roy J. Stewart, W. P. Souder, Trustees.

Baltimore, No. 47—William W. Duval, President; Ray M. Kaufman, Vice-President; Orlando K. Price, Secretary; John A. Branflick, Treasurer; George C. Brown, Director; Adolph Bomhoff, Sergeant; G. C. Brown, Trustee.

Syracuse, No. 48—John F. Keller, President; Fred Foster, Vice-President; Robert E. Conley, Secretary; George D. Connor, Treasurer; Styles R. Woodworth, Director; James P. Shea, Sergeant; James T. Lynch, Trustee.

Cedar Rapids, No. 49—Lawrence James, President; Thomas F. Boyle, Vice-President; Carl W. Osterberg, Secretary; A. Ross Murdock, Treasurer; Jode C. Rains, Director; Perry Williams, Sergeant; Lawrence James, Trustee.

Huntington, No. 50—Samuel McCarthy, President; Domenic Biagi, Vice-President; Grover C. Burcham, Secretary; James Pring, Treasurer; Joseph Turvey, Director; Howard Moore, Sergeant; Howard Moore, Trustee.

Albany, No. 51—Arthur T. Bailey, President; Charles F. Mull, Vice-President; John F. Koeper, Secretary; Milton A. Robertson, Treasurer; John Lyman, Director; Edward Klier, Sergeant; George Lord, John Lyman, Charles Mull, Trustees.

Rochester, No. 52—William Hefferman, President; Henry Kimmel, Vice-President; Ira D. Todd, Secretary; Clifford Peterson, Treasurer; Rudolph A. Schmidt, Director; George Sparks, Sergeant; James Devitt, Howard Whyland, George Sparks, Trustees.

GRAND TREASURER'S REPORT.

For December, 1914.

Balance.

As per last report.....\$65,192.73

Receipts.

Financial Secretary Neuner.....	2,340.82
Rent, Chicago Division.....	10.00
Interest, mortgages.....	60.34
Interest, bonds.....	90.00
Division bond premiums.....	2.53
Button sales.....	67.70
Grand Secretary's fees.....	3.75
Engraving charges.....	2.00

Total balances and receipts.....\$67,769.87

Disbursements.

Death benefits (2).....	\$ 1,000.00
Sick benefits.....	195.00
Accident benefits.....	35.00
Rent and light.....	42.00
Services, E. M. Rowse.....	48.00
Services, Dr. Furlong.....	10.00
Official publication.....	50.00
Sundry office expenses.....	7.43
Buttons.....	72.04
Postage account.....	7.57
Expressage.....	.48
Grand Secretary's salary.....	100.00

Total expenditures.....\$ 1,594.28

Recapitulation.

Total balances and receipts.....	\$67,769.87
Total disbursements.....	1,594.28

Total balances, Dec. 31.....\$66,175.59

GRAND FINANCIAL SECRETARY'S
REPORT.

Collections for December.

Chicago (237)	\$ 280.81
Detroit (72)	87.40
Saginaw (10)	10.85
*Louisville (48)	58.58
Little Rock (33)	47.78
Nashua (17)	18.87
Dayton (35)	50.42
*Bay City (8)	9.17
*Cincinnati (60)	62.96
*Evansville (20)	17.92
Nashville (24)	20.32
Springfield (18)	19.80
Olathe (27)	38.69
*Flint (30)	47.15
*Toledo (22)	35.41
*Milwaukee (52)	73.88
*Columbus (29)	33.11
*Knoxville (25)	38.88
*Cleveland (53)	66.20
Indianapolis (97)	116.91
Brooklyn (109)	90.45
St. Louis (86)	112.08
New Haven (37)	41.05
Holyoke (41)	60.02
Los Angeles (40)	46.76
Atlanta (32)	39.45
Caney (6)	10.83
Philadelphia (108)	116.83
Kansas City (34)	58.50
Omaha (33)	29.30
New Orleans (44)	52.20
*Kalamazoo (14)	13.65
Boston (43)	77.55
Pittsburgh (38)	46.29
Hartford (13)	10.93
Memphis (28)	23.45
Portland, Me. (44)	69.74
*Buffalo (29)	50.19
*Portland, Ore. (16)	18.40
Newark (23)	27.37
Providence (19)	16.63
*Seattle (17)	17.36
Utica (27)	41.80
*Washington (19)	25.45
Baltimore (32)	29.26
*Syracuse (12)	11.79
Cedar Rapids (28)	33.16
*Huntington (10)	11.20
*Albany (10)	11.00
*Rochester (8)	13.02
Total (1,917)	\$2,340.82

Note.—Figures in parentheses denote number of members.

* Asterisk denotes all paid up for 1914.

DECEMBER DISABILITY CLAIMS.

