

11-1-1924

The Frat Volume 22 Number 06 November 1924

The National Fraternal Society of the Deaf (NFSD)

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Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 22 Number 06 November 1924" (1924). 1921-1930. 42.
https://ida.gallaudet.edu/thefrat_1921-1930/42

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THE FRAT

OFFICIAL PUBLICATION OF THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

Published monthly at Mount Morris, Illinois; Editorial office, Chicago, Ill. Entered as second class matter August 28, 1911, at the post office at Mount Morris, Ill., under the Act of July 16, 1904. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized July 17, 1918.

Twenty-second Year

NOVEMBER, 1924

Number Six

THE GREATEST ORGANIZATION IN THE UNITED STATES.

Did it ever occur to you, as a fraternalist, that you are a member of one of the greatest, if not the greatest, organizations in the United States?

Let's see how this is brought about:

It is estimated by authorities that there are 105,710,620 people in the United States. It is known by reliable statistics available in the records of the National Fraternal Congress of America that there are in excess of eight million members of the fraternal beneficiary system in the United States. In other words, 8% of the population are carrying insurance protection through their fraternal order. There are a few societies who do not belong to the National Fraternal Congress, and this is perhaps about 2%, making a total of 10% of our population. What a wonderful showing for the fraternalists.

There are 2,788 cities and towns of 2,500 and over in the United States. There is not a single city or town of 500 or more that does not contain one or more members of some fraternal beneficiary organization.

So you can well feel proud of the fact that you belong to this great army of far-seeing and constructive citizens.—[Golden Cross Journal.

SOUND SOCIETIES.

The number of fraternal societies that are 100% solvent and whose business is on adequate rates is constantly growing. The Fraternal Age, of Rochester, N. Y., a newcomer among fraternal publications, and one that is devoted exclusively to adequate rate societies, has listed those that measure up to such standard. This list is a most interesting and valuable one, so for the information of our members we are printing it below. It should be gratifying to us all to note that our own society is so recognized and listed.

Prefacing the list, the Fraternal Age says:

"These societies are keeping faith with their members and the insuring public by conforming to the principles of soundness in life insurance. They are dependable. They will pay the beneficiaries their money. They are

entitled to the confidence of the American people.

"The societies listed in this Directory give insurance for home and family protection and qualify under The Fraternal Age standards of soundness, which are: 100% solvency, or with a preponderance of insurance in force 100% solvent, and, in either case, writing all new business on rates derived from a reliable table of mortality showing that such rates without change will provide funds for the payment of claims in full.

"No charge is made for listing a society in this Directory of Sound Societies. The only requirement is that a society must qualify under "The Fraternal Age" standards through honest valuation."

Aid Association for Lutherans.
Alliance Nationale.
American Benefit Society.
American Insurance Union.
Ancient Order of Gleaners.
Ancient Order of United Workmen (Arkansas).
Ancient Order of United Workmen (Connecticut).
Ancient Order of United Workmen (Iowa).
Ancient Order of United Workmen (Kansas).
Ancient Order of United Workmen (Massachusetts).
Ancient Order of United Workmen (Minnesota).
Ancient Order of United Workmen (North Dakota).
Ancient Order of United Workmen (Oklahoma).
Ancient Order of United Workmen (Oregon).
Ancient Order of United Workmen (South Dakota).
Ancient Order of United Workmen (Washington).
Ancient Order of United Workmen (West Virginia).
Artisans Order of Mutual Protection.
Association Canado-Americaine.
Bavarian National Association of North America.
Beavers National Mutual Benefit.
Bohemian Catholic First Central Union.
Brotherhood of American Yeomen.
Canadian Order of Chosen Friends.
Canadian Order of Foresters.
Catholic Family Protective Association of Wisconsin.
Catholic Fraternal League.
Catholic Knights of America.
Catholic Knights of Ohio.
Catholic Mutual Benefit Association of Canada.
Catholic Order of Foresters.
Catholic Workman.
Christian Burden Bearers' Association.
Columbian Circle.
Columbian Mutual Life Assurance Society.
Danish Brotherhood in America.
Degree of Honor Protective Association.

Equitable Fraternal Union.
First Catholic Slovak Ladies' Union.
Fraternal Aid Union.
Fraternal Brotherhood.
Fraternal Home Insurance Society.
Fraternal Order of Eagles, Insurance Department.
Fraternal Reserve Association.
German Baptists' Life Association.
German Beneficial Union.
Golden Seal Assurance Society.
Grand Carniolian Slovenian Catholic Union.
Heralds of Liberty.
Home Benefit Association.
Homesteaders' Life Association.
Independent Order of Foresters.
Independent Order Free Sons of Israel.
Jewish National Workers' Alliance of America.
Knights of Columbus.
Knights of Pythias, Insurance Department.
Knights of St. George, German Roman Catholic.
Ladies' Catholic Benevolent Association.
Loyal American Life Association.
Loyal Association.
L'Union St. Jean-Baptiste d'Amerique.
L'Union St. Joseph du Canada.
Lutheran Brotherhood.
Lutheran Mutual Aid Society.
Maccabees, The.
Masonic Life Association.
Modern Order of Praetorians.
Modern Samaritans.
Mystic Workers.
National Benevolent Society.
National Fraternal Society of the Deaf.
National Protective Life Association.
National Union Assurance Society.
New England Order of Protection.
North American Union.
North Star Benefit Association.
Order of Scottish Clans.
Order Sons of St. George (Illinois).
Order Sons of Zion.
Police and Firemen's Insurance Association.
Polish Association of America.
Roman Catholic Mutual Protective Society of Iowa.
Royal Arcanum.
Royal League.
Security Benefit Association.
Slovenic National Benefit Society.
Societe des Artisans Canadiens-Francais.
Sons of Norway.
Supreme Tribe of Ben-Hur.
United American Mechanics, Beneficiary Degree.
United Artisans.
United Order of Americans.
United Order of the Golden Cross.
Western Catholic Union.
Women's Benefit Association of the Maccabees.
Women's Catholic Order of Foresters.
Woodmen Circle.
Woodmen of the World, Sovereign Camp.
Woodmen of the World, Canadian Order.
Workmen's Circle.

The man who fails to take out "life insurance" for his family here, should certainly take out "fire insurance" for himself, hereafter.—[Fraternal Index.

TREASURER'S REPORT.

Division Collections for October.

Grand Division	\$ 30.96
Chicago	487.56
Detroit	234.90
Saginaw	19.55
Louisville	116.52
Little Rock	105.96
Dayton	71.04
Bay City	12.61
Cincinnati	87.89
Evansville	30.60
Nashville	22.20
Springfield, O.	25.61
Olathe	101.93
Flint	143.04
Toledo	72.49
Milwaukee	239.02
Columbus	150.61
Knoxville	56.30
Cleveland	168.11
Indianapolis	240.36
Brooklyn	392.29
St. Louis	351.92
New Haven	36.37
Holyoke	36.99
Los Angeles	223.46
Atlanta	92.25
Philadelphia	218.64
Kansas City	190.03
Omaha	140.11
New Orleans	92.71
Kalamazoo	47.82
Boston	207.21
Pittsburgh	192.44
Hartford	65.61
Memphis	39.67
Portland, Me.	39.99
Buffalo	76.33
Portland, Ore.	79.19
Newark	47.82
Providence	90.05
Seattle	45.31
Utica	73.92
Washington	98.16
Baltimore	71.23
Syracuse	66.25
Cedar Rapids	50.20
Huntington	51.73
Albany	69.05
Rochester	72.52
San Francisco	58.08
Reading	290.64
Akron	36.69
Salt Lake City	41.65
Rockford	47.22
Springfield, Ill.	74.01
Davenport	28.78
Worcester	190.01
St. Paul	62.27
Ft. Worth	64.47
Dallas	77.70
Denver	21.95
Waterbury	31.04
Springfield, Mass.	44.12
Waco	35.70
Pittsfield	23.45
Bangor	67.60
Kenosha	52.04
Birmingham	64.30
Sioux Falls	53.91
Wichita	37.81
Spokane	56.37
Des Moines	48.41
Lowell	62.41
Berkeley	90.14
Delavan	

Houston	33.42
Scranton	41.69
Richmond (Sept.)	79.29
Norfolk	9.75
Johnstown	8.22
Manhattan	78.56
Jacksonville	35.25
Lewiston	38.87
Peoria	2.08
Jersey City	119.49
Bronx	162.81
Columbia	60.49
Charlotte	107.84
Durham	75.65
Dubuque	24.49
Grand Rapids	28.60
Toronto	210.74
Duluth	13.48
Canton	22.57
Total collections	\$8,490.59

OCTOBER DISABILITY CLAIMS.

*W. A. Lauritsen, Faribault..\$	35.00
*J. H. Wudel, Parkston, S. D.	20.00
*C. F. Deshazer, Palco, Kan.	15.00
*O. W. Riddle, Piqua, Ohio	10.00
*E. J. Stringer, New Orleans	10.00
*Charles Winter, St. Paul.....	25.00
John Adam, Waco.....	20.00
G. L. Esterly, Denver.....	50.00
T. G. Mayer, New Orleans.....	35.00
P. B. Moses, Jacksonville.....	10.00
George Huber, Freeport, Ill.	15.00
John Feninger, Evansville.....	35.00
A. B. C. Quinn, Marietta, O.	50.00
H. E. Stevens, Merchantville,	
N. J.	50.00
R. W. Williams, Delavan.....	40.00
Philip Bednarek, Detroit.....	45.00
Murray Campbell, Berkeley..	50.00
Alvin Conrad, Porterville,	
Cal.	15.00
J. F. Flynn, Bangor.....	35.00
H. A. Germer, Los Angeles.....	50.00
Robert O. Ozbun, Dubuque.....	35.00
E. E. Robinson, Berlin, Wis.	25.00
B. S. Whitehead, Hamilton,	
Ga.	30.00
S. O. Wigen, Valders, Wis.....	10.00
Oliver Freeman, Dallas.....	15.00
C. J. Holland, Daytona, Fla.	20.00
*C. Robinson, Petersburg, Ind.	10.00
*W. I. Roller, Akron.....	10.00
*Dominick Ross, Pittsburgh..	10.00
*Thomas Sarver, McKeesport,	
Pa.	10.00
*W. E. Shaw, Cambridge,	
Mass.	15.00
*J. F. Shea, Mattapan, Mass.	10.00
*Arista Wright, Indianapolis	10.00
*Paul Krueger, Milwaukee.....	50.00
*H. W. Mills, Baltimore.....	10.00
*H. A. Bernac, Frederick, Md	5.00
*D. M. Kumpf, Pekin, Ill.....	30.00
*John Weber, La Crosse, Kan	20.00
Richard Dixon, Denver.....	50.00
C. W. Drolsbaugh, Scranton	10.00
Total for the month.....	\$1,000.00

*Denotes accident claims.