G. Erickson, Washington, D. C.	\$ 10.00
G. H. Roberts, Illiopolis, Ill.	10.00
R. D. Hazlett, Vicksburg, Miss.	50.00
*R. Nordwig, Milwaukee, Wis.	20.00
*L. G. Rebstock, Philadelphia, Pa.	15.00
J. S. Fisher, Chicago, Ill.	30.00
J. B. Ward, Newark, N. J.	35.00
W. F. Marer, Indianapolis, Ind.	25.00
N. J. Vidrine, Vidrine, La.	35.00

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

*Denotes accident claims.

Made your plans for Omaha yet?

ANNUAL STATEMENT.

Of the Grand Treasurer, for the Year
1914, as Made to the Board of Trustees.

Balances and Receipts.

Balance from 1913.....	\$45,913.19
Financial Secretary Neuner.....	29,622.88
Division bond premiums.....	50.43
Interest, all sources, gross.....	2,632.44
Insurance Department refunds	21.26
Rent, Chicago Division.....	120.00
Grand Secretary's fees.....	28.00
Final Reserve payment.....	23.34
Sundry supplies.....	32.14
Button sales	313.20

Total balances and receipts..\$78,756.88

Expenditures.

Office employes' services.....	\$ 336.00
Medical Director's services.....	20.00
Officers' bond premiums.....	66.38
Salaries of officers.....	1,635.04
Officers' expenses.....	224.53
Unearned accrued interest.....	23.97
Sick benefits	2,825.00
Accident benefits	715.00
Death benefits	4,250.00
Sundry office expenses.....	123.68
Insurance Department fees.....	376.96
Postage account.....	172.78
Rent and light.....	484.00
Actuary's services.....	10.00
Printing and stationery.....	118.47
Official publication.....	574.00
Refunded fees and dues.....	78.45
Sundry supplies	30.70
Furniture and fixtures.....	179.10
Buttons	325.84
Expressage	11.39

Total expenditures.....\$12,581.29

Recapitulation.

Total balances and receipts.....	\$78,456.88
Total expenditures	12,581.29

Balance, December 31.....\$66,175.59

GRAND TRUSTEES' REPORT.

Exhibit of Balances, December 31.

First mortgage loans.....	\$48,800.00
First mortgage bonds.....	11,500.00
Certificates of Deposit.....	3,072.85
Savings bank accounts.....	300.00
In bank subject to check.....	2,002.44
Secretaries' funds.....	400.00
Treasurer's cash balance.....	100.00

Total balances

DECEMBER DEATH CLAIMS.

Paid to Mrs. Crissie Field, Racine, Wis., claim for the death of Sievart, S. Field, of same city, non-resident member of Milwaukee Division; Certificate No. 1801, deceased November 6, 1914; \$500.00.

Paid to Mrs. Ida M. Sickles, Tiffin, Ohio, claim for the death of William Frank Sickles, of same city, non-resident member of Springfield Division; Certificate No. 556, deceased December 5, 1914; \$500.00.

February dues are now payable.

COMING DIVISION EVENTS.

February.

6. Whist social, Providence.
6. Annual ball, Brooklyn.
12. Annual ball, Philadelphia.
13. Annual ball, Milwaukee
13. Masquerade ball, Louisville.
13. Masquerade ball, Indianapolis.
13. Valentine party, Rochester
13. Valentine party, Baltimore.
20. Banquet, Albany.
20. Box Social, Toledo.
20. Masquerade, Seattle.
20. Social, Huntington.
20. Social, Flint.
22. Social, Atlanta.
22. Birthday party, Washington.

March.

6. Smoker, Providence.
17. Party, Rochester.
17. Social, Hartford.
20. Ghost drill, Kansas City.
- 20-21. Anniversary, Dayton.

April.

17. Annual party, Portland.

OUR "HELP" FUND.

THE following amounts additional to those reported in the December Frat have been received by Treasurer Barrow and were duly forwarded to Brother Hodgson, Chairman of the Fund Committee, at New York. All these contributions are listed in the contribution list in the Deaf-Mutes' Journal—part in that of January 14 and the balance in the January 28th issue. Individual names are non-resident members' contributions:

Total to December 19, as reported in the December Frat.....	\$ 46.70
Columbus Division, No. 18.....	4.10
Memphis Division, No. 38.....	2.00
Springfield Division, No. 13.....	2.10
Evansville Division, No. 11.....	2.50
Omaha Division, No. 32.....	2.00
Boston Division, No. 35.....	5.00
Knoxville Division, No. 21.....	6.00
Detroit Division, No. 2.....	10.00
Providence Division, No. 43.....	2.60
Portland, Ore., Division, No. 41....	5.00
Toledo Division, No. 16.....	2.20
Philadelphia Division, No. 30.....	4.05
1 L. M. Hunt, Koshkonong, Mo....	.50
1 G. W. Hayes, Mich, City, Ind.....	.25
1 Carl Yoder, Carlock, Ill.....	.25
4 B. F. Grissom, Elida, N. M.....	.25
4 G. S. Duffot, Lake Charles, La.25
24 F. W. Murray, Huga, Colo.....	2.00
Kansas City Division, No. 31; the Ladies' Aid Society, and the local Managers of the Home Fund	16.55
Albany Division, No. 51.....	1.50

Total to December 21.....\$115.80
WASHINGTON BARROW,
Treasurer.

True glory lies in the silent conquest of ourselves.—Thompson.

Omaha—July 6-12.



Published Monthly under the Auspices of the Society, by Kable Brothers Company, Mount Morris, Illinois.

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

Articles for publication must reach the editor by the 15th of the month.

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

Members changing their addresses should at once notify the editor.

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



JANUARY, 1915.

SPECIAL NOTICE.

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

\$66,175.59.

Safety first.

Omaha—1915.

Dues paid up?

4,000 by Omaha.

Yes, this is 1915 and Omaha year. Getting ready?

Omaha, July 5-12; San Francisco, July 19-24. Paste them in your hat.

And Columbus Division has a bona fide Frater as its President. Leo D. Frater is his full name. Yes, what's in a name?

The race for second place honors in the Division standing is getting interesting. Brooklyn and Philadelphia are neck and neck now.

The Omaha Local Committee promises its first bulletin for the February issue. In addition to that we hope to give some information as to plans for parties, railroad fares, routes, etc.

The Financial Secretary's report this month "stars" the roll of honor for 1914—those Divisions whose Treasurers closed the year without an "arrears mark" on their reports. They made the Make-Good.

Happy and Prosperous New Year to us, did you say? Sure, it's going to be that. Same to you, too. If it's that to us, it's the same to you, all right. But,

do not forget you have to do your share towards making it so.

What's in a name? Kansas City Division again has Brother Makepeace in its chair. He made good in it before and we believe he will again. It would be great if we could send the spirit of his name across the sea to instill some of its essence in certain organizations over there.

Recent visitors at headquarters were: Ralph Carpenter of Marion, Ia.; Frank Osonek of Milwaukee; Fred Rapp of Kenosha, Wis.; Ivan Heymansson of Nashville; Harry C. Anderson of Indianapolis; Frank Spears of Racine, Wis.; Daniel Tellier of Kalamazoo, Mich.; John E. Purdum of Pittsburg.

Many do not know that they can pay several months' dues in advance if they wish. A good many pay a year in advance. Those who do not understand this fact are referred to Article XII, Section 11, By-Laws. It is a good thing for the non-residents especially, saving on postage, money-order fees, etc., and is less bother to both the member and the Division Treasurer.

Louisville Division is to break the ice and introduce to that city the pleasures of a Grand Masquerade Ball. The event is scheduled for Saturday evening, February 13, and Frats and friends within going distance should take the event in. It will be on East Broadway, near Preston St., at Banner Hall. Brothers Mueller, G. Hartman and Johnston compose the committee in charge, and they extend a real old time "Howdy Frat?" invitation to us all.

State Organizer Cohen of New York has stimulated recruiting in his state by offering prizes of gold emblem buttons to the member in each New York Division getting the most applications. For 1914 they went to Jacob Lovitch of No. 23, Philip Maue of No. 40, J. Fred Keller of No. 48 and James McGovern of No. 45. Brother Cohen really captured his own prize in No. 23, but turned it over to the second best, Brother Lovitch. Nos. 51 and 52 are now trying for a prize, too.

When stocks or bonds or other securities are quoted above the 100 mark it is understood they are selling at above par, or above their face value, and such are considered as most desirable investments. It will prove of interest to those of our members who have been watching the Society's values, or valuation figures, and general financial showing, to know that its reserves (balances in reserve funds) are approximately 28 per cent above requirements, or in other terms, its stock (if it had any) might be said to be selling at and worth 128. Our Actuary's report next month will back this up.

In this issue there's a lot of interesting matter. In the February one there'll be a lot more. It's possible that our Division News will have to be crowded out next month, as it is this, so as to make way for the annual figures which the Society presents to the membership body and to the several state insurance departments by which it is licensed. A hint of what these figures will be can be found in the Financial Secretary's and the Treasurer's reports in this issue. In addition, next month we will give the Actuary's and State Examiner's reports, besides the annual statement itself.