*Work for the Good
of the Order*

TREASURER'S STATEMENT
FOR OCTOBER, 1924.

Balance and Income.

Balance, September 30.....	\$594,475.49
Division collections.....	8,490.59
Interest, mortgage loans.....	3,875.50
Interest, bonds.....	403.75
Interest, banks.....	33.22
Sale of emblem jewelry.....	26.60
Record and registry fees.....	14.25
Exchange on checks.....	1.00
Phone tolls25
Total balance and income.....	\$607,320.65

Disbursements.

Death benefits	\$ 1,250.00
Sick benefits	660.00
Accident benefits	340.00
Accrued int. on mortgages	299.84
Refunds of dues.....	2.93
Organizing expenses.....	10.65
Salaries	612.48
Services	548.33
Official publication.....	318.49
Rent	175.00
Office expenses	104.92
Printing and stationery.....	43.05
Furniture and fixtures.....	17.12
Sundry supplies.....	14.67
Postage	13.15

Total disbursements.....\$ 4,410.63

Recapitulation.

Balance and income.....	\$607,320.65
Disbursements	4,410.63
Balance, October 31.....	\$602,910.02

TRUSTEE'S REPORT.

Ledger Assets, October 31, 1924.

First mortgage loans.....	\$511,372.53
First mortgage bonds.....	22,291.61
U. S. Liberty bonds.....	42,614.40
Canadian bonds.....	15,862.81
Cash in banks:	
Central Trust.....	6,289.74
Bank of Montreal.....	3,448.78
Secretary's contingent fund	300.00
Treasurer's cash.....	730.15
Total Ledger assets.....	\$602,910.02

Balance in Funds.

Reserve Fund	\$459,013.75
Mortuary Fund	66,637.43
Sick and Accident Fund.....	41,594.05
Unallocated interest.....	27,436.19
Convention Fund.....	2,974.94
Organizing Fund.....	2,415.44
General Expense Fund.....	2,838.22
Total in all funds.....	\$602,910.02

OCTOBER DEATH CLAIMS.

Paid to Mrs. Hannah Robinson, Berlin, Wisconsin, for death benefit of Evan E. Robinson, certificate No. 3270, deceased August 26, 1924, \$1,000.

Paid to Mrs. Rosa Jennie Williams, South Houston, Texas, for death benefit of Thomas A. Williams, certificate No. 3016, deceased September 7, 1924, \$250.

BIRTHS.

August 21—Mr. and Mrs. Walter H. Mills, Archer, Fla., a girl.
 September 3—Mr. and Mrs. Karl Douglass, Flint, Mich., a girl.
 September 21—Mr. and Mrs. S. P. H. Swafford, Akron, O., a boy.
 October 10—Mr. and Mrs. Andrew Hamant, Greenwich, Kan., a girl.
 October 19—Mr. and Mrs. Leon B. Dickerson, Atlanta, Ga., a boy.
 October 23—Mr. and Mrs. Elmer Fowler, Dayton, O., a boy.
 October 24—Mr. and Mrs. Frank Faulhaber, Cleveland, O., a girl.
 October 26—Mr. and Mrs. Donald M. Herran, Laporte, Ind., a girl.
 November 2—Mr. and Mrs. George S. Young, Chicago, Ill., a boy.
 November 3—Mr. and Mrs. Oscar Redman, Columbus, O., a girl.

MARRIAGES.

April 19—Walter K. Barnett and Miss Elsie Marvin, St. Joseph, Mo.
 August 23—Ralph D. Glenn and Miss Edna Wright, Salt Lake City, Utah.
 October 7—Buford S. Hudson, Porter, Okla., and Miss Mattie Henderson, Little Rock, Ark.
 October 27—Ray Bertrand and Miss Eva Warhaft, Milwaukee, Wis.

OBITUARY.**Harry J. Unruh.**

Brother Harry J. Unruh died at Kalamazoo, Michigan, October 22, in his 32nd year. He joined the society in April, 1915, through Kalamazoo Division, and was for a time a member of Chicago and Kenosha Divisions, transferring back to Kalamazoo in 1923.

Charles E. Adsit.

Brother Charles E. Adsit died at his home in Saginaw, Michigan, October 25, in his 63rd year. He was a charter member of the society but left in 1911, rejoining in January 1916, through Saginaw Division.

Charles O. Dantzer.

Brother Charles O. Dantzer died at Philadelphia, Pennsylvania, October 27, in his 60th year. He joined the society through Philadelphia Division in July, 1912.

Jeremiah J. Horgan.

Brother Jeremiah J. Horgan, a social member of Hartford Division, died November 10, in his 70th year. He was admitted in December, 1921.

DEATHS.

November 4—Paul F. Bertsch, son of Alfred C. Bertsch, Peoria, Ill.
 November 4—Infant daughter of Friend C. Starr, Akron, O.
 November 4—Rev. Dr. Charles Luther, father of Edgar C. Luther, Hartford, Conn.

**THE CASH VALUE OF HEALTH.**

If you could go to a department store and buy a bottle of health or a pound of health for so much money, you and everyone else would probably remain healthy. Health, however, is not a commodity; it is really a quality of one's life. It has nevertheless a real cash value and can be bought and sold.

For example, you develop influenza because someone with whom you associated was careless and you received an infection, and also because you were careless and allowed your body to become run down and lacking in resistance. The influenza progresses and gradually heals, but like many others you do not seem to get well entirely. Your cough continues and after several examinations the doctor informs you that your influenza has lighted up a previous infection with tuberculosis and that you have now developed active tuberculosis.

Suppose you are on a salary of \$200 a month. How much does it cost you because someone was careless? First of all, it costs you the doctor's bills—\$100 is probably a minimum. Secondly, it costs you loss of time from your job. Whether you were paid or not paid, it costs somebody, either you or your employer, at least six months' time, that is \$1,200. If you went to a sanatorium to take the cure for tuberculosis, as you doubtless should have, you would add another \$750 to your bill. These three items alone total \$2,050; and that is not all. You haven't added any such items as additional expense in connection with sanatorium or other institutional care, the loss to your family, and a dozen other personal items that might be mentioned. The bill, however, of over \$2,000 is sufficient to convince one that loss of health costs money.

But, for a few dollars you could have stayed well and need not have developed tuberculosis at all. In other words, for a tiny fraction of \$2,000 you could have saved that amount of

money. That is the cash value of health.

If you and everybody in your community had contributed to the annual Christmas seal sale and to the other community health agencies as citizens and taxpayers in order to buy enough health to keep you well, you would have helped to teach persons not to be careless. You in turn would have been taught how to live, and might have saved the original attack of influenza. For another few dollars you would have been taught to have an annual physical examination and thus any incipient defects that might cause tuberculosis would have been discovered. The total expenditure that you might have made here would have been almost insignificant compared to what the disease actually cost you. Why then be sick when it is cheaper to be well and also much more conducive to happiness?

The United States Public Health Service estimates from surveys it has made that an average of seven days a year is lost on account of sickness. Suppose that each of the 40,000,000 working men and women in the United States last year lost seven days. This is equivalent to 280,000,000 days of work. Figure it up in years! At present standards, suppose the average wage of these men and women was \$3.00 a day. The total loss on account of sickness then would aggregate \$840,000,000. And yet certain industrial concerns and certain communities where health has been bought and its cash value has been realized have clearly demonstrated that you can reduce the amount of sickness as much as 75% to 90%.

Health, therefore, has a cash value. It can be bought and it can be sold. The National, state and local tuberculosis associations of the country have been trying to sell health for years to the cities, towns and states of the country and through them to the individual men and women. To carry on this campaign of selling health requires funds. The seventeenth annual Christmas seal sale in December will give you a chance to help. Buying Christmas seals may be a genuine life and health insurance for you. It will surely help someone in your community if it does not help you directly.

AVOID SUSPENSION.

You do not permit your fire insurance to lapse, neither do you permit your insurance against theft and burglary on your property to lapse, and yet you will permit your insurance on your most valuable property—your life—to be in suspension for a week, ten days, or two weeks at a time. Is it because you do not value your life or is it because you have not realized the importance of keeping your insurance in force, that you neglect paying on time, thus keeping your insurance in force only a portion of the month? You have no assurance that you will not pass away during the time that you are suspended. Why not give this matter serious thought and make up your mind to receive the worth of your money by not permitting yourself to become suspended, thus keeping your insurance in force all of the time?—[Security News.]



While you are giving— give health

THE greatest gift of all is health. You can give that priceless treasure of health to many this Christmas. Buy Christmas Seals. Everywhere are solitary sufferers and whole families stricken by the Great White Plague. Often they have no help except that furnished by the Tuberculosis Associations, which are financed by the annual sale of Christmas Seals.

Give—and feel the joy that comes with giving. Buy Christmas Seals. They have helped stamp out half the ravages of consumption. Buy Christmas Seals, and help stamp out the dread disease entirely.



STAMP OUT
TUBERCULOSIS
WITH
CHRISTMAS
SEALS

The National, State, and Local Tuberculosis Associations of the United States

WARNING.

The other day there appeared in the superintendent's office a dirty, evil-looking person with auburn hair, who asked Superintendent Stewart for permission to take a bath at the school. This man gave his name as Otto Jones.

However, after giving him the once over, Superintendent Stewart decided it best for all concerned to show the stranger the door.