Caney Division, No. 29, has been obliged to suspend. Its membership had fallen to six through transfers, so it was thought best to suspend and transfer its members to Olathe Division. Should things take a turn for the better at some future time, it is hoped to reinstate the Division. This is the third like case, the others being Bellaire, No. 6, and Michigan City, No. 19. It but proves the importance of having plenty of permanent residents on the roll of a new Division before it is launched. The Caney Frats deserve all praise for their long up-hill struggle and No. 29 assuredly has the Society's good wishes in its retirement.

Headquarters is in the midst of annual statement work and The Frat may be a few days late. Allowances should be made for delays in other lines of headquarters' work, as well. We will be up with the procession pretty soon, and then "On to Omaha" will be right in line.

Something over two years ago, when the home office moved into larger quarters, State Organizer Cohen sent Grand Secretary Gibson a brand new dollar bill, with the request that something for the new office be exchanged for it. Up to this month the bill has reposed in headquarters' postage drawer, with the "something" still unthought of and unpurchased. For many, many months we have wanted a pencil pointing machine, but an economical turn of mind said nay—at least not until they became more reasonable in price. This very day we said "Eureka" to ourselves, and invested that long-waiting dollar in a long-wanted adjunct to our sanctum—a "Dollar Boston" pencil pointer. Another case of watchful waiting proving O. K.

What Life Insurance Will Do.

Life insurance will lighten your burdens, keep your family together, clear the mortgage from your home, give your family an even start in the world, help the children secure a better education, secure you a competence for your declining years, protect your estate from depreciation at your death, keep worry about your family's future from your mind, help you save money steadily, systematically and profitably. — The Builder.



A NEW JERSEY AUX-FRAT.

Courtesy of the Silent Worker.

Miss Sarah Hartman, of Newark, and the pennant she embroidered for Newark Division.

ALABAMA VACATION EFFECTS.

THE Alabama Messenger says: "For, mark this right now—the National Association of the Deaf is the only organization that really cares enough for the welfare of the great body of the deaf to get right down and hustle for the betterment of the condition of 'The unfortunate children of silence.'" It has another guess coming; there are others. —The Frat for April.

Months ago, during vacation time, Brother Gibson of the "Frat" took exception to our statement that the N. A. D. is the only organization that actually hustles for the deaf at large. Well, the N. F. S. D. and other such fraternal associations are assuredly doing a good work in their sphere, but nobody hears of them coming "to the rescue" of the stricken deaf of Europe.—The Alabama Messenger, November 26, 1914.

The Messenger man's figurative hearing as well as his literal sense of it, assuredly is impaired, and his sight seems poor, too. Offhand, we might mention a good many instances where the N. F. S. D. has hustled for—if he must change his original words—the deaf at large, and thus gone beyond its sphere. The California earthquake, the Dayton flood, the Gallaudet monument fund, and the De l'Epee fund are some instances. A glance over this issue of The Frat may disclose yet another. Yes, although April is not usually considered as vacation time, it must have been that period in the Messenger man's presence on his

job. We reiterate that there are others, and they are many, too.

The foregoing was crowded out of the December Frat. In the January 7th issue of the Alabama Messenger we find the following item, which seems to indicate that the Messenger man's sight is improving:

The Frat for December has, as usual, an attractive first-page cut—this time of the Baltimore Division, in which we recognize the likenesses of several of our old friends. It is gratifying to see that the Brotherhood is stretching out a helping hand to the unfortunate Belgian deaf, through the generosity of its several Divisions.

LIST OF APPLICATIONS.

46. John W. Blaine, Anacostia, D. C.
31. Oscar B. Spotts, Kansas City, Mo.
1. Bennie B. Jacobson, Chicago, Ill.
27. Daniel K. Sherman, Tulare, Calif.
35. Albert H. Cashen, Boston, Mass.
15. Clarence J. Knowlton, Flint, Mich.
1. Charles F. Wolf, Edwardsville, Ill.
16. Charles F. Pope, Fremont, Ohio.
35. Joseph W. Mazakas, Brockton, Mass.
40. Ernst Hamilton, Elmira, N. Y.
30. David F. Tobias, Reading, Pa.
31. Walter Cunningham, Kansas City, Kan.
5. Jackson M. Owens, Mena, Ark.
38. Abraham Lee, Memphis, Tenn.
32. David E. Eckstrom, Omaha, Nebr.

NEW APPLICATION BLANKS.

THE new form of application blanks have been supplied to each State Organizer and each Division Secretary, and headquarters will supply you any extra ones needed. This style of blank—the four-page—is the only one that will be recognized at headquarters hereafter, and the officers above named should refuse to approve anything else.

Many comments have been received regarding these blanks. All agree that they are a great improvement. Some fear that they will cause an increase in the medical examiner's fees. Others regret their requiring more postage and greater care in scanning, etc. To these objections we can but say that the increase in "cost," either of time or money, is more than balanced by the increase in safety that they will bring.