It developed later, after the stranger had left, that he was none other than John Vice, alias Otto Jones, or vice versa. It was this same fellow who five or six years ago came to Kansas, stayed a while, and left, after having swindled a good many tender-hearted Kansans deaf out of several hundreds of dollars. For the benefit of the deaf through Kansas and the neighboring states, we give this warning, and hope that ere long some one who has evidence enough, will see to it that Otto Jones or John Vice is assured of a good clean bath and hard work behind prison doors.—[F., in Kansas Star.

AS OTHERS SAW IT.

The National Fraternal Society of the Deaf held its ninth triennial convention in July at St. Paul, Minn., and a large number of the members were present. The delegates had their hands full of work throughout the week and much was accomplished that will forward the good work of the society. The new officers are practically the same tried and efficient men who have the success and constant growth of the society in view.

We feel we are safe in saying that the convention at Atlanta in 1921 has not been eclipsed. The South takes pardonable pride in the gathering at Atlanta and the way the affairs were conducted there.

Denver will be the next convention city three years hence. We feel certain something will be accomplished by the Denverites who have every reason to expect a large attendance.—[The Mississippian.

NEW MEMBERS.

4. John Woodall.....Lebanon, Ky.
 5. A. E. Stephens.....Little Rock
 5. T. E. Hawley.....Little Rock
 10. G. B. Park.....Middletown, O.
 10. C. A. Howard.....Middletown, O.
 10. N. W. Lowe.....Cincinnati
 16. A. J. Hohman.....New Riegel, O.
 22. J. A. Wright.....Rensselaer, Ind.
 22. R. A. Southers.....Bedford, Ind.
 24. W. E. Gauding.....St. Louis
 34. T. J. Gagoudy.....Kalamazoo
 34. H. D. Maher.....Dowagiac, Mich.
 36. E. L. McElroy.....Apollo, Pa.
 46. Fernando Harrison.....Washington
 55. F. K. Strickland.....Akron
 71. F. L. Collins.....Farmington, Me.
 73. J. J. Hyatt.....Ozark, Ala.
 74. R. B. Fuller.....Hitchcock, S. D.
 75. E. M. Albrecht.....Woodbine, Kan.
 75. T. W. Griffing.....Sulphur, Okla.
 76. C. Flaskerud.....Twete, Mont.
 87. A. L. Taber.....Brooklyn
 87. Joseph Worzel.....New York
 87. Henry Fox.....New York
 92. Albert Lazar.....New York
 92. *A. Capelle.....New York
 93. *A. W. Smoak.....Filbert, S. C.
- *Social members.

THE GET-ONE DEGREE.

If every member saw to it that his name appeared in this list at least once, the letters N. F. S. D. would soon have additional meaning. Why not do your part, and have them mean "No Frat Shirks Duty"? Do you shirk yours?

Louisville Division—William C. Fugate.

Little Rock—James M. Smith, Earle L. Bell.

Cincinnati—Leslie B. Honicon (2), Florian Berchiet.

Toledo—Floyd C. McCrory.

Indianapolis—William A. Keene, Joseph L. Rollings.

St. Louis—Sylvester Koebel.

Kalamazoo—Daniel Tellier, Frank A. Adams.

Pittsburgh—John L. Friend.

Washington—John R. Courtney.

Akron—Dennis K. Wickline.

Bangor—James G. Jellison.

Birmingham—William F. Grace.

Sioux Falls—Brandt L. Otten.

Wichita—Ross Davison, Edward Foltz.

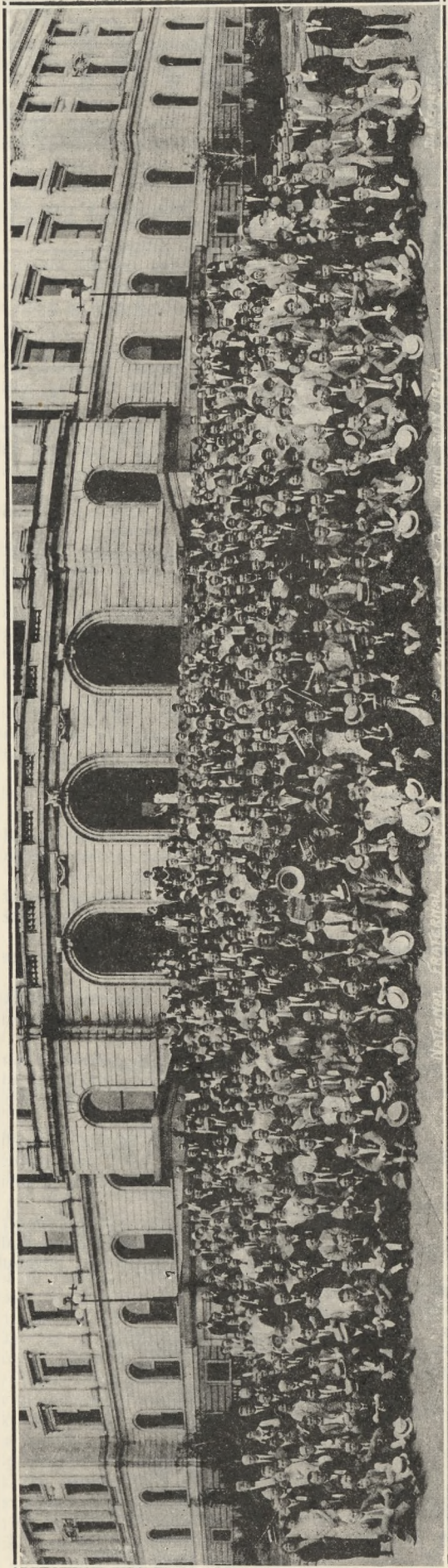
Spokane—James H. O'Leary.

Manhattan—Max M. Lubin (2), Henry Plapinger.

Bronx—Edward P. Bonvillain, Joseph Graham.

Columbia—Charles F. Smoak.

NEW BLOOD is the life of every organization; new certificate holders bring added insurance to the members of fraternal insurance societies.



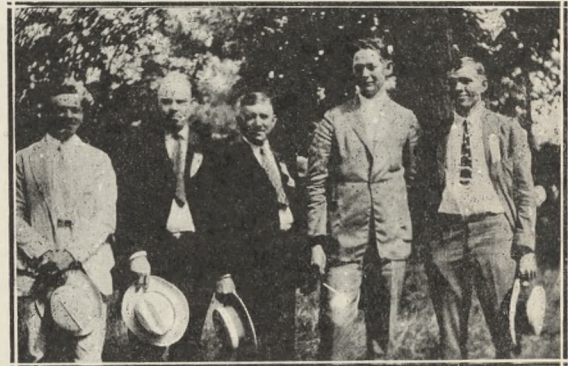
The General Group at the St. Paul Convention



THE BUDGETARY COMMITTEE AT ST. PAUL
Sitting—A. O. Steidemann, St. Louis; F. J. Neesam, chairman, Delavan; Grand President H. C. Anderson; W. P. Souder, Washington. Standing—D. McG. Cameron, Boston; L. J. Bacheberle, Cincinnati.



NEW ENGLAND DELEGATES AT ST. PAUL



TEXAS DELEGATES AT ST. PAUL



THE CONVENTION BRIDE AND GROOM AND
UNCLE JOSH

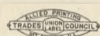


Publication Office Mount Morris, Ill.
Published Monthly under the Auspices of the
Society, by Kable Brothers Company.

Address all correspondence to
FRANCIS P. GIBSON Editor
130 North Wells St., Chicago, Illinois.

Articles for publication must reach the
editor by the 10th of the month.
Correspondence is solicited from all mem-
bers and others interested in the Society.
In sending changes of address division Sec-
retaries and individual members should always
give the old address as well as the new one.

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



NOVEMBER, 1924.

\$602,910.02.

Denver—1927.

"Before you invest, investigate."

De l'Epee Day—November 24. Ob-
serve it with a contribution to the
monument fund.

December payments are due—and
we hope our members will start the
new year right by cleaning up their ac-
counts with the old. Your division
treasurer will appreciate it, too.

Election time is here again. At their
December meetings our divisions will
elect their officers for next year. Of
course, they will remember that the
best men should win.

Faribault Division No. 101 will be
installed at Faribault, Minnesota, De-
cember 6. Congratulations are in or-
der and may be addressed in care of
Victor R. Spence.

One of our members recently dis-
covered that he was four years older
than his application and certificate rat-
ing made him out to be. One of the
first things he did after getting over the
shock was to advise the home office and
have his record changed—and pay up
the difference that it made in his rates.
We paged Mr. Diogenes and put Mr.
Member down as one good Frat, and
a careful and appreciative one at that.

We are under obligations to the
Silent Worker for the loan of the St.
Paul convention cuts used in this is-
sue.

The editor of the Line O' Type
column of the Chicago Tribune, in
comparing the propensity of his goat

to wander back to a certain place put
it as being "just as deaf people, when
they go out for a stroll, always love
to walk on railroad tracks." Our ex-
changes contain plenty of acknowl-
edgments of this indictment—the glit-
tering rails still act as a magnet to
many of our people. The Kansas Star
tells of two young fellows who last
summer took that stroll to eternity and
within a month of each other. If, as
in the case of the Tribune, others see
us that way, how can we expect to get
out of the extra hazardous class the
accident insurance companies have us
in?

Buy Christmas Seals—put in some
good licks for the war on tuberculosis.

And there is Gallaudet Day, De-
cember 10. The Hartford monument
fund committee solicits your contribu-
tion. Celebrate by sending in yours.

We have to beg pardon again. In
the October issue two lines were omit-
ted from the list of disability claims
paid in September—an item of \$30
paid to W. C. Coleman of Grapevine,
Texas, and the total of \$855. The
perfect Frat is yet to come.

We were trying hard to have the new
edition of our constitution and laws
ready for distribution by December 1,
but it will be delayed because of the
necessity for arranging tables for the
proposed Class F. The division secre-
taries will receive a supply as soon as
they are ready, from which they will be
prepared for every member of their di-
visions receiving a copy.

We have been asked who were the
oldest members—in point of long con-
nection with the society—at the St.
Paul convention. The honor went to
Brothers Brownrigg of Saginaw and
Brosseau of Bay City, certificates num-
bers 13 and 14, respectively. And it
was their first convention since Detroit
1905, at which time they were grand
officers.

A PSALM OF HAPPINESS.

By Solomon, Junior.

My son, I would sing an anthem of
great joy and happiness.

For a noble deed hath been brought
unto mine notice.

A deed which did make light the
burden of a man which was weighted
down with worries and sorrows.

For the woman of his heart was sick.
And the child which she bare him
also.

And his weekly wage receipt was ex-
ceedingly low.

His dues he could not meet; yea,
great was his sorrow.

And he wrote unto his tribal scribe,
saying that he would needs have to
throw up the sponge, and cease to be
one of us.

For fraternity, as he had seen it,
was but a delusion, a snare with which
to trap the unwary.

What had he gained for having come
into our order, other than a certificate
and a button?

Deep, indeed, was his woe.

But the man unto whom he did
write, bade him be of good cheer; what
mattereth it that such a small thing
should hinder him from enjoying the
company of his wife and of his little
one, the mere absence of the stipulated
amount of tribute money?

His tribe did have certain sums of
moneys, which were at the disposal
of such as were honest and in need of
assistance.

"Be thou of good cheer, for we shall
pay thine tribute money for thee, and
when thou are able, pay thou us, with-
out usury."

And the man thus aided, gave vent
to paens of praise, his heart was full
unto bursting, he hath seen what we
preach done into practice.

Aye, for ever and aye, a man hath
been lifted out of gloom.

His perspective hath been changed;
he hath reason to sing a song of hap-
piness.

For is there a man with soul so dead,
who not unto himself can say, when
kindness and fraternal charity upon
his plate are set, "This is my own,
my kindly lodge."

He shall go forth, and sing of his
happiness all day long; his sleep shall
be bettered with dreams of days which
shall brighter be.

Allelujah, allelujah, for better deeds
and kindlier.

Such happiness as we render unto
others shall come back to us, fourfold,
tenfold, a hundredfold;

One man thus served shall serve oth-
ers, they in turn shall serve still oth-
ers.

The circle shall grow, and stronger
be.

Yea, one act of fraternal charity
shall be like unto a pebble which is
cast into the sea.

It shall cause circles following cir-
cles, one after the other, until the ut-
most boundaries of the sea have been
reached.

And then they shall return, a swell-
ing upon the mighty sea, and return
unto the one which did cast the pebble,
and say unto him:

"Thou art a worthy son of frater-
nity, behold, what thou hast done shall
live forever and ever, world without
end—

"Selah."



Buy Christmas Seals;
Promote Public Health.

Division Notes

Edited by Charles B. Kemp

Coming Division Events

December.

- 5. Home banquet.....Omaha
- 6. Lecture.....Omaha
- 10. Gallaudet anniversary.....Spokane
- 13. Card party.....Reading
- 13. Bazaar.....Canton
- 13. Anniversary banquet.....Pittsfield
- 13. Mask and ball.....Manhattan
- 20. Santa Claus party.....Toledo
- 20. Stag party.....St. Louis
- 20. Christmas party.....Cleveland
- 20. Turkey party.....Kansas City
- 27. Annual Ball.....Boston
- 27. Public Installation San Francisco
- 27. Christmas party.....Akron
- 27. New Year's party.....Seattle
- 31. New Year's social.....Columbus
- 31. Watch party and banquet Houston
- 31. Sylvester dance.....Milwaukee
- 31. Watch party.....Scranton
- 31. Watch party.....Toledo
- 31. Watch party.....Evansville
- 31. Whist and Social.....Holyoke
- 31. Literary Hash.....Indianapolis

January.

- 1. Oyster supper.....Saginaw
- 3. Frat night.....Providence
- 10. Banquet.....New Haven
- 11. Installation and smoker.....Lowell
- 14. Mask party.....Birmingham
- 17. Parcel Post party Springfield, Ill.
- 24. Masked ball.....Bronx

February.

- 8. Mask ball.....St. Louis
- 22. Banquet.....Richmond

Chicago.

Since the opening of the various schools for the deaf in September, travel seems to have fallen off considerably, as evidenced by the few out-of-town callers at headquarters. However, a few have dropped in and given us the glad hand. Among them were Fred D. Allen, Pittsburgh, Pa., Mr. and Mrs. H. A. Hathaway, Elgin, Ill., Edward M. Hetzel, Carey, O., Charles W. Boake, Cincinnati, O., Luther Donathan, Racine, Wis., Mr. and Mrs. Ray J. Bertrand, Milwaukee, Wis., and Henry A. Bernac, Frederick, Md. There may have been a few others, but as they neglected to leave their John Hancock, we don't at this moment recall their names.

Speaking of headquarters, they say that the force there are throwing a chest these days, and calling the attention of callers to a handsome new wall clock recently purchased. For years the home office has been without an of-

ficial timepiece, but now has as fine a clock as anyone could wish for. The case is of mahogany, 42 inches high. The dial is large, and the figures are plainly visible from any part of the offices. It has the reliable pendulum movement, conceded to be better than springs, and so far, at least, has been keeping excellent time. But the boys in the office don't seem to have changed into clock-watchers. Someone can usually be found at the office long after the clock says it is time to quit.

The division's November meeting held a surprise or two for many of us. Chief among them was the report of the nominating committee. Not one of the present officers is up for re-election to the office he now holds, and only two are candidates for any office at all. If the announced slate is put through, it will be about the most complete turnover of officers the division has had for years. New blood, new interest, may be a good argument, but so is the argument of long experience. So the final result is problematical.

Another surprise was the platform announcement of our young friend and

brother, Louis Ruskin, that the announcement of his marriage that appeared in The Frat some time ago was "too previous." He wants it distinctly understood that he is still footloose as far as matrimony is concerned, though naively admitting future possibilities. All right, Louis.

Our sergeant-at-arms, Herman Tegmeyer, has been laid up in a west side hospital for some weeks, a huge carbuncle on the back of his neck necessitating an operation. During his enforced idleness our relief committee saw to it that his dues were kept up, and that his family did not suffer. For such is fraternity. Here's hoping our sergeant is able to be on the job at the December meeting.

Louisville.

Who said we were talking through our hat when we spoke of the results of Division Secretary Fugate's trip to the mountains last summer? Keep your eye on the membership barometer; Bill has just chalked up one more, and the end is a long way off, farther off than the way to Tipperary.

Louisville lost out in the race for that prize gavel last year, but has not given up its desire to possess a gavel of historic wood. Past Grand Vice President Patrick Dolan went down to Danville a short time ago, and brought back a gavel made from the wood of one of the trees that were felled to make room for the first state school for the deaf in this great land of ours. The



SEEING CHICAGO

Some of the St. Paul-bound visitors, atop one of Chicago Division's busses July 5. Among those present and recognized are Thomas S. Marr, Mr. and Mrs. J. B. Chandler, W. J. Kennedy of Tennessee, Miss Beulah Christal of Texas, M. L. Kenner of New York.

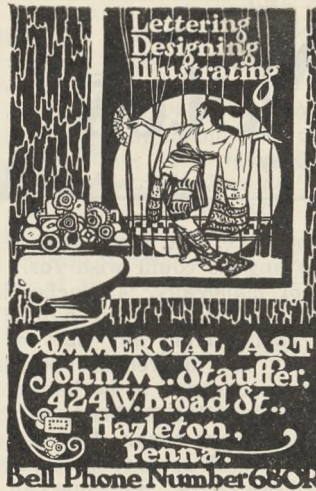
gavel was turned by Brother Luther Morris, and is now in the hands of a silversmith, who is putting on trimmings which will make it one of the most desirable gavels that have ever been turned out for any of our many divisions.

The Kentucky School for the Deaf football team played one of the local high schools on November 8. Probably some readers will say to put that in a sporting paper, but not us. The future of the N. F. S. D. lies in the hands of the generations now at school, who will have to carry on when we old-timers fall by the way and return to dust. Acting upon that principle, the division turned out en masse, and rooted so vigorously that the deaf boys won handily, 26 to 7. The night before the game, the boys were guests of the Louisville Silent Bowling League, and they showed beyond doubt that as bowlers, they were good football players. The evening after the game, the division itself played hosts at a social; so if those youngsters do not come in when their school days are over, we will plead guilty to having been punk entertainers.

It would be a good idea if there were a little more reading of The Frat outside of the news of a man's own division. We have had many a run-in with smart alegs who take exceptions to rulings and announcements made by the division officers. "Where in heck do you get that dope," they ask. "Nothing like it in the printed laws of the society. Consequently such rulings are not binding." The official notices sent out by the various grand officers, printed in The Frat, are as much part of our laws as those printed in book form; the man who receives his paper and does not look for such notices is a dangerous slacker. He is not posting himself, he retards business when it comes up; his belchings against the presiding officers are nauseating, and tend to foment distrust among others, who like him, did not have the time, or to put it more bluntly, the sense to read what was put in to be read. We know that the great majority of our members are well posted on all such matters—nevertheless, when one man does not get all he should out of his paper, he is an obstructionist, or as we saw it called at St. Paul, a "fraternal Bolshevik." A fitting term, if we are allowed to say so.

Lowell.

Our Hallow'en social and dance was a most successful affair, a good crowd turning out for the occasion. The prize for the prettiest costume was awarded to Albernina Kilinski of Lawrence, and was \$3 cash. Miss Boucher of Lawrence pulled down \$2 for the funniest costume for ladies, and Eddie Weymouth of Lowell copped the men's prize of the same amount. Stephen Henry and Clara Grady won the prizes in the waltz contest. These prizes were generously donated by Frank Otis of Lawrence. Great credit for the



This is a sample of the work of John M. Stauffer of Hazleton, Pennsylvania. Brother Stauffer has established the Stajo Shop where he is ready to fill orders for anything in the art line, including almost everything in the way of gifts. We are much pleased to note this independent enterprise on the part of one of our members.

success of the evening is due to Chairman Myles McGeever and his aides.

On November 2nd an auto-truck ride to the Allard farm was held under the auspices of the division, and proved very enjoyable. Roaming about the farm, picture-taking and discussing a buffet lunch were the high lights of the day.