It must be remembered, too, that the blanks themselves cost more, and we wish to impress those having supplies of them with the fact that they are not to be used like circulars or other advertising matter. Get the prospective applicant interested first. When he is ready to apply is the time to give him an application blank.

The waste of supplies is not tolerated in any modern business concern, and should not be in our case. When a new supply is wanted, by the officers mentioned above, headquarters will expect to be shown as to what became of the original supply.

TO DIVISION SECRETARIES.

PLEASE read the article elsewhere in connection with the new application blanks and make it a part of your memoranda. It is understood that the impressing of the Division seal is to be done over the space reserved for you on the blanks, but please make the impression a light one and so it will not confuse the writing on the blanks. You must also note that the "age at last birthday" is now asked for, and you must read every application and see that things are in proper shape before sending it on to headquarters—as has been expected of you before.

The new monthly report forms are in your hands and it is asked that they be written up and sent to headquarters as soon after your meeting as possible—by the 16th at the latest.

There are no new disability claim blanks to be issued, but new death claim blanks are to be printed, and will be used when ready.

There is no "Nixie List" in this issue, but the Secretaries of the Divisions to which Martin Stelzer, R. H. McKenzie and Jacob Marcella are attached are requested to send in their addresses at once, and the next printing of the list will, we trust, receive the prompt attention of the entire staff.

STANDING OF THE FUNDS.

Amounts to the Credit of Each at the Close of the Year.

Reserve Fund.....	\$63,089.86
Mortuary Fund.....	1,000.00
Sick and Accident Fund.....	709.96
Expense (General) Fund.....	1,375.77

Total as per balances.....\$66,175.59

When Eager to Criticise.

When you are eager to criticise, just stop a moment and put yourself soberly in the place of the man you wish to criticise, reflect on his difficulties, and especially on what you are sure must be his good intentions. Reflect also on your own vast ignorance of the facts he has to deal with. You will be surprised to find how much tamer your tongue grows.—Youth's Companion.

Sign Language.

Ephum Johnson was up before Judge Shimmerpate on a cruelty to animals charge.

"Deed Ah wasn't abusin' dat mule, jedge," the old man demurred.

"Did you not strike it repeatedly with a club?"

"Yassah."

"And do you not know that you can accomplish more with animals by speaking to them?"

"Yassah: but dis critter am diff'nt. He am so deaf he can't hear me when Ah speaks to him in de usual way so Ah has to communicate wid him in de sign language."—Chicago Examiner.

Safety first. Keep your dues paid ahead.

NATHAN A. GORDON.

NATHAN A. GORDON, a member of Atlanta Division and at one time its Secretary, was found dead in a room at the Mitchell Hotel, Atlanta, Saturday evening, January 16. Beside his body was a vial of carbolic acid and acid burns were on his lips, denoting that the cause of death was suicide. Communications of various kinds were found on the table in his room, showing that his act was one of preparation and premeditation.

Brother Gordon was a young man of promise, but 22 years of age, and a host of friends regret his act. He became a member of the Society in March, 1911, and was one of the first to take out our \$1,000 class certificate. He became deaf at the age of 13, following an attack of meningitis, and attended the state school at Cave Spring for two years. He was a printer by trade, but had been unemployed for some time past, following a long illness last summer. That his passing was accompanied by some sense of injustice done him—although the calm arrangement of all business matters prior to his last unfortunate act clearly points to a complete mental calm—seems to be indicated by this note, addressed to "Kismet," found with the body:

"To my loyal friends who have stood by me through these nine long, weary years, I give a love that passeth all understanding. To those who could not understand me, I wish the utmost measure of happiness that they may deserve.

"I made mistakes, yet I never intentionally wronged any one, and I endeavored to give others the benefit of the doubt.

"Now my 'take' is ready for the 'Great Proofreader' and I trust for justice in the life hereafter."

In the February, 1912, Frat, Brother Gordon was admitted to our "Make-Good Degree," and his portrait given with the article. In his letter to "Kismet" he writes as good an epitaph as any of his friends could wish to give him. It is not hard for one to feel that he found all he hoped for, and his "take" received the "O. K." of Him who balances all accounts as well as reads the final proofs.

DISINTERESTED OPINION.

IN A paper read before the New Jersey State Association meeting at Newark September 7, W. W. Beadell of Arlington, N. J., has the following to say of the N. F. S. D., and from the standpoint of a non-member, too.

"If the rule of self-interest be followed up, it will be found that there already is in existence an organization of the deaf that fills these requirements. It is strong and as enduring as any association humanly can be made. It provides returns in both a social and material way, and I have no doubt it would use its already great influence wherever the rights of its members—and consequently of a large part of the deaf of the country—seriously were menaced. It provides for just such

local organizations as I have assumed to be necessary in the East to meet the conditions of dense population. Membership therein teaches thrift and self-reliance. This organization is the National Fraternal Society of the Deaf."

A MESSAGE.

THE following is an extract from a letter written Secretary Gibson by Carroll J. Daly, the late Brother Regensburg's brother-in-law. We are printing it just as it came to us, without comment. Those of us who read and ponder over the message contained can see the truth of it all, and the well-known friendly and fraternal spirit back of it:

"I know, as you write me, that Oscar will be missed among the deaf world, because we at home knew his great love for the deaf, and what he has done for them. There was a great deal of hard, laborious work, in various ways, but he went at it cheerfully because he well knew that in union there is strength and that the deaf must stand together to gain what is really due them from the world at large.

"My brother and myself have gone over with him many things affecting his work, and it was amazing to see his wonderful grasp of the work. He seemed to see ahead and know that with the organizations which the deaf have at the present time, and with co-operation on the part of every one connected with them, that they could gain their ultimate objects, and that was co-operation with each and every one—a great benefit of them in their organization—and during his last sickness he spoke with me very often of his future work among the deaf, and what he was going to try and accomplish—but God knew best and took him unto Himself, as you all know.

"I wish to impress upon you that practically his last words in talking of the deaf were that they should, and that it was his earnest wish that they should work for one another, because he knew what hard lines the deaf had with the world at large, and you may give to the deaf for me this message from Oscar: 'Stand solidly together and work for one another and you will not regret it.' And he expressed the wish, as he was unable to write, that I should give you this message to you all. As time goes on you will realize his wonderful work among you for the benefit of the deaf of the world."

Using the Right Word.

"Mamma," asked little Florence, "should I say pants or trousers?"

"Trousers, my dear," replied her mother.

"Then," said Florence, "I must give Fido some water, for he trousers just awfully."

"Did you know that Jones died and left everything he had to an Orphan Asylum?"

"No! What did he leave?"

"He left ten children."

OMAHA, JULY 5-12.

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF will hold its triennial convention in Omaha the coming summer of 1915 and a hundred or more delegates from various Divisions throughout the country will be present. Many visiting Frats will also be present and others stopping off on their way to the Exposition in San Francisco promise to augment the crowd so that it will run up into the hundreds. Plans are on foot to engage one or more special cars to accommodate those going on to California.—Hawkeye (Ia.)

Without doubt this will be the biggest convention of the deaf ever held

in these parts and will hold the record for many years to come. We expect a large crowd of Iowans and Nebraskans will be on hand for merely the social features alone. However, we would urge all who have not yet joined the Society to do so as to be on the inside and thereby enjoy the convention to the fullest. Nevertheless, the local Division of the Frats is going to provide for the entertainment of ALL (and this includes the ladies) who come. As for the Frats, they will be on hand from all over the United States. We are informed that Kansas City will be here some thirty strong. Then Cedar Rapids is planning to storm the city, also. We do not expect "storming" from other

quarters, though we would welcome it. All present indications are that a big host of wearers of our emblem will gather at Chicago and St. Louis from all points east and southeast, and then swoop down on us at about the same time. This is gratifying to the local Division for "the more the merrier." And we would suggest to all non-members as well, who are planning to take in the San Francisco Exposition, to have their tickets read via Omaha, stop off with us July 5-12, and then go with the crowd to Frisco. Arrangements for this part of the trip will be complete some time in the early spring, and details will be given out in the press.—P. E. S., in the Nebraska Journal.

National Fraternal Society of the Deaf

(Chartered by the State of Illinois.)
Home Office: 64 W. Randolph St., Chicago, Ill.

GRAND DIVISION. Board of Directors.

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WILLIAM L. DAVIS 2nd Vice-President
228 S. Third St., Philadelphia, Pa.
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602 Schiller Bldg., Chicago, Ill.
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602 Schiller Bldg., Chicago, Ill.

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119 Warren St., Roxbury.
COLLINS C. COLBY Michigan
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JOHN H. BURGHER Missouri
1953 Utah St., St. Louis.
JOHN W. BARRETT Nebraska
Route 2, Council Bluffs, Iowa.
DANIEL SHEA New Hampshire
Derry, N. H.
JOHN M. BLACK New Jersey
25 Quitman St., Newark.
LOUIS A. COHEN New York
72 E. 96th St., New York, N. Y.
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WILLIAM H. CHAMBERS Tennessee
Box 444, Knoxville.

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

DIVISION DIRECTORY.