The division is planning to celebrate its fifth anniversary with a banquet, which will take place sometime in 1925. We were put on the Frat map in June—1920, and are still there, and intend to stay. The banquet will be in charge of Colin McCord, and anyone wishing further particulars should write him at 87 Andrews St., Lowell. It was voted to put the proceeds of the Hallow'en dance into the banquet fund. Further announcements will appear in The Frat later.

The division will hold its regular January meeting on the 11th, and the installation of new officers and a smoker will follow the business part of the meeting. Details later.

Holyoke.

The whist party September 27 was not as well attended as we could have wished. It was for the benefit of the Home for Aged and Infirm Deaf at Boston, and was held at the home of Anaclet Mercier, in Chicopee Falls. But every little helps, and we are glad to have done what we could.

September 28 we had a group photograph taken of the division members. Out of our 24 members, all but four were present. These four lived too far away to come. We are planning to present headquarters with a copy of the photograph, and hope to see it in The Frat some day. After having our photograph taken, we, in company with our wives and friends, took the trolley to West Holyoke, where we had a fine time, including lunch at a German restaurant.

Our Polish members are planning to hold a whist and social party in Bridge St. Turn Hall on December 13, and expect to have a big time.

Our 15th anniversary comes on January 1, and we are figuring on celebrating with a banquet on January 10, in our regular meeting hall. \$1.75 per plate. Write or see Frank Kusiak, chairman, 200 Montgomery St., Chicopee Falls, Mass.

At our October meeting President Klopfer presented the division with a nice new gavel. The old one was auctioned off to Secretary Kusiak.

Hartford.

Our big annual social on October 25 was successful away beyond our fondest expectations. All records for attendance and for financial returns were broken, and the committee in charge, composed of the charter members of the division, certainly deserve great credit for its success. The chief attraction was the vaudeville show, and from magician to toe-dancing nymph, it was the best ever. The hit of the evening, perhaps, was when the nymphet, at the close of her dance, broke a toy balloon, extracting therefrom a U. S. flag and a blue flag with the words "Hartford Division, No. 37, N. F. S. D." in white lettering, which she kissed and waved amid noisy applause. The close of the evening found everybody happy and well satisfied that the division had lived up to its advertisements. Next year we will try and get a larger hall. We expect we will need it.

We were late in starting our November meeting. Learning that those two well-known and popular frats, Max M. Lubin of New York, and John A. Roach of Philadelphia, were to be up this way in attendance at the Yale-Army game, we decided to stage a little banquet in their honor. Eighteen of our members were present, and everyone enjoyed the occasion, and especially enjoyed listening to the remarks of the two guests of honor.

We expect to have our new regalia caps ready for wear at the January or February meeting. Then see us strut!

The gavel committee is planning to send notices to all division secretaries in regard to the matter of obtaining spindles and pedestals from the old Hartford school, which can be worked up into gavels, and make a splendid souvenir of the first school for the deaf in America. All are over 100 years old. Every division should have at least one. Why? The N. F. S. D. grew from the education of the deaf. The education of the deaf grew from what? "Old Hartford." See?

It's a bit early, but, best wishes for a Merry Christmas and a Happy New Year.

Columbus.

In order to give our members a chance to attend the masquerade social given by the Ladies' Aid Society at the school, our November meeting was cut short, only necessary routine business

being transacted. Perry R. McMurray and Frank Stokes were over from Springfield, and attended our meeting as visitors, later going to the social. Quite a large number of frats from near-by places were at the social, but the writer failed to get their names. Possibly the many pretty girls present diverted his mind from his reportorial duties.

Our hearty congratulations are extended to the new Ohio baby, Canton Division, No. 100. That it may grow to be a big, strong, hearty division is the wish of Columbus Division No. 18.

The proceedings of the St. Paul convention as they appeared in the August-September issue of *The Frat* made interesting reading. Reading it, one feels as if he was present personally, so clear is the report. Editor Gibson gets it off just right. Long may his pen wave.

In the person of Charles E. Robbins, of this city, we have a sturdy, unassuming frat who has held his position with the George E. Smith Shoe Co. for 25 years continuously. We believe there are not very many men who have held down one job as long as Brother Robbins has. We think such persons are entitled to some consideration at the hands of their employers when the time arrives that they can no longer continue their work. A pension would seem to fit in here very well.

Los Angeles.

Deputy Organizer Ruggero and his popular wife celebrated the completion of their new home on Palm Grove avenue last month with a rousing housewarming that will not soon be forgotten. Over forty friends were in attendance with their good wishes and gifts, many of the latter proving to be exactly the right thing at the right time. Delicious eats and original games made a very short evening of it.

Clennan Scott and Charles Nutt, two deaf boys claiming to be from Arkansas, were picked up by the police on suspicion of burglary recently. At the preliminary hearing in justice's court, Scott confessed to burglarizing a room at the Y. M. C. A. and was bound over to the superior court for trial. Nutt was released when Scott assumed responsibility. Other charges are pending against the pair, one of which in-

volves a fictitious check written by Scott. We know of several other floaters here who would make excellent jail tenants, and hope to see them signed up on a long-time lease as party of the second part before long.

Des Moines.

Perhaps the other divisions have the idea that this division is dead and buried, since we have not been contributing to *The Frat* columns for so long. Well, we rise to remark that they are away off. Something has been going on here all of the time, but our modesty has kept us silent. As proof that we are not ready for the undertaker, we'll let you in on what has happened here in the past month.

On the 27th of September the wives and "would-bes" of our members cooked up everything they could lay their hands on and served it up to a large crowd at the log cabin in South Park. As a result, the collection plate contained enough to pay the rent of our new hall for some time to come.

Again, on November 1st, after our regular meeting, we were hosts to about sixty deaf people of Des Moines and neighboring towns at a Hallowe'en party. Things went off without a hitch, thanks to the efforts of Brothers Sullivan, Bryan and Moore, the committee in charge.

Charles R. Koons is showing some excellent pictures of the bunch that took the trip to the iron range, from Duluth, after the St. Paul convention. If interested, write him at 1217 Pine St., Des Moines, and he will be glad to show his wares.

Dallas.

The annual Fraternal held at Labor Temple, Saturday evening, October 18, was a brilliant success in every way. A crowd of over 125 packed the hall to capacity. Visitors found their time well spent, meeting acquaintances of "Auld Lang Syne," and enjoying the entertainment features. We noted representatives from each of the four Texas divisions. Miss Mildred Kerr won the contest in guessing the value of an attractive basket of assorted fruit. Mrs. R. M. Hodges won a five-pound box of candy, and the turn for mathematics possessed by Mrs. W. K. Gibson enabled her to win the dollar

bill enclosed in the jar of jelly beans. The Fraternal closed with moving pictures. Between the reels were three songs by Mrs. Osa Hazel, Mrs. Troy E. Hill and Mrs. Wallace K. Gibson. The evening brought a handsome profit to the treasury, and much credit is due Chairman Troy Hill and his co-workers, Fred Hooten, Clifton L. Talbot, Sam and Ernest Barnes.

As far as we know, Dallas Division is the only division to possess a portable moving picture lantern. The lantern can easily be sent or carried to any nearby division or other society that wishes to rent it. We were fortunate in being able to purchase a brand new lantern at a low price, the result of a cancelled order from another party. We expect to have regular moving picture shows every month when there is a social.

Denver.

Denver Division has acquired a new meeting place. It is known as Heidbrak Hall, and is located at 74 Broadway. It is much better than the old hall. It is cleaner and rents for just half what we paid for the old hall. Moreover, we get the use of the hall every Saturday night, besides the use of three lockers and all the card tables we wish to use. Note the address.

Denver has not been asleep as to the 1927 convention as some may think. Our press-agent will begin press-agenting soon, and will tell you what Denver has up its sleeve for visitors. We have been given to understand that the mountains will be the greatest attraction to many. Is that so? Let us know your preferences. We will be prepared to take all so desiring to places in the mountains where their hats will not set on their heads, but on the ends of their hirsute adornment. There are thrills aplenty to be had out here if that is what you are looking for. How about a snow-balling match in JULY; what?

John McTigue, after spending a month or so in Chicago, has returned to Denver chock full of new ideas in frat doings and such. It would be a good idea for some of us old fossils to visit other places and get a line on how other divisions do things. None of us know it all.

E. G. Whitaker believes in preparedness, even at this early date, so he has done gone and bought an Oakland sedan. As it has balloon tires, he evidently intends to hit only the high spots. In 1917, he'll help give you thrills with it.

Here and There.

The attendance at Toledo Division's social of October 18 was very good. Guessing contests were the order of the evening, and proved both amusing and enjoyable. Chairman Gus Kaintz and his helpers put things through in great shape, and deserve great credit for the success of the evening.

The many friends of William J. McNeilly, of Boston Division, helped him and Mrs. McNeilly celebrate the 10th



A CHICAGO GROUP AT ST. PAUL

anniversary of their marriage at their home in Lynn on November 2nd. The house was beautifully decorated with flowers and colored streamers. Gifts and floral tokens were numerous and beautiful. Refreshments were served, and all present enjoyed a thorough good time with Mr. and Mrs. McNeilly and their three children. Mr. McNeilly joined the society in 1914, and is a hustler from away back, owning his own home and several lots.

San Francisco Division gave an enjoyable Halloween party and had an attendance of 160. In December it will have a banquet in honor of the Gallaudet anniversary, though the date has not yet been decided upon.

J. Sterling Montgomery is running his own barber shop in Seneca, Mo., and has an excellent trade. He is a member of Kansas City Division.

George William Veditz continues to cop the prizes with his fine dahlias. (We know they are fine—and more—as we have had several desk bouquets at headquarters the past summer from Brother Gibson's garden, grown from roots sent him by Brother Veditz.) He recently won the Governor's trophy at the Colorado Springs show, in addition to several special prizes.

Christopher C. Neuner, past grand financial secretary, is specializing in fancy poultry, and eggs for hatching, at his country home near Columbus, Ohio, besides remaining on the job in the clerkship he has held so long at the Greenlawn cemetery.

Milwaukee Division holds its Silvester Dance New Year's Eve at Sixth and Clarke Sts., and says it is going to be the event of the season.