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

CHICAGO No. 1 Chicago, Ill.
Masonic Temple—Second Saturday.
J. D. Sullivan, Y. M. C. A., 3210 Arthington St.
DETROIT No. 2 Detroit, Mich.
43 Bagley Ave.—Second Saturday.
C. C. Colby General Delivery, Detroit
SAGINAW No. 3 Saginaw, Mich.
Second Thursday.
F. O. Ramage 529 S. Fourth Ave.
LOUISVILLE No. 4 Louisville, Ky.
Robinson Hall—Second Saturday.
J. H. Mueller 1072 E. Kentucky St.
LITTLE ROCK No. 5 Little Rock, Ark.
First Saturday.
Frank T. Lux, School for Deaf, Little Rock, Ark.
NASHUA No. 7 Nashua, N. H.
Mechanic Hall—First Saturday.
Daniel Shea Derry, N. H.
DAYTON No. 8 Dayton, Ohio
A. I. U. Hall—First Saturday.
C. H. Cory, Jr. 2241 E. Fifth St.
BAY CITY No. 9 Bay City, Mich.
White Eagle Hall—First Monday.
C. F. W. Lawrence 3312 N. Water St.
CINCINNATI No. 10 Cincinnati, Ohio
5th & Central Ave.—First Saturday.
Joseph A. Steele 1630 Herbert Ave.
EVANSVILLE No. 11 Evansville, Ind.
1718 Canal St.—First Monday.
Adolph Brizius, Sr. 519 Olive St.
NASHVILLE No. 12 Nashville, Tenn.
Y. M. C. A.—First Saturday.
Thomas A. Ogilvie 469 Morton Ave.
SPRINGFIELD No. 13 Springfield, Ohio
Zimmerman Bldg.—First Saturday.
J. E. Pershing 525 W. Southern Ave.
OLATHE No. 14 Olathe, Kan.
First Tuesday.
E. H. McIlvain Lock Box 212
FLINT No. 15 Flint, Mich.
Baker Business University—Second Tuesday.
E. M. Bristol 926 Root St.
TOLEDO No. 16 Toledo, Ohio
Mitchell Hall—First Saturday.
Nathan P. Henick 2060 N. 14th St.
MILWAUKEE No. 17 Milwaukee, Wis.
300 Fourth St.—First Saturday.
Samuel Sutter 2614 Galena St.
COLUMBUS No. 18 Columbus, Ohio
I. O. O. F. Hall—Second Saturday.
C. C. Neuner Route 4
KNOXVILLE No. 20 Knoxville, Tenn.
Masonic Temple—Second Tuesday.
L. A. Palmer Fountain City, Tenn.
CLEVELAND No. 21 Cleveland, Ohio
West Side Turn Hall—Second Saturday.
K. B. Ayers 1486 Coutant Ave., Lakewood, O.
INDIANAPOLIS No. 22 Indianapolis, Ind.
Mansur Block—Second Friday.
Richard Phillips 1329 N. Illinois St.
BROOKLYN No. 23 Brooklyn, N. Y.
Imperial Hall, 360 Fulton St.—First Saturday.
T. J. Cosgrove 37 Douglas St.
ST. LOUIS No. 24 St. Louis, Mo.
1210 Locust St.—Second Friday.
A. O. Steidemann 4139 Carter Av.

NEW HAVEN No. 25 New Haven, Conn.
890 Chapel St.—First Saturday.
Molse Changnon 94 1/2 Olvia St., Derby, Conn.
HOLYOKE No. 26 Holyoke, Mass.
Bridge Street Turn Hall—Second Saturday.
Philip Beausoleil 41 Phoenix St., Springfield
LOS ANGELES No. 27 Los Angeles, Cal.
730 S. Grand Ave.—First Thursday.
Clarence H. Doane 4731 Budlong Ave.
ATLANTA No. 28 Atlanta, Ga.
46 W. Central Ave.—Second Monday.
Ross A. Johnson General Delivery
PHILADELPHIA No. 30 Philadelphia, Pa.
1611 Columbia Ave.—First Friday.
J. F. Brady, 1419 S. Paxton St., West Philadelphia
KANSAS CITY No. 31 Kansas City, Mo.
Arlington Hall—Second Saturday.
P. W. Haner, 517 Wash. Boul., Kansas City, Kan.
OMAHA No. 32 Omaha, Neb.
Labor Temple—Second Thursday.
H. G. Long 750 Ave. G., Council Bluffs, Ia.
NEW ORLEANS No. 33 New Orleans, La.
1127 Galennie St.—Second Thursday.
Max J. Kestner 7630 St. Charles Ave.
KALAMAZOO No. 34 Kalamazoo, Mich.
Second Saturday.
Fred H. Wheeler P. O. Box 604
BOSTON No. 35 Boston, Mass.
Hibernian Hall—First Saturday.
D. McG. Cameron 119 Warren St., Roxbury
PITTSBURGH No. 36 Pittsburgh, Pa.
McGeagh Bldg.—First Saturday.
Samuel Nichols 1425 Rutherford Ave.
HARTFORD No. 37 Hartford, Conn.
I. O. O. F. Bldg.—First Thursday.
Edgar C. Luther Walter Ave., West Hartford
MEMPHIS No. 38 Memphis, Tenn.
Y. M. C. A.—Second Saturday.
Ernest P. Ligon 1667 Evelyn St.
PORTLAND (Me.) No. 39 Portland, Maine
514 Congress St.—Second Saturday.
A. L. Carlisle 27 Forest Av., Bangor, Me.
BUFFALO No. 40 Buffalo, N. Y.
Hendler's Hall—First Saturday.
Phillip J. Maue 24 Mason St.
PORTLAND (Ore.) No. 41 Portland, Ore.
109 Second St.—First Saturday.
Fred S. Delaney 1792 Druid St.
NEWARK No. 42 Newark, N. J.
Hudson and Hartford Sts.—First Saturday.
R. M. Robertson 20 Melrose Av., N. Arlington
PROVIDENCE No. 43 Providence, R. I.
Crescent Hall—First Saturday.
Fritz Ruckdeschel 17 Roland Av., Cranston
SEATTLE No. 44 Seattle, Wash.
First Saturday.
Olaf Hanson 4747 16th Ave., N. E.
UTICA No. 45 Utica, N. Y.
Pythian Temple—First Saturday.
J. H. Manning 412 Henry St., Herkimer
WASHINGTON No. 46 Washington, D. C.
Eagles' Hall, 6th and E Sts.—Second Saturday.
E. E. Bernsdorff 322 E. Capital St.
BALTIMORE No. 47 Baltimore, Md.
114 N. Paca St.—First Saturday.
Orlando K. Price, Sr. 2773 W. North Ave.
SYRACUSE No. 48 Syracuse, N. Y.
Myer Block—Second Saturday.
Robert E. Conley Route 1, Jamestown, N. Y.
CEDAR RAPIDS No. 49 Cedar Rapids, Ia.
Second Wednesday.
C. W. Osterberg 1412 Third Ave. W.
HUNTINGTON No. 50 Huntington, W. Va.
Grover C. Burcham 213 17th St.
ALBANY No. 51 Albany, N. Y.
J. F. Koepfer, 309 Veeder Ave., Schenectady, N. Y.
ROCHESTER No. 52 Rochester, N. Y.
Ira D. Todd Pittsford, N. Y.

National Fraternal Society of the Deaf



WHAT IT IS.

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

WHEN AND HOW IT WAS ORGANIZED.

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

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

ITS OBJECTS.

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

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

MEMBERSHIP AND ITS QUALIFICATIONS.

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

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

COST OF JOINING.

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

MONTHLY DUES.

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

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

The monthly dues for death benefits are according to the following Table of Mortuary Rates; the rate to be figured at the nearest birthday of the applicant for membership:

AGE	\$250	\$500	\$1000
18 to 21	\$0.24	\$0.47	\$0.93
22	.24	.48	.96
23	.25	.49	.98
24	.26	.51	1.01
25	.26	.52	1.04
26	.27	.54	1.07
27	.28	.56	1.11
28	.29	.57	1.14
29	.30	.59	1.18
30	.31	.61	1.22
31	.32	.63	1.26
32	.33	.66	1.31
33	.34	.68	1.35
34	.35	.70	1.40
35	.37	.73	1.45
36	.38	.76	1.51
37	.40	.79	1.57
38	.41	.82	1.63
39	.43	.85	1.69
40	.44	.88	1.76
41	.46	.92	1.83
42	.48	.96	1.91
43	.50	1.00	1.99
44	.52	1.04	2.07
45	.54	1.08	2.16
46	.57	1.13	2.25
47	.59	1.18	2.35
48	.62	1.23	2.45
49	.65	1.29	2.58
50	.68	1.36	2.71
51	.71	1.42	2.83
52	.75	1.49	2.97
53	.78	1.56	3.12
54	.82	1.64	3.28
55	.86	1.72	3.44

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

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

HOW FIGURED.

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

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

LOCAL OR DIVISION DUES.

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

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

PAYMENTS OF DUES, ETC.

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

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

BENEFITS.

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

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

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

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

THE SOCIETY'S RECORD.

Since the organization of the Society, to the present time (January 1, 1915) it has paid forty-three death claims and thousands of dollars in sick and accident claims, keeping its promises to the letter.

SPECIAL FEATURES.

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

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

SAFEGUARDS.

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

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

WHY YOU SHOULD JOIN.

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

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

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

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

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

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

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

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

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

HOW TO JOIN.

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

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

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

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

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

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