Indianapolis Division is arranging for a banquet in January, and present plans are to hold it in South Bend. The time and place is not yet decided, but will have announcement in the December Frat. Keep your January engagement list open, and plan to attend. It will be some affair, and there will be a fine program arranged along "fraternival" lines.

Cleveland Division observed its fifteenth anniversary with a banquet Saturday, November 15, at the Hotel Winton. An excellent toast list and a fine menu were features of the affair. Secretary Munger got out another edition of "The Frat Tattler" for the occasion, giving four pages of interesting information about the division, personal squibs, a cut of the charter members, poems from the pen of Whitcomb Riley Hetzler of Indianapolis Division, the menu, and so on—not to forget a portrait sketch of the Tattler himself.

WORK WANTED.

H. R. Cearley of 1417 Madison Ave., Shreveport, La., wants work at shoe repairing (12 years experience), or as a glazier (6 years experience). He is a man of family who would appreciate a good position.

TO NON-RESIDENT MEMBERS.

Non-resident members will be helping their division treasurers in their task of collecting non-resident dues by making sure that their dues reach the treasurer by the 10th of each month. This will save a lot of correspondence and reduce the cost of collecting such dues.

Please co-operate with your division officers by having your dues in the hands of your treasurer by the 10th of each month.

ASK YOURSELF.

What have I done during the past six months that has been of any benefit to my lodge?

What would become of the lodge if every member had done exactly as I have done?

How many times have I been absent when I could have been present if I had made an effort to do so?

Have I visited the sick and spoken a kind word to cheer them in their affliction?

Would I be pleased to receive the same consideration in case of sickness as I have given to others?

Have I told any of my friends of the aims and objects of the Order with a view of getting their application?

If I have been negligent, is it because I am at fault or because the rest of the brothers don't do their duty?

Am I going to continue in the same old way, or am I going to start something?

Am I in partnership with the rest of the members in running the lodge?

Is it right for some one else to do all the work and me to expect an equal share of the benefits?—[The Beaver Magazine.]

AIN'T IT TOUGH?

"I dunno that I wanna get married, Mazie. It wouldn't be excitin' like in th' movies. They ain't even one awful scandal in my past that I could worry about my husband findin' out."—[New York Sun and Globe.]

HER THOUGHTS.

"What ye thinkin' of, Janet?"

"Nothin' much."

"Why worn't ye thinkin' of me?"

"I were."—[The Passing Show (London).]

IT ALL DEPENDS.

The teacher had been trying to inculcate the principles of the Golden Rule and turn-the-other-cheek.

"Now, Tommy," she asked, "what would you do supposing a boy struck you?"

"How big a boy are you supposing?" demanded Tommy.—[Beacon Light.]

THE REACTION.

"Well, how did you enjoy your visit to the dentist's?"

"I was bored to tears."—[Boston Transcript.]

BORROWED EPITAPHS.

For Our Autoists.

Tom Jones has gone to heavenly heights;
He tried to drive without his lights.

Jack Hayes this busy life forsakes;
He never would re-line his brakes.

Here's all that's left of Amos Bossing;
He tried to beat it to the crossing.

No more from Brown are earthly smiles;
He took the curve at forty miles.

Ted Small has gone to his abode;
He kept the middle of the road.

Here lies our friend, poor Tony Dix;
For booze and gasoline won't mix.

Jim Henry's friends are all bereft;
He made a short turn to the left.

Ben Gray is free from earthly pains;
A rainy day—he had no chains.

Poor Bill's beneath the sod, alas!
He speeded up and tried to pass.

Now Tom has joined the heavenly band;
He tried to drive it with one hand.
—[Highway Bulletin.]

MAKE 'EM PROVE IT.

Do not allow any statement that is detrimental to our society and which you know or suspect to be untrue, to pass unchallenged. As fraternalists, we should defend the fraternal system of home protection. It has its enemies, some of them are unscrupulous, and if we believe in the system and want to see it continue to grow and prosper, we must not allow anyone to say anything against it. We must compel them to adhere strictly to the truth in their statements regarding any fraternal society.—[Columbian Herald.]

BLAME THE SECRETARY.

The Booster, published by Hartford council, United Commercial Travelers, prints the following:

If your council's on the bum,
Blame the secretary;
If your members will not come,
Blame the secretary;
Don't take hold and do your part,
Don't help give the thing a start,
Show 'em all that you are smart—
Blame the secretary.

When you get a bill for dues,
Blame the secretary;
When you're asked to help, refuse;
Blame the secretary;
Let him do it—he gets paid—
Why should he be seeking aid?
That is why his job is made—
Blame the secretary.

REQUIRED MONTHLY PAYMENTS

CLASS A

ORDINARY WHOLE LIFE PLAN

Without Surrender Allowance

This is the old plan on which all the society's certificates were issued prior to July 1, 1919. On this plan a member makes stated, regular payments until his death. These certificates do not carry the privilege of a surrender allowance.

Monthly Net Rates for Death Benefit

Based on the National Fraternal Congress Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.24	\$0.47	\$0.93	\$1.40	\$1.86
19	.24	.47	.93	1.40	1.86
20	.24	.47	.93	1.40	1.86
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.49	.98	1.47	1.96
24	.26	.51	1.01	1.52	2.02
25	.26	.52	1.04	1.56	2.08
26	.27	.54	1.07	1.61	2.14
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.22	1.83	2.44
31	.32	.63	1.26	1.89	2.52
32	.33	.66	1.31	1.97	2.62
33	.34	.68	1.35	2.03	2.70
34	.35	.70	1.40	2.10	2.80
35	.37	.73	1.45	2.18	2.90
36	.38	.76	1.51	2.27	3.02
37	.40	.79	1.57	2.36	3.14
38	.41	.82	1.63	2.45	3.26
39	.43	.85	1.69	2.54	3.38
40	.44	.88	1.76	2.64	3.52
41	.46	.92	1.83	2.75	3.66
42	.48	.96	1.91	2.87	3.82
43	.50	1.00	1.99	2.99	3.98
44	.52	1.04	2.07	3.11	4.14
45	.54	1.08	2.16	3.24	4.32
46	.57	1.13	2.25		
47	.59	1.18	2.35		
48	.62	1.23	2.45		
49	.65	1.28	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		

(Rate for age at nearest birthday to be taken.)

After joining, a member pays each month:

(1) The mortuary assessment given in the tables on this page for his age at entry, class taken and amount for which his certificate is written. This payment is for the death benefit funds.

(2) A per capita tax for the general expense, sick and accident and convention funds. On a Class A certificate this per capita tax is FIFTY-FIVE CENTS; on a certificate in Class C, D, or E, it is SIXTY-SIX CENTS.

(3) A small monthly tax for local dues to meet necessary expenses of the Division to which he is attached. The amount varies with the different Divisions, according to local needs and conditions. Some Divisions do not charge any local dues at all. Others are obliged to, in order to meet their expenses.

These payments begin with the month of certificate issue and date. (For example, a member whose certificate is issued in January is to pay the assessment, tax, and local dues for that month.)

The dues, tax, and assessment are payable on the first day of the month for which they are due. Resident members (those who live in the city where the Division is located) must pay theirs at or before the monthly Division meeting. Non-resident members may send theirs to the Division Treasurer by mail. Remittances should reach him by the tenth day of the month.

Surrender Allowances

Note that certificates issued in Classes C, D, and E carry the right to a surrender allowance. This surrender allowance is granted in the form of paid-up insurance for a reduced amount of benefit, payable on the member's death.

This means that, at any time after three years from date of issue of the certificate, if the member holding it becomes unable to continue his monthly payments (as, for instance, if he were to become totally disabled from working) he can surrender his certificate and receive in its stead a certificate of paid-up insurance for such part of his original insurance as his past payments entitle him. The member will then not be required to make any further monthly payments. On his death, the amount of the reduced benefit guaranteed by the new certificate will be paid to his beneficiary. Thereby the member gets full value in insurance protection for all the money he has paid in. The longer he has been a member before being obliged to withdraw, the more his allowance of paid-up insurance will be when he surrenders.

There are several other great advantages in this right to a surrender allowance. The whole intent and purpose of it is to make sure that a member will not lose the just benefit of the payments he has made.

CLASS D

TWENTY-YEAR PAYMENT PLAN

With Surrender Allowance

On this plan a member makes stated, regular payments for the period of twenty years, beginning with date of certificate issue, or until his prior death. At the end of the twenty years his certificate becomes paid-up for life, subject to the conditions set forth in the society's laws. The promised benefit becomes due and payable on the member's death, whether he dies within the twenty-year term or outlives it.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.40	.79	1.58	2.37	3.16
19	.40	.80	1.60	2.40	3.20
20	.41	.82	1.63	2.45	3.26
21	.42	.83	1.66	2.49	3.32
22	.43	.85	1.69	2.54	3.38
23	.43	.86	1.72	2.58	3.44
24	.44	.88	1.75	2.63	3.50
25	.45	.89	1.78	2.67	3.56
26	.46	.91	1.81	2.72	3.62
27	.47	.93	1.85	2.78	3.70
28	.48	.95	1.89	2.84	3.78
29	.49	.97	1.93	2.90	3.86
30	.50	.99	1.97	2.96	3.94
31	.51	1.01	2.01	3.02	4.02
32	.52	1.03	2.05	3.08	4.10
33	.53	1.05	2.10	3.15	4.20
34	.54	1.08	2.15	3.23	4.30
35	.55	1.10	2.20	3.30	4.40
36	.57	1.13	2.25	3.38	4.50
37	.58	1.16	2.31	3.47	4.62
38	.60	1.19	2.37	3.56	4.74
39	.61	1.22	2.43	3.65	4.86
40	.63	1.25	2.50	3.75	5.00
41	.64	1.28	2.57	3.85	5.14
42	.66	1.32	2.64	3.96	5.28
43	.68	1.36	2.72	4.08	5.44
44	.70	1.40	2.80	4.20	5.60
45	.73	1.45	2.89	4.34	5.78

(Rate for age at nearest birthday to be taken.)

CLASS C

ORDINARY WHOLE LIFE PLAN

With Surrender Allowance

On this plan a member makes stated, regular payments until his death. Class C certificates carry the valuable privilege of a surrender allowance.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	\$0.28	\$0.56	\$1.11	\$1.67	\$2.22
19	.28	.56	1.11	1.67	2.22
20	.28	.56	1.11	1.67	2.22
21	.29	.57	1.13	1.70	2.26
22	.29	.58	1.16	1.74	2.32
23	.30	.59	1.18	1.77	2.36
24	.31	.61	1.21	1.82	2.42
25	.31	.62	1.24	1.86	2.48
26	.32	.64	1.27	1.91	2.54
27	.33	.66	1.31	1.97	2.62
28	.34	.67	1.34	2.01	2.68
29	.35	.69	1.38	2.07	2.76
30	.36	.71	1.42	2.13	2.84
31	.37	.73	1.46	2.19	2.92
32	.38	.75	1.50	2.25	3.00
33	.39	.78	1.55	2.33	3.10
34	.40	.80	1.60	2.40	3.20
35	.42	.83	1.65	2.48	3.30
36	.43	.85	1.70	2.55	3.40
37	.44	.88	1.76	2.64	3.52
38	.46	.91	1.82	2.73	3.64
39	.48	.95	1.89	2.84	3.78
40	.49	.98	1.96	2.94	3.92
41	.51	1.02	2.03	3.05	4.06
42	.53	1.06	2.11	3.17	4.22
43	.55	1.10	2.20	3.30	4.40
44	.58	1.15	2.29	3.44	4.58
45	.60	1.19	2.38	3.57	4.76
46	.63	1.25	2.49		
47	.65	1.30	2.60		
48	.68	1.36	2.71		
49	.71	1.42	2.84		
50	.75	1.49	2.97		
51	.78	1.56	3.11		
52	.82	1.64	3.27		
53	.86	1.72	3.43		
54	.90	1.80	3.60		
55	.95	1.90	3.79		

(Rate for age at nearest birthday to be taken.)

CLASS E

PAID-UP AT AGE 60 PLAN

With Surrender Allowance

On this plan a member makes his stated, regular payments until he is sixty years old, or until his prior death. If he lives to age 60 his certificate becomes paidup for life subject to the conditions set forth in the society's laws and his payments cease. The promised benefit becomes due and payable on the member's death.

Monthly Net Rates for Death Benefit

Based on the American Experience Mortality Table and 4 Per Cent Interest

Entry Age	\$250	\$500	\$1000	\$1500	\$2000
18	.29	.57	1.13	1.70	2.26
19	.29	.58	1.16	1.74	2.32
20	.30	.60	1.19	1.79	2.38
21	.31	.61	1.22	1.83	2.44
22	.32	.63	1.25	1.88	2.50
23	.33	.65	1.29	1.94	2.58
24	.33	.66	1.32	1.98	2.64
25	.34	.68	1.36	2.04	2.72
26	.36	.71	1.41	2.12	2.82
27	.37	.73	1.45	2.18	2.90
28	.38	.75	1.50	2.25	3.00
29	.39	.78	1.55	2.33	3.10
30	.41	.81	1.61	2.42	3.22
31	.42	.84	1.67	2.51	3.34
32	.44	.87	1.73	2.60	3.46
33	.45	.90	1.80	2.70	3.60
34	.47	.94	1.88	2.82	3.76
35	.49	.98	1.96	2.94	3.92
36	.52	1.03	2.05	3.08	4.10
37	.54	1.08	2.15	3.23	4.30
38	.57	1.13	2.25	3.38	4.50
39	.60	1.19	2.37	3.56	4.74
40	.63	1.25	2.50	3.75	5.00
41	.66	1.32	2.64	3.96	5.28
42	.70	1.40	2.80	4.20	5.60
43	.75	1.49	2.98	4.47	5.96
44	.80	1.59	3.18	4.77	6.36
45	.85	1.70	3.40	5.10	6.80

(Rate for age at nearest birthday to be taken.)

National Fraternal Society of the Deaf

(Chartered by the State of Illinois)
Home Office: 130 North Wells St., Chicago, Ill.

GRAND DIVISION DIRECTORY.

Board of Directors.

HARRY C. ANDERSON	President
150 E. Market St., Indianapolis, Ind.	
FREDERICK J. NEESAM	First Vice-President
Elm St. Delavan, Wis.	
ALEX L. PACH	Second Vice-President
150 Broadway, New York, N. Y.	
JOHN H. MUELLER	Third Vice-President
1013 E. Kentucky St., Louisville, Ky.	
FRANCIS P. GIBSON	Secretary
130 North Wells St., Chicago, Ill.	
ARTHUR L. ROBERTS	Treasurer
130 North Wells St., Chicago, Ill.	
GEORGE F. FLICK	Chairman of Trustees
130 North Wells St., Chicago, Ill.	

Board of Trustees.

GEORGE F. FLICK, Chairman	Chicago, Ill.
HARRISON M. LEITER	Chicago, Ill.
WASHINGTON BARROW	Chicago, Ill.

DIVISION DIRECTORY.

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

CHICAGO, No. 1.	Chicago, Ill.
8. A. C. Hall, 5538 Indiana Ave.	Second Saturday
Chas. B. Kemp.	Suite 905, 130 North Wells St.
DETROIT, No. 2.	Detroit, Mich.
G. A. R. Grand River & Cass Ave.	First Saturday
Walter F. Carl.	39 Sturtevant St., Highland Park, Mich.
SAGINAW, No. 3.	Saginaw, Mich.
108 So. Hamilton St.	First Thursday
John Janiske.	139 Robinwood St.
LOUISVILLE, No. 4.	Louisville, Ky.
Robinson Hall—First Saturday.	
William C. Fugate.	230 St. Joseph St.
LITTLE ROCK, No. 5.	Little Rock, Ark.
Moore Hall Bldg.—First Saturday	
Joseph Ward Jr.	300 Denison Ave.
DAYTON, No. 8.	Dayton, Ohio
Pruden Bldg. E. Fifth St.—First Saturday	
Jackson Bates.	43 Calm St.
BAY CITY, No. 9.	Bay City, Mich.
C. F. W. Lawrence.	808 N. Henry St.
CINCINNATI, No. 10.	Cincinnati, Ohio
Court & Central Ave.—First Saturday	
Emil Schneider.	1859 Kinney Ave.
EVANSVILLE, No. 11.	Evansville, Ind.
Y. M. C. A.—First Monday	
William Wiggers.	1118 Elliott St.
NASHVILLE, No. 12.	Nashville, Tenn.
Y. M. C. A.—Second Friday	
Jesse T. Warren.	700 Wedgewood Ave.
SPRINGFIELD, No. 13.	Springfield, Ohio
Memorial Bldg., West Main St.—First Saturday	
Harry H. Folckemer.	422 York St.
OLATHE, No. 14.	Olathe, Kan.
First Tuesday	
E. H. McIlvain.	Route 1, Box 100
FLINT, No. 15.	Flint, Mich.
109 W. Second Ave.—First Tuesday	
Fred A. Lawrason.	P. O. Box 177
TOLEDO, No. 16.	Toledo, Ohio
Kapp Hall—First Saturday	
Nathan P. Henick.	2222 Vermont Ave.
MILWAUKEE, No. 17.	Milwaukee, Wis.
221 W. Water St.—First Tuesday	
Samuel Sutter.	1403 20th St.
COLUMBUS, No. 18.	Columbus, Ohio
I. O. O. F. Hall—First Saturday	
Clarence B. Jones.	202 Comstock Bldg., 209 S. High St.
KNOXVILLE, No. 20.	Knoxville, Tenn.
219 1/2 N. Gay St.—Second Wednesday	
L. Arthur Palmer.	Fountain City, Tenn.
CLEVELAND, No. 21.	Cleveland, Ohio
8915 Lorain Ave., West Side Turn Hall—First Saturday	
Preston D. Munger.	14909 St. Clair Ave.
INDIANAPOLIS, No. 22.	Indianapolis, Ind.
Hafford Hotel.	2636 Rader St.
BROOKLYN, No. 23.	Brooklyn, N. Y.
308 Fulton St., Brooklyn—First Saturday	
Benjamin Friedwald.	4307 12th Ave., Brooklyn
ST. LOUIS, No. 24.	St. Louis, Mo.
Eagle's Hall, Lafayette and Jefferson Sts.—First Friday	
A. O. Steldemann.	5780 W. Florissant Ave.
NEW HAVEN, No. 25.	New Haven, Conn.
99 Temple St.—Second Saturday	
Gilbert F. Marshall.	199 Hewitt St., Bridgeport, Conn.
HOLYOKE, No. 26.	Holyoke, Mass.
Bridge Street Turn Hall—First Saturday	
Frank Kusak.	200 Montgomery St., Chicopee Falls, Mass.
LOS ANGELES, No. 27.	Los Angeles, Cal.
730 S. Grand Ave.—First Saturday	
R. P. Handley.	1143 Deane Ave.

ATLANTA, No. 28.	Atlanta, Ga.
Red Men's Wigwam—First Friday	
Leon B. Dickerson.	351 South Whiteford Ave.
PHILADELPHIA, No. 29.	Philadelphia, Pa.
1026 Arch St.—First Friday	
James F. Brady.	202 Walnut St., Audubon, N. J.
KANSAS CITY, No. 31.	Kansas City, Mo.
Bookbinders' Hall, 12th and Central—First Thursday	
Louis Coleman.	2512 Monroe Ave.
OMAHA, No. 32.	Omaha, Neb.
W. O. W. Hall, 16th and Capitol Sts.—Second Saturday	
Robert E. Dobson.	4425 Parker St.
NEW ORLEANS, No. 33.	New Orleans, La.
B. K. A. Building 627 North St.—First Sunday	
Mathias Chenevert.	3999 Dumaine St.
KALAMAZOO, No. 34.	Kalamazoo, Mich.
Portage St. Auditorium—First Saturday	
Daniel Tallier.	1130 W. North St.
BOSTON, No. 35.	Boston, Mass.
Friendship Hall, 515 Tremont St.—First Saturday	
William H. Batterby.	45 W. Neptune St., West Lynn, Mass.
PITTSBURGH, No. 36.	Pittsburgh, Pa.
McGeagh Bldg.—First Saturday	
Frank A. Leitner.	929 East End Ave., (Wilkinsburg.)
HARTFORD, No. 37.	Hartford, Conn.
26 Chapel St.—First Saturday	
Harry V. Jarvis.	16 Orange St.
MEMPHIS, No. 38.	Memphis, Tenn.
Chamber of Commerce Bldg.—First Saturday	
F. P. Armstrong.	Y. M. C. A.
PORTLAND (Me.), No. 39.	Portland, Maine
514 Congress—Second Saturday	
Will O. Kimball.	85 Spring St.
BUFFALO, No. 40.	Buffalo, N. Y.
Mirapah Hall, 221 W. Ferry St.—First Saturday	
W. Elmer Davis.	67 Herkimer St.
PORTLAND (Ore.), No. 41.	Portland, Ore.
Red Men's Hall, 9th and Hawthorne Ave.—First Saturday	
A. O. Van Emon.	149 Jessup St.
NEWARK, No. 42.	Newark, N. J.
197 Springfield Ave.—First Saturday	
Alfred King.	46 Wayne St., Jersey City, N. J.
PROVIDENCE, No. 43.	Providence, R. I.
850 Westminster St.—First Saturday	
Arthur H. Enner.	520 Hope St.
SEATTLE, No. 44.	Seattle, Wash.
632 Henry Building—First Saturday	
A. W. Wright.	6840 15th St., N. E.
UTICA, No. 45.	Utica, N. Y.
53 Franklin Square—First Saturday	
John H. Thomas.	P. O. Box 943, Frankfort, N. Y.
WASHINGTON, No. 46.	Washington, D. C.
N. E. Masonic Temple—First Saturday	
W. P. Souder.	1011 Sigbee Pl., N. E., Brookland, D. C.
BALTIMORE, No. 47.	Baltimore, Md.
Morning Star Hall, 1104 Baltimore St.—First Saturday	
George M. Leitner.	1909 Kennedy Ave.
SYRACUSE, No. 48.	Syracuse, N. Y.
Jr. O. U. A. M. Hall—First Saturday	
J. Fred Keller.	512 Hudson St.
CEDAR RAPIDS, No. 49.	Cedar Rapids, Ia.
First Wednesday	
Carl Osterberg.	1412 3rd Ave., W.
HUNTINGTON, No. 50.	Huntington, W. Va.
Plumber Hall, 819 1/2 Third Ave.—First Saturday	
Clarence Henderson.	1241 18th St.
ALBANY, No. 51.	Albany, N. Y.
734 Broadway—First Saturday	
Harry A. Barnes.	124 Odell St., Schenectady, N. Y.
ROCHESTER, No. 52.	Rochester, N. Y.
Highland Hall, 391 Gregory St.—Second Saturday	
Fred Hehler.	39 Hollister St.
SAN FRANCISCO, No. 53.	San Francisco, Calif.
Native Sons Hall—First Saturday	
David S. Luddy.	124 Primrose Road, Burlingame, Calif.
READING, No. 54.	Reading, Pa.
612 Court St.—Second Saturday	
Edwin Ritchie.	26 E. Lancaster Ave., Shillington, Pa.
AKRON, No. 55.	Akron, Ohio
80 S. High St.—Second Saturday	
T. W. Osborne.	Box 203, Firestone Park St.
SALT LAKE CITY, No. 56.	Salt Lake City, Utah
First Wednesday	
Rufus Briggs.	747 E. 9th South St.
ROCKFORD, No. 57.	Rockford, Ill.
1010 S. Main St.—First Saturday	
Fred W. A. Hammer.	719 Davis St.
SPRINGFIELD, No. 58.	Springfield, Ill.
N. E. Cor. 5th & Monroe Sts.—First Saturday	
Earl H. Shaffer.	1010 E. Jefferson St.
DAVENPORT, No. 59.	Davenport, Iowa
I. O. O. F. Hall, 510 Brady St.—First Saturday	
Arthur Johnson.	3123 18th Ave., Rock Island, Ill.
WORCESTER, No. 60.	Worcester, Mass.
308 Main St.—First Saturday	
Preston Barr, Jr.	St. John's Rectory, Wilkinsville, Mass.
ST. PAUL, No. 61.	St. Paul, Minn.
Fairview and Marshall Aves.—First Friday	
Ernest G. Swangren.	823 Aurora Ave.
FORT WORTH, No. 62.	Fort Worth, Tex.
Eagle's Hall, W. 5th St.—First Wednesday	
Albert Tully.	3209 Jennings Ave.

DALLAS, No. 63.	Dallas, Texas
Labor Temple—First Saturday	
Wallace K. Gibson.	Route 8, Box 356
DENVER, No. 64.	Denver, Colo.
Heidbrak Hall, 74 Broadway—First Saturday	
Edward G. Whitaker.	2017 W. 28th Ave.
WATERBURY, No. 65.	Waterbury, Conn.
Garden Hall—First Saturday	
William J. O'Connell.	P. O. Box 122
SPRINGFIELD, No. 67.	Springfield, Mass.
48 Pycheon St.—First Saturday	
Philip Beaucloll.	157 Wilbraham Ave.
WACO, No. 68.	Waco, Texas
First Saturday	
Tilden Smith.	P. O. Box 831
PITTSFIELD, No. 70.	Pittsfield, Mass.
101 Fenn St.—Second Saturday	
Edward Gilmartin.	18 Lincoln Terrace
BANGOR, No. 71.	Bangor, Maine
121 Main St.—First Saturday	
J. Fred Flynn.	145 Pine St.
KENOSHA, No. 72.	Kenosha, Wis.
Regner Building, Main and South Sts.—Second Saturday	
Ambrose Castana.	954 Salem St.
BIRMINGHAM, No. 73.	Birmingham, Ala.
1820 1/2 N. Fourth Ave.—First Tuesday	
James Stiles.	1302 Whitaker St.
SIOUX FALLS, No. 74.	Sioux Falls, S. Dak.
First Saturday	
Grant Daniels.	800 Wayland Ave.
WICHITA, No. 75.	Wichita, Kans.
Y. M. C. A.—First Saturday	
Ross Davison.	1232 S. Santa Fe Ave.
SPOKANE, No. 76.	Spokane, Wash.
Y. M. C. A. Bldg.—First Saturday	
Erve W. Chambers.	E. 2001 Glass Ave.
DES MOINES, No. 77.	Des Moines, Ia.
I. O. O. F. Temple—First Saturday	
W. M. Wright.	941 20th St.
LOWELL, No. 78.	Lowell, Mass.
34 Middlesex St.—Second Saturday	
Colin McCord.	87 Andrews St.
BERKELEY, No. 79.	Berkeley, Cal.
Masonic Temple—First Saturday	
L. A. Maldonado.	1349 McGee St.
DELAVAN, No. 80.	Delavan, Wis.
First Saturday	
Frank B. Pleasant.	Care School for the Deaf
HOUSTON, No. 81.	Houston, Texas
400 Quitman St.—First Sunday	
Richard C. Morris.	400 Quitman St.
SCRANTON, No. 82.	Scranton, Pa.
232 Wyoming Av.—First Friday	
C. L. Clark.	719 Madison Ave.
RICHMOND, No. 83.	Richmond, Va.
2047 W. Broad St.—First Saturday	
Guy R. Ligan.	Route 7
NORFOLK, No. 84.	Norfolk, Va.
Moore Hall, 312 E. Freemason St.—First Saturday	
T. M. Jenkins.	711 Washington St., Portsmouth, Va.
JOHNSTOWN, No. 85.	Johnstown, Pa.
Moore Temple—First Saturday	
Roland M. Barker.	61 Church St.
MANHATTAN, No. 87.	New York, N. Y.
Masonic Temple, 230 Lenox Ave.—Second Monday	
Max M. Lubin.	22 Post Ave., New York
JACKSONVILLE, No. 88.	Jacksonville, Ill.
Gallaudet Club Hall—First Thursday	
Ernest Tilton.	414 Kociusko St.
LEWISTON, No. 89.	Lewiston, Maine
O. A. R. Hall, Pine St.—First Saturday	
Mahlon A. Bradbury.	3 Elm St., East Auburn, Me.
PEORIA, No. 90.	Peoria, Ill.
Procter Center—Second Saturday	
Charles J. Cunningham.	1713 N. Madison St.
JERSEY CITY, No. 91.	Jersey City, N. J.
Odd Fellows' Hall, Bergen Sq., First Monday	
Charles T. Hummer.	92 Tonnele Ave.
BRONX, No. 92.	New York, N. Y.
Castle Hall, Walton Ave. at 149th St.—First Friday	
Edward P. Bonvillian.	1219 Wheeler Ave.
COLUMBIA, No. 93.	Columbia, S. C.
Elk's Hall—First Saturday	
H. R. Glover.	2415 Park St.
CHARLOTTE, No. 94.	Charlotte, N. C.
K. of L. Hall, 408 Piedmont Bldg.—Second Saturday	
William R. Hackney.	6 W. Fifth St.
DURHAM, No. 95.	Durham, N. C.
I. O. O. F. Hall—First Saturday	
J. M. Robertson.	Route 6, Bloomsburg, Raleigh, N. C.
DUBUQUE, No. 96.	Dubuque, Iowa
Home Circle Club, 7th and Main Sts.—First Friday	
Otto Schmoor.	1355 Bluff St.
GRAND RAPIDS, No. 97.	Grand Rapids, Mich.
Second Thursday	
Thomas M. Markey.	14 Mt. Vernon Ave., S. W.
TORONTO, No. 98.	Toronto, Canada
Forresters' Hall, 22 College St.—First Saturday	
Arthur H. Jaffray.	35 Manor Road, West
DULUTH, No. 99.	Duluth, Minn.
216 W. Superior St.—First Saturday	
John A. DeLance.	216 W. Superior St.
CANTON, No. 100.	Canton, Ohio
Jr. O. U. A. M. Hall—First Saturday	
Albert M. Price.	2203 13th St. N. E.

